GUIDE FOR POST SALE MEETINGS

The first premium arrives to the Hansard account 7 days since the client has been charged, NOT BEFORE. The client won't see the premium reflected on his portal until said date. Once Hansard makes this charge the client will receive a welcoming email and an invitation to register on the Hansard portal. On the second day a welcoming bonus will be applied for plans which are higher than $500 USD a month with a minimum term of 10 years. **In this moment please make sure to schedule YOUR POST SALE MEETING. VIEW 5 mins VIDEO Guide:** http://media.investis.com/H/Hansard/ola.mp4

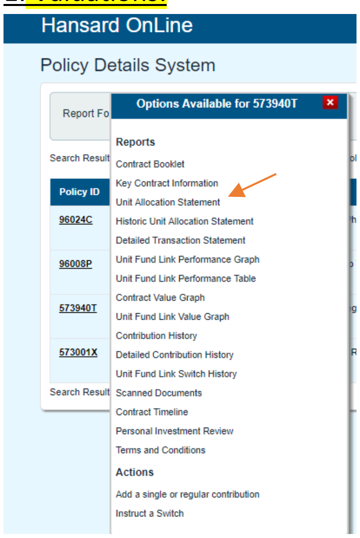
Register the client on the portal and teach him:

The client received the link through email, but just in case, you can access the Hansard.com portal via: Online account (on green) or save the following link to register the clients.

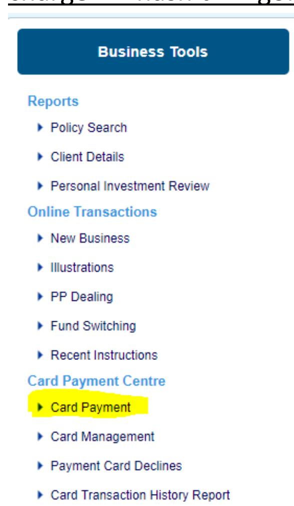
https://online.hftrust.com/online-signup/browse/details

HANSARD doesn't send policies physically anymore, therefore on the portal, on the SCANNED DOCUMENTS area (either on the broker portal or your clients portal), you can download the Policy Certificate to deliver to the client or to use as reference so the client knows where to find it.

1. Valuations:

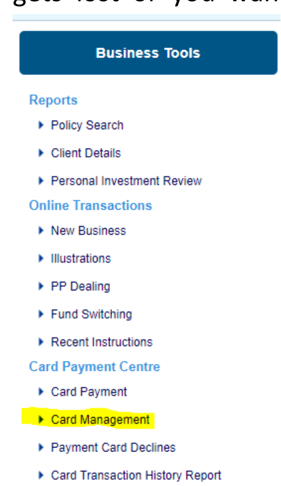


2. How to make a payment when the charge hasn't gone through



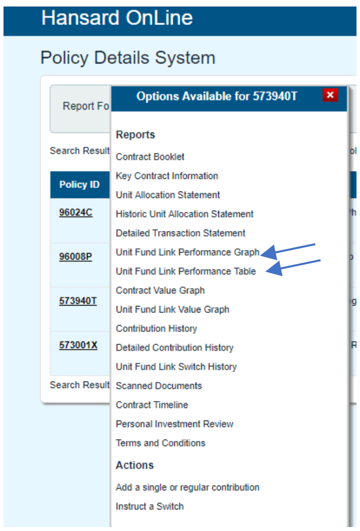
Explain that automatic payments are on days 1, 10 and 20 of the month. On these days you can't make the payment manually.

3. How to update your card data when it expires and what to do if it gets lost or you want to change it.

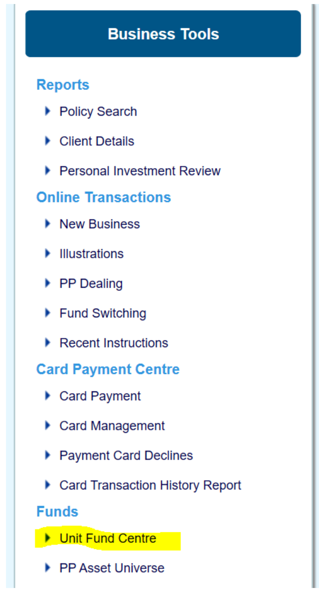


The idea of teaching the customer how to make payments manually and update card details is to REDUCE YOUR ADMIN on their monthly payments. We leave the worry on their shoulders so that they pay attention to this matter. Hansard sends them an email when the charge does not pass, BUT YOU MUST ALSO NOTIFY THE CLIENT via email, WhatsApp or a call. DO NOT wait until the plan is overdue. Act quickly when the payment has been declined and notify the client. For the client to take action, enter the portal and make a payment. You can use the same card that has already been registered (it will be charged with two clicks and it takes less than 60 seconds) or you can make this late payment with ANOTHER CARD registered in your name: VISA or MASTERCARD (debit or credit). You can make the sum of two, three or 4 payments if you want.

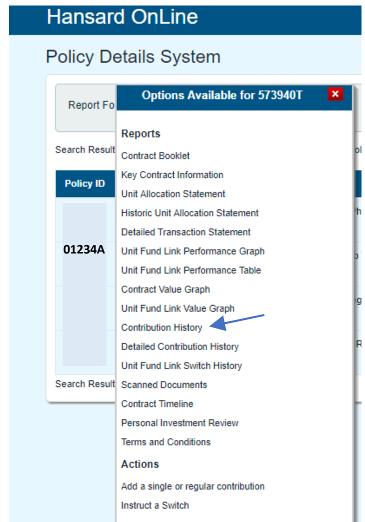
<u>4. See the behaviour of their funds in a chart and a graph</u>



<u>5. Database of all the investment funds</u> available in their plan



6.<u> How to see a payment record</u>



7<u>. **The welcoming bonus**- is seen in the TRANSACTIONS</u> section of the customer portal - only for customers with contributions from $ 500 USD and a 10 year term. Explain the small writing of the bonus, that in order to maintain, you cannot reduce or suspend your plan for 5 years (60 monthly contributions), if the client reduces or suspends it, Hansard removes the bonus completely.

8. Always remind the client of **how the loyalty bonus works** and the importance of maintaining all monthly payments to maximize potential plan growth and reduce admin costs. It accumulates 0.25% per annum, on premiums paid only in **full years** (if the customer suspends the month for example in year 3, he will no longer receive the loyalty bonus on year 3). It is paid in years 5 and 10. **Then from year 11 the loyalty bonus is tripled to 0.75% per year** and what is accumulated is paid every 5 years. This is to incentivize clients to keep their payments, since many clients leave their plans and never reach their financial goals.

9. Re-explain what a long-term wealth accumulation plan is and take advantage of volatility in the first 3/4 of the term - re-explain the ABC strategy and "dollar cost averaging".

10. Remind clients that the **minimum monthly increase is 200 USD a month** and that it is convenient to reach 750 USD monthly as soon as possible so that 100% is invested (in the case that he started with less than $ 750 USD monthly from day 1).

11. **Remind the clients that the minimum voluntary contribution is $ 2,750 USD**, these extra contributions buy initial units and you can choose to invest in the same portfolio, something more dynamic or conservative, depending on the term you want to leave it invested. 93% is invested, another option from $ 20,000 USD is Capital Builder where the 100 % of the amount is invested.

12. **Schedule the first service appointment in 6 months.** Or put the appointment in the month that the client receives bonuses, profit taking, commissions or other surplus capital etc.

13. **Ask for more referrals** and / or requires that you speak to their referrals, so they are waiting for your call. Let them know that Hansard offers clients $ 100 USD for each referral that starts a plan until the end of June 2020 (check with us for the new date). Hansard pays $ 100 to their plan as cumulative units. It's the equivalent of a good bottle of whiskey or a cheap MontBlanc pen! Anyway, they are free!

14. Explain that we send a monthly summary of the markets and information about investments, funds, structured notes, bonds and other interesting investments, to learn how to manage investment capital and know what is in the international market in hard currency and with tax benefits. They may not have capital now, but as soon as they have a property sale, inheritance, or other surplus falls, they will have several options on how to invest it.