



MARKETING TO BUSINESS OWNERS

Interview Guide

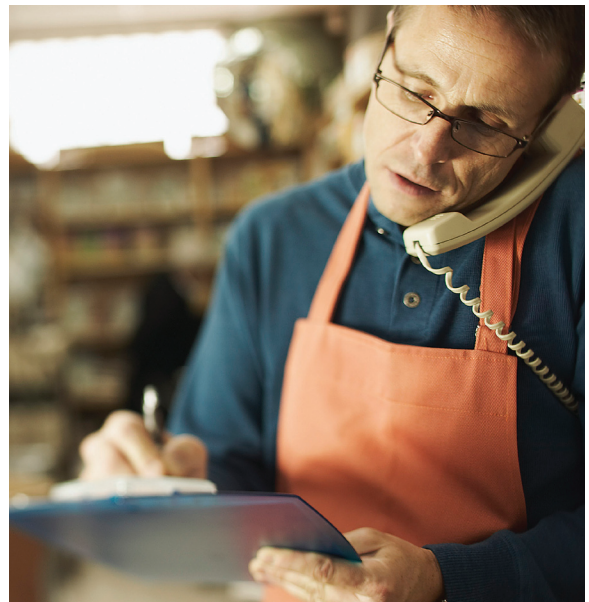


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Business-Owner Interview Guide

Business-owner clients have specific financial goals, but what's the best way to get the information you need to offer them strategies to meet these goals? This Interview Guide is an easy and efficient way to gather and analyze crucial information that will help you uncover those goals. Once you have this information, you can offer the appropriate life insurance strategies that may ensure the financial health of the business.

Opening: Tell the client that you would like to get to know more about his or her business to determine how you can best support the unique financial challenges and considerations that come with running a business. The more you learn about the goals and personal feelings regarding his or her business, the more customized strategies you can offer.



Opening & Background

Start by learning about the general business background:

Business Owner(s)	Age	Ownership Percentage	Income	Family Relation

Business Name _____

Business Function/Services _____

Number of employees (full time/part time): _____ Number of years in operation: _____

Annual gross sales: \$ _____

Business Type:

- Sole Proprietor General Partnership Limited Partnership
- C Corporation S Corporation LLC Professional Corporation

Throughout the interview, you will learn about the client’s business. You may also uncover some financial challenges. You can help clients and their professional advisors determine the appropriate strategies.

Business-Related Questions:

1. Tell me about your business.
2. Is your business family-owned?
3. Who will run the business when you die or retire? Family, partner, employees, or a third party?
4. Do you want to make sure your co-owner or a family member has enough cash to carry out a succession plan?
5. Do you plan to transfer ownership of your business during your lifetime?
6. Does your business strongly depend on one or two “key” people? If so, what would happen to your business if that person(s) were gone? Are you insured against that loss?

Family-Related Questions:

1. Are you married? Have there been any previous marriages?
2. What would happen to your family if your business failed after you died?

Retirement-Related Questions:

1. When do you plan to retire?
2. Do you currently have a retirement plan set up?
3. Would you like to supplement your current retirement savings?
4. Would you like to make tax-deductible contributions to a plan with guaranteed retirement benefits?
5. Are you looking for a retirement plan that will work with your cash flow?
6. Do you need to take distributions from your retirement plan at this point?

Family-Related Question:

1. Will you need the money in your retirement savings or would you like to pass it on to your heirs?

Next Steps:

Call Transamerica's Advanced Marketing Department at (866) 545-9058 for support and practical ideas on how you can turn the information you gathered into an actionable game plan that will help grow your sales.

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