



## CM 4: JOINT FIELD WORK JOURNEY

### 1. INTERACTING

*Establishing a relationship*



### 2. PLANNING

*Understanding client's needs & preference.*

*Analyse & evaluate client's financial status*

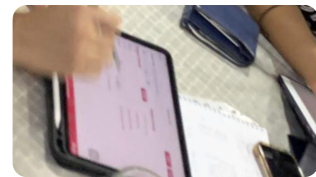
*Develop and present solutions which*

*narrow client's financial gaps*



### 3. IMPLEMENTATION

*Administration of applications*



### 4. JOINT FIELD WORK REVIEW

*Coaching on observation made and skills learned.*



### 5. POLICY DELIVERY

*Ensure policy is understood by clients and all of their questions are answered.*

*Highlight exclusions & shortfall.*

*Arrange next review session*



### 6. APPRECIATION

*Express gratitude for the trust clients placed with us*





## JOINT FIELD WORK TAKEAWAYS

I learnt that it is important to do some preparations before meeting a client. Francis taught me how to prepare a summary of client's policy portfolio which shows his existing financial arrangement and shortfalls. During the appointment, I realised that critical listening and thinking are crucial in understanding client's preferences and concerns. Francis was able to instantly propose alternatives that best suit his client's needs and comfortable amount to set aside. So, clients will give you the trust and business if consultant makes effort to care for them.



Hao Yeung, 20  
Apprentice under Francis Ng

My main takeaways:

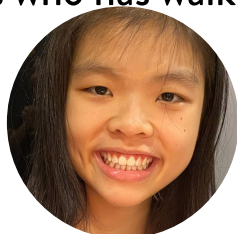
On communication skills & dealing with rejections

- stepping out of my comfort zone to talk to many ppl of different views allowed me to learn & grow as an individual and be more understanding towards others
- learning to differentiate between advice and opinion which is part of adulting.

Advice should be from someone who has the relevant experiences and achievements if not it will just remain as opinions. Learn the actual ways my mentor manages challenges and setbacks which allows me to see things more positively.

On financial literacy:

Financial planning is a journey and always better to start at a young age and with experienced consultants who have walked the path of achieving financial freedom.



Chloe Ng, 20  
Apprentice under Francis Ng