

## HOW TO CONVERT PROSPECTS INTO CLIENTS

MFDs meet a lot of prospects. Growth depends on the conversion rate of prospects into clients. It is important to initiate the right conversation along with proper product positioning to increase the conversion rate. We give below a brief manual about how MFDs should approach a prospect.

### Use any/all of the following 5 Powerful statements, as required



I may not be the best and the biggest but I will be the best and most meaningful for you



Returns are not guaranteed but I will guarantee you one thing. I will protect your interest at all times.



Mileage depends on the driver more than the car. Returns are dependent upon investor's own behavior.



Returns are provided by the market, not me. I like to focus on risk management because that is where I have some control.



I recommend what I buy for myself.

### Propose 3-4 ideas solid ideas, not just funds.

Clients do not like product sellers. They like stories and specific ideas about how a particular investment can help them achieve their objective. Give them a specific investment proposal. Your idea/story should be different what they have not heard from others.



### SIP Proposal

Prepare a customized SIP Proposal from Masterstroke for Rs. 25,000/- per month or more. Keep SIP duration at 20 years.

Now, prepare a 5-year Limited Period SIP proposal from **Masterstroke**. Keep fund value after 20 years same as normal SIP. Clients will show a lot of interest in limited-period SIP over long-term SIP even if they have to invest a little more now.



## Bank FD vs Debt Funds post tax yield.

Debt funds are attractive over fixed deposits, specially when held for 3 years and above. Prepare a comparison from **Masterstroke** & discuss it with the client. Focus on the following points:-



Highlight 'Indexation Benefit' available in debt funds.



No need to define a maturity date. Useful for short-term investments as well as long-term investments.



Highlight post-tax returns in debt funds.

## Systematic Transfer Plan

Most investors want the principal to be safe. Propose long-term STP investment with capital appreciation transfer. Explain to the client that the capital is always invested in a debt fund having high safety. Just by transferring capital appreciation, the long-term ROI increases significantly. It is also tax efficient since capital gains attract lower tax rates. Prepare an illustration from **Masterstroke** and show it to the client. Features of STP:-



High safety of principal



The potential of higher returns than FDs.



Lower taxes.



Anytime liquidity of capital.



Min Amount: As low as Rs. 5,000



Can top-up investment anytime.



Can do partial withdrawal anytime.



Can book profits when markets are high.



No maturity date. Choose your own period.

## SIP Today SWP Tomorrow

Almost every investor is concerned about retirement. They are keen on any investment proposal that can help them save money for their golden years. Many of these investors may not have the required lumpsum to achieve the corpus their desire. The concept of 'SIP Today SWP Tomorrow' comes in very handy.

- For any age, you can propose SIP till age 60 and then SWP thereafter.
- You can propose a limited period SIP, then hold till 60 years of age, and then SWP thereafter. For eg. for people in the age bracket of 25-30, you can propose SIP till age 40, then hold for 20 years, and then SWP. You can prepare such reports from **Masterstroke**.



### Model Portfolio

Prepare a couple of Model Portfolios (SIP & Lumpsum) from **Masterstroke**. This multipage attractive proposal gives confidence to the client and becomes an engagement tool for discussion.



### Recover your home loan through SIPs.

If the client is having a home loan or thinking about taking a home loan, show a sample proposal (prepare from **Masterstroke**) on how they can recover their entire Capital and interest by starting a small SIP.

This is a very sensitive point. No one wants to pay interest. Clients will feel emotionally and financially connected with this concept of recovering their EMIs through SIP.



### Sovereign Gold Bond (SGB)

SGB is issued by RBI and is one of the best ways to take exposure in Gold. Most investors are not aware of its benefits, specially the interest payments of 2.50% per year and the maturity amount being tax-free. Explain to them the benefits of SGB. You can use **Masterstroke's** banners, videos, and premade presentations on SGB.



### National Pension System (NPS)

For taxpayers who are under the old tax regime, NPS offers an additional tax benefit of Rs.50,000/-. Highlight the benefits of NPS. You can download the scheme presentation from **Masterstroke**. It may not give you a financial incentive to sell NPS but it is a strong entry point. If the person is self-employed you should also talk about Corporate NPS.



### Sukanya Samriddhi Scheme

Enquire if the client has a girl child. If yes, propose Sukanya Samriddhi Scheme. Don't worry about commissions. It can give you an entry point. You can download the scheme presentation from **Masterstroke**



### Senior Citizen Savings Scheme

Enquire if the client or anyone in the family is a senior citizen. If yes, propose Senior Citizen Savings Scheme. Don't worry about commissions. It can give you an entry point. You can download the scheme presentation from **Masterstroke**.



### Top-up Health Policy

Most people do have a health insurance policy but they may not be aware of Top-up health policies. Propose this option to the client.

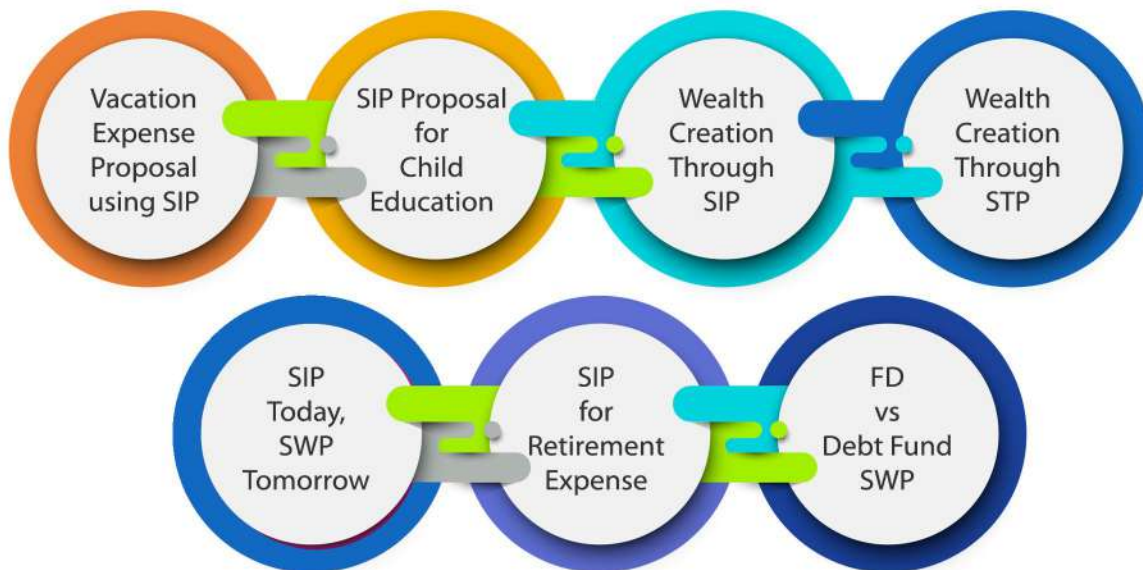


### International Health Policy

Most people do have a health insurance policy but they may not be aware that some policies cover the cost of international treatment. This may give you a good entry point among HNIs.

## Readymade Portfolio

Depending upon the prospect's interest, you can position some of the readymade presentations available at **Masterstroke**. It will help you convert the prospect into a client in one single meeting.



**IN THE MUTUAL FUND DISTRIBUTION BUSINESS,  
BEING FULLY PREPARED BEFORE THE MEETING IS THE KEY.**

*All the best!*

Mutual Fund Investments are subject to market risks. Please read the scheme related documents carefully.