The First Meeting Checklist

What to ask a new prospect, and how to run the meeting

AdvisorKin

Run the meeting in five steps

1 Warm up
A few minutes of small talk, and notice whether they enjoy it or want to get going.

2 Set the agenda
Say what today is for and how long it takes: "Today's just to understand where you are. About 45 minutes, no products."

3 Understand them
Most of the time goes here. Ask, then listen. Use the questions below.

4 Play it back
Sum up what you heard in their words. Getting it right is what earns the second meeting.

5 Book the next step
Fix the next date before you leave, and what they'll bring: policy documents, CPF statement.

Understand where they are

WHY THEY'RE HERE

- [ ] What made you say yes to meeting today?
  The real reason, often not the one they gave on the phone

FAMILY

- [ ] Tell me about your family. Who's at home with you?
  Marital status and dependants aren't confirmed yet
- [ ] Do you help support your parents, or anyone else?
  Parents are the dependants people forget to mention
- [ ] Anything big coming up? A wedding, a baby, a new place?
  Life events drive most needs

WORK AND MONEY

- [ ] What do you do, and how long have you been doing it?
  Occupation and how steady the income is
- [ ] Does your company give you any insurance?
  Group cover usually ends the day they leave the job
- [ ] Is there a home loan? Paid by cash, CPF or both?
  Sizes any mortgage protection
- [ ] Roughly how much do you manage to set aside each month?
  Their saving habit. No need for exact figures at a first meeting

WHAT THEY HAVE TODAY

- [ ] What policies do you have now, including any your parents bought for you?
  Ask them to bring or photograph the documents next time
- [ ] How was it with the last agent you dealt with?
  A bad experience is an objection waiting to happen, and shows what they value

GOALS AND WORRIES

- [ ] If money weren't a worry, where would you like to be in ten years?
  Their goals, in their own words
- [ ] What's the one money thing that worries you most?
  The worry you solve first
- [ ] When markets last fell, what did you do? Hold, sell, or buy more?
  Risk appetite from what they did, not what they say they'd do

Notes

Read their communication style

Ask, watch, then adapt how you speak to them

A AdvisorKin

Questions that show their style

- [ ] **When you bought your last car or home, how long did it take you to decide?**
  Days → fast and decisive (Direct / Expressive). Months of research → steady and careful (Supportive / Analytical).
- [ ] **Would you rather I give you my recommendation, or walk you through all the options?**
  "Just tell me" → assertive (Direct / Expressive). "Show me everything" → reserved and thorough (Supportive / Analytical).
- [ ] **Who do you usually talk to before a big money decision?**
  Spouse, family, friends → people led (Expressive / Supportive). "I work it out myself" → task led (Direct / Analytical).
- [ ] **Would you prefer I send the numbers, or talk it through on a call?**
  Numbers → task focused (Direct / Analytical). Talk it through → people focused (Expressive / Supportive).

Watch for

- [ ] **Skips the small talk and asks what you've got**
  Likely Direct
- [ ] **Tells stories, laughs easily, drifts off topic**
  Likely Expressive
- [ ] **Wants to check with their spouse or family first**
  Likely Supportive
- [ ] **Asks for the numbers, the brochure, the fine print**
  Likely Analytical
- [ ] **Answers fast, interrupts, decides on the spot**
  Likely Direct or Expressive
- [ ] **Pauses before answering, asks how long this will take**
  Likely Supportive or Analytical

Adapt to each style

Direct · Decisive and fast, bottom line first
Dominance · Eagle · Red
Open with: Bottom line in the first sentence. No small talk warm up.
Avoid: Waffling, long preambles, 'let me explain the background first'.

Expressive · Social and enthusiastic, persuaded by people
Influence · Peacock · Yellow
Open with: Ask about them. Their weekend, their kids, the holiday photo.
Avoid: Cold spreadsheets, clinical tone, making it feel transactional.

Supportive · Warm and steady, needs to feel safe
Steadiness · Dove · Green
Open with: Warm and unhurried. Pick up where the last chat left off.
Avoid: Deadlines, urgency tactics, sudden changes to the plan.

Analytical · Precise and careful, wants the evidence
Conscientiousness · Owl · Blue
Open with: State the agenda upfront. Tell them how long it'll take.
Avoid: Vague answers, 'trust me', rounding figures, overselling.

Similar to the four styles used in DISC, DOPE and colour-based trainings. Based on what you've observed, not an official or affiliated assessment.

After the meeting

- [ ] **Write down what they told you, the same day**
  In their words. Details fade by the next morning
- [ ] **Thank them the way they like to be spoken to**
  Short and to the point, warm, or with the numbers
- [ ] **Note the dates that matter**
  Birthdays, a baby due, a policy renewal, a big exam
- [ ] **Put the next step and its date where you'll see it**
  The follow-up you promised is the one they remember

Notes