3 STEPS TO USING YOUR CLIENT'S BEHAVIOURAL MOTIVATION TO DELIVER TACTICAL ADVICE

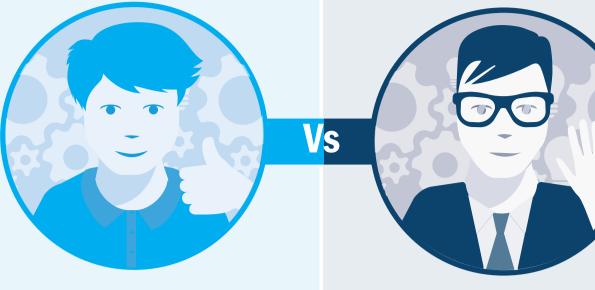


IDENTIFY YOUR CLIENT - ARE THEY...

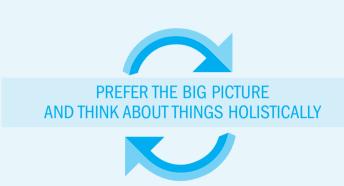
PROMOTION MOTIVATED

PREVENTION MOTIVATED





- Focused on gains, rewards and **benefits**
- Tend to dislike missing out
- More open-minded
- Make decisions based on what could go right



- Focused on avoiding losses and **protecting** the status quo
- Conservative bias, do not make choices to the detriment of safety
- Hesitant to make mistakes
- Think about what could go wrong



CONSIDER EVERY PRODUCT AND ALL THE DETAILS, STEP BY STEP



MIRROR THEIR BODY LANGUAGE





SPEAK THEIR LANGUAGE









EMPHASIS ON CHANGE







CONCENTRATE ON FEELINGS



REASONS



ADVISING YOUR CLIENT TO **INCREASE** THEIR RISK TO THE APPROPRIATE LEVEL?

The **benefits** of taking more risk in your investment portfolio are...

The **costs** of not taking enough risk in your investment portfolio are...

ADVISING YOUR CLIENT TO **DECREASE** THEIR RISK TO THE APPROPRIATE LEVEL?

Take less risk in your investments and make sure you benefit from all that retirement has to offer

Take less risk in your investments, in order to protect your nest egg and be **secure** in your retirement



THREADNEEDLE