



KEYS TO BUILDING BETTER RELATIONSHIPS

**MATURES:** 1935-1945

**BABY BOOMERS:** 1946-1964

**GENERATION XERS:** 1965-1979

**MILLENNIALS:** 1980-2000

KEY STRATEGIES

- Emphasize quality
- Don't pitch using age
- Highlight standard & pre-packaged offerings
- Call upon personal experiences
- Reference reports and research
- Ask for business

- Show optimism
- Feature brand names
- Person-to-person communication
- Help them gain control
- Provide a sense of teamwork
- Offer customized solutions
- Don't make them feel old
- Be direct

- Just the facts
- Full disclosure
- Be authentic
- Prove it
- Peer referrals
- Short-term solutions
- Online

- Be quick about it
- Be upfront
- Be yourself
- Offer instant access
- Give it away
- Go hi-tech

BUILDING RELATIONSHIPS

- Show you value their experience
- Ask for the "rules of engagement"
- Take your time
- Ask about hobbies
- Accept invitations for group activities
- Use respectful and polite references until invited to be less formal

- Show your work
- Court them
- Trophies
- Appropriate technology
- Influenced by their children
- Flatter and praise
- Vision

- Time is money
- Options
- Plan B
- Involvement
- Efficient communication
- Educate them

- Recognize their individuality
- Be a trusted guide
- Reputation management
- Peer references
- Social consciousness
- Hi-tech communication
- Individualism
- Herd mentality
- Online presence

DBS RECOMMENDED PRODUCT IDEAS

- **GUL**
- **Survivorship**
- **LTC / Chronic Illness Riders**

- **Protection-Oriented UL, IUL & VUL**
- **LTC / Chronic Illness Riders**
- **Asset-Based Hybrid**

- **Term**
- **Cash Value IUL & VUL**
- **LTC / Chronic Illness Riders**
- **Asset-Based Hybrid**

- **Term**
- **Cash Value IUL & VUL**
- **Whole Life**

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