

**Agency:** RAPP/EVOKE | **Client:** MetLife/ENBD | **Podcast title:** *Change Our Lens* - Episode 1

## EPIISODE INTRO

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Protection and Insurance can give your clients the peace of mind that the hard work they've put in over the years will pay off.

### Intro:

Welcome to the first edition of the *Change Our Lens* podcast series powered by MetLife, in partnership with Emirates NBD. Today, we'll be talking about the different insurance categories and what they mean for you and your current and future clients.

► **Duration: (0:00–0:17)**

[Opening music or jingle and sound effects]

## TOPIC 1

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The first category we're going to focus on is protection. When we talk about protection we generally mean looking after families and loved ones. In this instance, that means creating the best protection plan for each client. Protection is the type of insurance a client can take out to protect their loved ones when they're no longer able to earn an income.

It's important that clients understand we see the world through their eyes and that each protection plan is tailored to their specific needs. One of the first things you should do is work with your clients to establish what their goals are. Once you know what they're working towards, you'll be able to help them take the right course of action. It's in everyone's best interests to advise each client to invest in a policy for as long as possible to maximize their wealth potential. A protection plan can be one policy or multiple

policies to create a more holistic plan. Whatever a plan is made up of, you'll keep working at it and adjusting accordingly over the years to keep your clients and their families well-protected.

► **Duration: (0:18–1:10)**

## TOPIC 2

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Let's move on to insurance. Insurance is an important part of financial planning for everyone. The trouble is, not everyone understands why they need insurance. That's where you come in. Explaining the different types of insurance to your clients and why it's a smart move to take out insurance is a crucial part of your job.

The best way to do this is to always remain transparent and try not to overwhelm anyone with too much information at once. Start by explaining the basic differences between term, or temporary, insurance and permanent insurance. For example, the information needed from the start is that term insurance can be taken out for 10, 20, 30 years or more and can be used to achieve various goals. Permanent insurance is equally as important for different reasons. Although it can be an unpleasant topic to discuss, it's necessary. It's all about your delivery and how you mention things like estate planning and final expenses. This way, you'll know that you've given your clients all the options available to them. It's best to ask your clients the important questions in the most tactful way, as I'm sure you already do.

► **Duration: (1:11–2:05)**

## TOPIC 3

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What you really want is to keep the best interests of your clients at heart at all times. This ultimately benefits both of you. Offering every client a combination of protection and insurance products is the best way to protect their financial security and make sure they are taken care of for as long as they need to be. Establishing a good relationship with each of your clients is vital to your success

**Outro:** If a client trusts you with their money, you know you've done your job well.

► **Duration: (2:06–2:25)**

*[Segue]*

## CLOSING REMARKS

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Thank you for listening to this podcast. In the next episode, I'll be discussing the **challenges of selling** and giving you a few tips on how to overcome them. Until next time, goodbye.

► **Duration: (2:26–2:35)**

*[Closing jingle or sound effect]*