



KEYS TO BUILDING BETTER RELATIONSHIPS

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| MATURES: 1935-1945 | BABY BOOMERS: 1946-1964 | GENERATION XERS: 1965-1979 | MILLENNIALS: 1980-2000 | GENERATION ZERS: 2001-2012 |
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KEY STRATEGIES

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| <ul style="list-style-type: none"> • Emphasize quality • Don't pitch using age • Highlight standard & pre-packaged offerings • Call upon personal experiences • Reference reports and research • Ask for business | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Just the facts • Full disclosure • Be authentic • Prove it • Peer referrals • Short-term solutions • Online | <ul style="list-style-type: none"> • Be quick about it • Be upfront • Be yourself • Offer instant access • Give it away • Go hi-tech | <ul style="list-style-type: none"> • Efficient Communication • Be Empathetic • Be Transparent • Provide quality access • Give it away • Go hi-tech |
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BUILDING RELATIONSHIPS

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| <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Show your work • Court them • Trophies • Appropriate technology • Influenced by their children • Flatter and praise • Vision | <ul style="list-style-type: none"> • Time is money • Options • Plan B • Involvement • Efficient Communication • Educate them | <ul style="list-style-type: none"> • Recognize their individuality • Be a trusted guide • Reputation management • Peer references • Social consciousness • Hi-tech communication • Individualism • Herd mentality • Online presence | <ul style="list-style-type: none"> • Be empathetic towards them • Be knowledgeable and transparent • Fast communication is a must |
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DBS RECOMMENDED PRODUCT IDEAS

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| <ul style="list-style-type: none"> • GUL • Survivorship • LTC / Chronic Illness Riders | <ul style="list-style-type: none"> • Protection-Oriented UL, IUL & VUL • LTC / Chronic Illness Riders • Asset-Based Hybrid | <ul style="list-style-type: none"> • Term • Cash Value IUL & VUL • LTC / Chronic Illness Riders • Asset-Based Hybrid | <ul style="list-style-type: none"> • Term • Cash Value IUL & VUL • Whole Life | <ul style="list-style-type: none"> • Term • Cash Value IUL & VUL • Whole Life |
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