

The Right Consultant For You

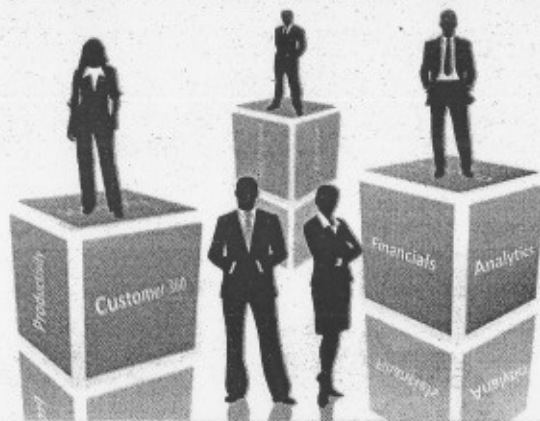
寻求合适的咨询



我的朋友分享了她与她的保险代理人之间的关系。从一开始见面，她的经纪人从来没有催促她购买过任何保险产品。通常都是我的朋友打电告知，她有兴趣购买的保单，如新生儿、保健、父母、丈夫和保险计划等。

只有在获得有关的讯息之后，她的经纪人开始推荐最适合她及家人需要的保险产品。是不是觉得奇怪……一个保险代理是如此的没有要求任何人签署各项保险。

我的朋友说，这是她之所以喜欢这个代理的原因，其中一个原因在于建立了长期的信赖。



依据客户背景 提供产品需要

人的一生经历过很多不同阶段，每一阶段往往有本身的具体挑战，因此，需要保护投资。不过，这种方式可能不适用所有的保险客户。

对于我朋友的情况下，她的经纪人充分理解她的背景——我的朋友在金融服务，并对生命需要和良好保障有一定的要求。因此不需要任何人要求她购买任何保险产品，或增加覆盖面。

其他客户，保险代理人可以依据客户的背景提供不同的产品需要。他可能以不同的方式接近客户，以适合他客户的个人特征着手。一些客户可能需要更多的“教育”成分，有些人喜欢独自作出自己的决定。

有些客户可能会频繁的与代理会面，或每季一次，有者或一年一次，比如在生日期间或像农历新年或

圣诞节的大节日之前。

我也知道顶级表现的单位信托基金顾问——他不介意为非客户的投资者提供服务，但也为那些代理离开行业或突然“失踪”的客户提供有关服务。

他不介意帮助这些人提供投资的相关服务，如提呈书面通知，充作加额或赎回其投资，唯有关行动不会带来其带来任何的收入，而他没有想到任何回报。他甚至没有建议投资者进行有关的单位信托基金投资，他只是谈及规划事项。

被他帮助的投资者就此欣赏他的真诚善良，每当他们想在再投资单位信托，他们一定会向该单位信托基金寻求咨询，而顾问公司现已成为一个“值得信赖的朋友”，是其知识的来源。

现在，你已经拥有一个值得您信任，并感到舒适与帮助你财富的保护规划目标吗？通常在这种情况下，许多人认识，并通过口耳相传，向家人和朋友建议他们的财务顾问。

在大多数情况下，许多谨慎的决定可能是在没有充分的信任下获得，但如果交易是在诚实和正直的情况下进行，最终将会取得以上所述的积极经验。

但是，最重要的是，您需要评估自己和需要先知道自己财务需求，至少在一般的情况下，你要求或想要那种生活方式。

一旦你了解自己，你会很容易与你认为最好的财务顾问实现无标。

你是否需要代理不断与您联系，还是你仅属向你的咨询或代理，定期寻求信息更新信息。

你需要你的代理，更新一个特定的保险政策。



在确定你的需要和你顾问或代理的期望时，你需要将这些问题向您咨询或代理反映，使双方都清楚对方的期望和需要。

这种类型的联系需要建立一个强大的和持久的关系。

请记住，这部分人负责你的投资与您的血汗钱。

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评估自己的财务需求

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My friend shared with me about her relationship experience with her insurance agent. Her agent has never urged her to buy any insurance product at all, not even from the beginning when they first met up. It is always my friend who calls the agent and informs him that she is interested to buy an insurance policy for her newborns or H&S schemes for her parents and husband and so on. Only after this, will her agent start to recommend insurance products most suitable to her needs as well as for her family.

Weird isn't it?...how can an insurance agent not urge anyone to sign up for all sorts of insurance policies. My friend says this is the reason why she likes dealing with this particular agent and as a result, has forged a long-term trusted relationship with the person, an important factor given that one's life goes through many different stages and each stage often has its own specific challenges and hence, needs for protection and/or investment.

However, this particular agent may not be treating all his insurance clients this way. For my friend's case, her agent fully understands her background – my friend works in the financial services industry and is well-informed of the importance of protection in one's life, hence does not need any one to urge her to buy any insurance product nor to increase her coverage when she has the means.

To his other clients, the insurance agent could be providing services based on the different needs and background of his other clients. He could be approaching them in a different way and manner – all suited to the individual characteristics of his clients. Some clients may require more “educational” sessions, and some would like to be left alone and could make well-informed decisions by themselves. Some clients may be visited quite frequently (quarterly) while others only once a year, during birthdays for instance or just before a big holiday celebration like Chinese New Year or Christmas.

I also know of a top-producing unit trust consultant – he does not mind rendering his services to investors who are not his clients, but clients of other agents who have either left the industry or suddenly “disappeared”, and hence could no longer provide service these investors. He does not mind helping these people with their investment-related errands such as submitting written instructions to top-up or redeem their investments, which does not bring any income or material recognition to him and he did not expect anything in return as well. He did not even recommend unit trust investments to these investors when he met them rather he just spoke in general of the importance of planning and controlling one's financial matters in life. The investors whom he has helped were so appreciative of his sincere kindness, that whenever they wanted to invest in unit trusts again, they would surely approach this unit trust consultant which has now become like a “trustworthy friend” and a good source of knowledge.

Now, would you already have someone whom you trust and is comfortable with to help you with your wealth planning and wealth protection goals? Normally, many people got acquainted with their financial consultants through word of mouth, recommendation from family and

friends. In most cases, things may begin cautiously where trust is not fully given or respect is not fully earned but if all parties in the end approach each other with honesty and integrity in their dealings, ultimately, it will lead to the kind of positive experience that was described above.

However, most importantly, you need to assess yourself and your own financial needs first and know, at least in general, what kind of person and lifestyle you have or want. Once you know yourself, you will easily realise the type of financial consultant/agent whom you think could work best with you. Would you need your consultant/agent to regularly provide information and updates OR you would already have access to such information and updates, hence do not need them to constantly contact you. Would you need your agent to just update you on a specific insurance policy or in some cases, I have seen people divulge their entire net worth to the agent and in return the agent can present a holistic portfolio view to the client. It is important to get the relationship and “chemistry” right from the offset....to ensure that in the end, you, the client, will truly benefit and get ever closer to your financial goals and aspirations....

After determining your needs and your expectation of your consultant/agent, you need to communicate these concerns to your consultant/agent so that both parties are clear of each other’s expectation and needs. This sort of communication is required to build a strong and lasting relationship. Remember, that this person would be partially responsible in your investments with your hard earned money.



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