DAY 02 Thursday, 12 Nov 2026

Role of a Professional Financial Advisor - Build Trust & Understand Client Needs



Key points

1. Understand the Client
2. Build Trust
3. Identify Customer Needs
4. Provide Accurate Information
5. Maintain Customer Relationships
6. Professional After-Sales Service

Day 02: Role of a Professional Financial Advisor

Introduction

A Professional Financial Advisor is not merely a person who sells insurance policies. An advisor helps individuals and families understand their financial protection needs and make informed decisions.

The foundation of a successful advisory career is trust, professional knowledge, honesty and consistent customer service.

1. Understand the Client

Before presenting any insurance solution, understand the client's circumstances.

Important questions include:

* What are the client's family responsibilities?
* What are their financial priorities?
* What are their future goals?
* What level of regular financial commitment can they reasonably afford?

2. Build Trust

Trust is the foundation of a long-term customer relationship.

A professional advisor should:

* Communicate honestly.
* Avoid exaggerated promises.
* Respect customer privacy.
* Provide clear and accurate information.
* Never pressure a customer into making a decision.

3. Identify Customer Needs

Every customer has different needs and circumstances.

An advisor should understand the customer's priorities before discussing suitable insurance options.

4. Provide Accurate Information

Explain the relevant State Life plans using official product information.

Discuss applicable benefits, conditions, exclusions, premium commitments and policy terms clearly. Never promise an unverified bonus, return or benefit.

5. Maintain Customer Relationships

A professional relationship does not end when a policy is issued.

Good After-Sales Service includes:

* Responding to customer queries.
* Providing guidance about policy documentation.
* Reminding customers about relevant payment obligations.
* Helping customers understand available servicing procedures.

Practical Example

Imagine meeting a father who has two children.

Instead of immediately presenting a policy, ask him about his children's future education, family responsibilities and savings capacity.

Listen carefully, understand his needs and then explain relevant available options.

Today's Practical Assignment

1. Contact one potential customer.
2. Ask questions to understand their financial priorities.
3. Listen without interrupting.
4. Identify their main concern.
5. Record what you learned.

Key Learning

A successful Financial Advisor focuses on understanding people before presenting solutions.

People don't just need a policy. They need someone they can trust.

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