

# 20 reasons to reach out to your clients

As a financial professional, **you have the unique opportunity to guide clients** through their financial journeys, providing support and solutions as their needs change through the seasons.

This guide offers creative ways to **engage clients and prospects with timely and meaningful conversation starters** that help foster deeper relationships and uncover additional opportunities.

## ANNIVERSARIES and BIRTHDAYS

- 1 **Anniversary of your client-advisor relationship:** Reaffirm commitment to their financial well-being and review their portfolio.
- 2 **Annuity contract and life insurance policy anniversaries:** Review their annuity's performance and adjust as necessary to align with goals.
- 3 **Work anniversary:** Explore job-related financial changes and retirement plans.
- 4 **Retirement anniversary:** Celebrate milestones with a review of retirement income sources, including annuities or cash value life insurance.
- 5 **Wedding anniversary:** Discuss joint financial goals and any adjustments needed for new life stages.
- 6 **Grief anniversaries:** Offer support, answer questions, and review their needs, highlighting the benefits their life insurance or annuities can provide.
- 7 **Personal/spouse/kids' birthdays:** Discuss future goals, reminding them of the importance of long-term financial health.
- 8 **Homeownership anniversary:** Celebrate the milestone and discuss estate planning implications.

## LIFE EVENTS

- 9 **Retirement:** Discuss plans for the 'drawdown' phase of their annuities.
- 10 **Social Security/Required Minimum Distribution ages:** Review income needs and options to reduce the impact of taxes.
- 11 **Job change:** Address impacts on retirement savings.
- 12 **Starting a business:** Review financial health and long-term financial goals.
- 13 **Marriage:** Consult on merging financial resources and future planning.
- 14 **New child:** Review risk profile and examine needs for guarantees and stability.
- 15 **Child's life events (graduation, marriage, baby):** Align financial strategies with evolving family roles and retirement vision.
- 16 **Health changes:** Address income needs and any plan adjustments.
- 17 **Loss of spouse/family member:** Offer support and focus on potential financial adjustments, insurance and Social Security implications, and changes to the estate plan.
- 18 **Inheritance:** Explore tax implications and any changes to their retirement goals.
- 19 **Divorce:** Provide support and financial guidance; review income beneficiary and retirement plan changes.
- 20 **Major purchases/sales:** Discuss income needs and how life insurance and FIAs can provide financial protection, accumulation potential, and a variety of flexible features to help support those goals.

Give these conversation starters a try to strengthen your client relationships and provide valuable solutions.

# EMPOWERED ENCORE

**Look out for more insights from Empowered Encore,**  
North American's latest research project,  
to help you navigate this important market and  
uncover additional opportunities to grow your business.

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