

Cash Flow and Debt Management

- Asset Worksheet / *nb*Navigator
- 4 Types of Debt Contracts Review (slideshow) OR 4 Types of Debt (PDF handout)
- Refer for:
 - Mortgage (Debt Type 1),
 - Regular HELOC (Debt Type 2),
 - Special HELOC (Debt Type 3) - Give client Manulife One Brochure
 - Self-Directed Mortgage (Debt Type 4)
- Use *nb*Navigator Cash Flow tools to track and analyze Cash Flow
- Use Manulife One Calculator and / or Debt Reduction Calculator to create a plan to pay off debt sooner
- Debt Management / Debt Settlement Options – Refer to local Debt Advisor
- Complete NB Referral and New Client Disclosure Document (see Shirley's script); email to admin@nbbn.ca
- Complete NB KYC / New Business Submission form (see Compliance tab: Business Submission procedures for additional requirements)

Insurance: Protect Your Income and Assets

- Asset Worksheet / *nb*Navigator
- Review Life Stages of Insurance Diagram to determine categories of insurance needed: Life, CI, DI, LTC, Health
- Five Finger Rule to determine the amount of Life Insurance needed
- Life Insurance Triage Questionnaire
- Send underwriting inquiries to: underwritinginquiries@foresters.com OR LifeUnderwriters@westernfg.ca
- If there are health concerns, consider Simplified / Guaranteed Issue insurance
- Pick a type of Life Insurance: Term, Whole Life, Universal Life
- Have client initial and complete Types of Life Insurance Disclosure Document / Policy Delivery Receipt (same form)
- If term insurance, run a quote: www.winquote.ca (or see Tools tab for access to full program)
- Pick a company (see NB Quick Picks on Product Providers Main Page)
- If Western Life, have client sign Authorization for Information form, in case it is needed
- If Foresters, give client Forester Member Benefits brochure, if applicable
- Cover basic need for Critical Illness (Personal)
- Cover need for Disability Insurance temporarily (The Edge), and then refer for a review
- Refer for other insurance needs: Travel Insurance, Long-Term Care, Health Insurance, Group Insurance, AD&D (email NB Referral and New Client Disclosure Document to admin@nbbn.ca)
- Complete NB KYC / New Business Submission form (see Compliance tab: Business Submission procedures for additional requirements)
- When you deliver the policy, have client complete and sign Policy Delivery Receipt and submit form to Business Processor and admin@nbbn.ca

Investments: Retire Financially Successful

- Asset Worksheet / *nb*Navigator
- Investments Presentation (PDF with notes OR Power Point slideshow)
 - Advantage Accounts (Chequing, Savings, TFSAs, RRSPs, RIFs/LIFs)
 - Segregated Funds / GMWBs / GMLBs
 - Mutual Funds
 - Exempt Market Products
 - RESPs
- Infinite Banking
- Refer for investment needs if you do not hold that license: Seg Funds, Mutual Funds, Exempt Market Products, RESPs, Infinite Banking (email NB Referral and New Client Disclosure Document to admin@nbbn.ca)
- Complete NB KYC / New Business Submission form (see Compliance tab: Business Submission procedures for additional requirements)

Estate Preservation: Leave a Great Legacy

- Use *nb*Navigator to inquire about Estate Documents (Will, Enduring Power of Attorney) and refer to professional if required
- Complete Where to Find It Document and / or Estate Transfer Analysis with client (or refer to Estate Specialist)

National Best's *nb*Navigator Planning Process



Business Opportunity

- **Income Enhancement** – 4C Business (unlicensed)
- **Income Replacement** - National Best - Start a new career as an Insurance / Financial Advisor (Life Licensed)

Specialty Products/Clients

- **Travel Insurance**
- **Medical Services**
- **Group Benefits**
- **Private Health Services Plans** - Olympia Benefits - Plan One (For individuals who own a corporation); Plan Two(sole proprietor or unincorporated owner operated businesses)
- **Legal Services**
- **Executor Assistant**
- **Accounting/Taxes** (Mutual Fund/Seg Fund Taxation Differences, Business Deductions)
- Refer for specialty products you are not familiar with (email NB Referral and New Client Disclosure Document to admin@nbbn.ca)
- Complete NB KYC / New Business Submission form (see Compliance tab: Business Submission procedures for additional requirements)