

# 20 reasons to reach out to your clients

As a financial professional, **you have the unique opportunity to guide clients** through their financial journeys, providing support and solutions as their needs change through the seasons.

The guide below offers creative ways to **engage clients and prospects with timely and meaningful conversation starters** that help foster deeper relationships and uncover additional opportunities.

## ANNIVERSARIES and BIRTHDAYS

- 1 Anniversary of your client-advisor relationship:** Reaffirm commitment to their financial well-being and review their portfolio.
- 2 Annuity contract anniversary:** Review their annuity's performance and adjust as necessary to align with goals.
- 3 Work anniversary:** Explore job-related financial changes and retirement plans.
- 4 Retirement anniversary:** Celebrate milestones with a review of retirement income sources, including annuities.
- 5 Wedding anniversary:** Discuss joint financial goals and any adjustments needed for new life stages.
- 6 Grief anniversaries:** Offer support, answer questions, and review their needs, highlighting the stability annuities can provide.
- 7 Personal/spouse/kids' birthdays:** Discuss future goals, reminding them of the importance of long-term financial health.
- 8 Homeownership anniversary:** Celebrate the milestone and discuss estate planning implications.

## LIFE EVENTS

- 9 Retirement:** Discuss plans for the 'drawdown' phase of their annuities.
- 10 Social Security/Required Minimum Distribution ages:** Review income needs and options to reduce the impact of taxes.
- 11 Job change:** Address impacts on retirement savings.
- 12 Starting a business:** Review financial health and long-term financial goals.
- 13 Marriage:** Consult on merging financial resources and future planning.
- 14 New child:** Review risk profile and examine needs for guarantees and stability.
- 15 Child's life events (graduation, marriage, baby):** Align financial strategies with evolving family roles and retirement vision.
- 16 Health changes:** Address income needs and any plan adjustments.
- 17 Loss of spouse/family member:** Offer support and focus on potential financial adjustments, insurance and Social Security implications, and changes to the estate plan.
- 18 Inheritance:** Explore tax implications and any changes to their retirement goals.
- 19 Divorce:** Provide support and financial guidance; review income and retirement plan changes.
- 20 Major purchases/sales:** Discuss income needs, and how FIAs can offer a variety of flexibility features and liquidity.

Give these conversation starters a try to strengthen your client relationships and provide valuable solutions.



MIDLAND NATIONAL  
**EMPOWER**

Learn more about our Empower Educational Framework.

**FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

Sammons Financial<sup>®</sup> is the marketing name for Sammons<sup>®</sup> Financial Group, Inc.'s member companies, including Midland National<sup>®</sup> Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company.