

RECRUITING LANGUAGE PLAYBOOK

LEARNING & DEVELOPMENT

JANUARY 2023

SMRU 5403709.1 EXP. 01.20.2025

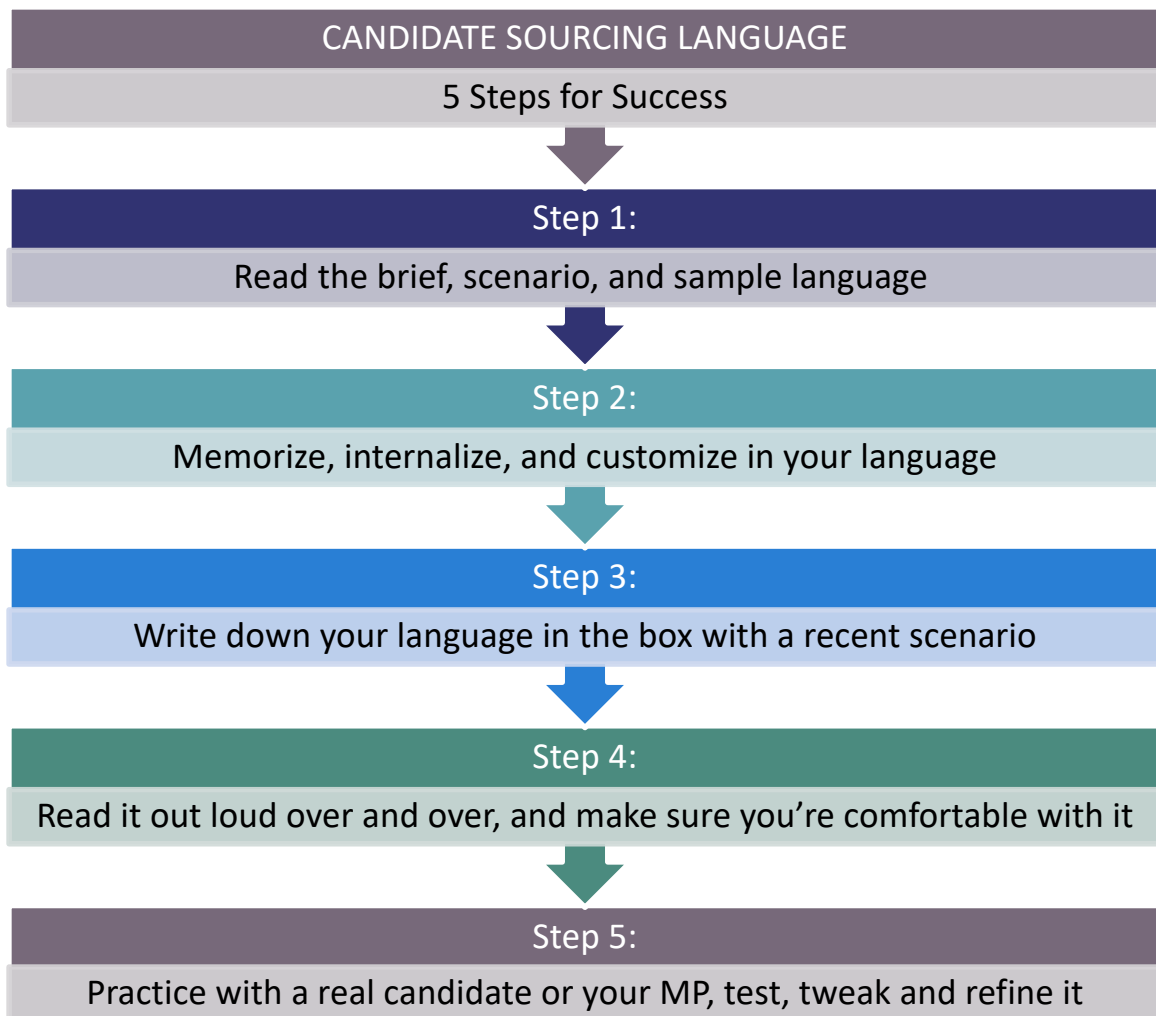
TABLE OF CONTENTS

<i>Overview: How to Use the Recruiting Language Playbook</i>	2
<i>Center of Influence (COI)</i>	3
<i>Nominator (NOM)</i>	5
<i>The Magic Question</i>	6
<i>Auxiliary Recruiting & Development (ARD)</i>	8
<i>Personal Observation (PO)</i>	9
<i>Book of Business (BOB)</i>	10
<i>Supplemental Information Questionnaire</i>	Error! Bookmark not defined.
<i>Initial Call to Candidate - 5 Steps to Success</i>	12
<i>Overcoming Objections</i>	14
<i>Best Practices for Interviewing and Digital Language</i>	17
<i>The Screening Interview</i>	17
<i>The Selection Interview</i>	18
<i>Digital Language</i>	19
<i>My Personal Recruiting Language</i>	21



OVERVIEW: HOW TO USE THE RECRUITING LANGUAGE PLAYBOOK

The Recruiting Language Playbook is a collection of proven and influential languages from our most successful field leaders. It is presented to you as sample language that will guide you through customizing the language that will be most effective in your recruiting process.





CENTER OF INFLUENCE (COI)

Brief: COIs are people you have already established relationships with and may have provided referrals to in the past.

Sample COIs: Attorney, CPA, Realtors, Community & Business Leaders

Scenario: Jim, an attorney who had consistently referred business to you when you were an Agent. Now you need to transition your position from asking for referrals for business to finding potential candidates.

STEP 1: THE INITIAL APPROACH TO SET UP A COI MEETING:

Hi Jim,

How are you and your family doing? I would love to catch up for lunch sometime soon. I have some exciting news about my practice with New York Life.

I'm available at noon this Friday or next Tuesday. Which one works for you?

STEP 2 IN-PERSON OR ZOOM WITH COI:

Conversational Talking Points:

Hey Jim, it's good to see you. How's everything going?

- *You have such a successful business presence in the community. What have you done to maintain such a successful business?*
- *What can I do to help you?*

Hi Jim.

Thank you for your help and support for the last few years. I've been recently promoted, and my primary responsibilities have changed. My focus will be to build a team of successful financial professionals in the community. Financial professionals recommend financial strategies to help clients achieve their financial goals, as I did before my promotion.

With that said, who is the first successful salesperson that comes to mind? (The Magic Question) Additional language to use:

So, when you think about the most successful professionals in the financial sales role, what three characteristics stand out with them? (The Magic Question)

Who comes to mind when you think of someone that has an entrepreneurial spirit, is personable, and is goal-oriented? Who may be a good fit?

HANDLING OBJECTIONS: COI OBJECTION:

"I can't think of anyone now."

YOU SAY: (TWO WAYS) OPTION 1 AND OPTION 2

- 1. That's all right. I wouldn't expect you to have people come to mind right away. Why don't we circle back in the next couple of weeks? I will follow up with you, and we can brainstorm some names.*
- 2. I was on your LinkedIn profile and saw that you are connected to Justin. He seemed to have great potential. I was thinking of reaching out to him. Can I use you as a character reference?*

FOLLOW UP:

Hi Justin,

It was great meeting you and catching up last week. I enjoyed your ideas on ways to build your business. You are a great community leader, and I look forward to continually learning from you.

As I'm building my practice, I'd like to get your perspective by looking at some people in your circle who may or may not be thinking of a career change. Are you open to that?

STEP 3 OUTREACH WITH THE CANDIDATE:

Hi Justin: (Financial Professional Candidate recommended by Jim),

This is Jane. I am a Partner with New York Life. I got your name from Jim, who has spoken highly of you. Did Jim get a chance to give you a heads-up that I would be reaching out?

My office is growing, and I am looking to add a couple of financial professionals to my team in the next 90 days. You may or may not be considering a career move, but since Jim spoke highly of you, I could not help calling you. Are you open to meeting and discussing a potential career with us? I'm available at noon this Friday or next Tuesday. Which one works for you?

- It's about Relationships and Mutual Benefit.
- Discuss Success
- Ask For Support
- Timely Follow-Up Is the Key



NOMINATOR (NOM)

Brief: The relationship with a nominator may not be as strong as a COI, but a nominator believes in your brand. Sometimes a nominator can be someone you do not know yet but can be a good source of names.

Sample Nominators: Friends, Family, and Businesses and Organizations in the Community

Scenario: Chiaki owns the Asian restaurant close to your office. You always stop there to grab lunch. You have a casual conversation with her here and there.

- Small Talk
- Connect and Cultivate
- Ask For Support /Magic Question
- Follow Up Is the Key

STEP 1: THE INITIAL APPROACH:

In Person:

Hi Chiaki:

I always stop by to get lunch around this time. It seems to be quiet lately. How's business going?

Are you familiar with New York Life? I have never had the chance to introduce myself. I'm a Partner with New York Life around the corner. My office is growing, and I want to add three sales professionals to my team. Could you help?

We're a Fortune 100 company, and our goal is to recommend financial strategies to help clients achieve their financial goals. Many of our most successful agents come to us from recommendations of successful business/community leaders like you.

*In your experience, what makes a great salesperson? What characteristics do you think someone needs to be successful in Sales?" When you think of these characteristics, who is the first person that comes to mind? (**The Magic Question**)*

HANDLING OBJECTIONS: NOMINATOR OBJECTION:

"I can't think of anyone right now."

You say:

That's quite all right. You got a great place in the community. I'm sure many salespeople have come to you to offer their services. Who, in your opinion, is the best salesperson? And why?

As I continue to build my practice, I'd love to network with other successful business owners. If you get a chance to chat with Jim (the salesperson mentioned), I'd like to connect with him to have coffee or a quick conversation if he's open to it. Are you open to circling back in the next couple of weeks?



THE MAGIC QUESTION

Brief: This question can be asked in various prospecting situations from a Nominator, COI, Personal Observation, or ARD interview. It is a fundamental prospecting skill.

ASK:

What in your mind makes a good salesperson? What characteristics do you think someone needs to be successful in sales?

Let your Nominator think, but if they need help, you might suggest one or more of the following characteristics:

- Communicates Clearly
- Pleasantly Persistent
- Determined
- Intelligent
- Friendly

ASK AN ALTERNATE QUESTION:

If the COI/Nominator/Book of Business does not have an answer for you, ask the question below:

If you were in my situation, wanting to develop a professional sales organization in this community, who would be the top three persons you would like on your team, and why?

If you are successful in getting one name, then consider the 3-6-9 Technique:

- 1) When you think about the first/second/third characteristic (ex: communicating clearly), you mentioned Jim. Now, who's the female version of Jim?
- 2) When you think about the first/second/third characteristic (ex: persistence), you mentioned Jim. Now, who's the bilingual version of Jim?
 - a. A successful technique is to speak about the Company's s commitment to diversity and expanding its reach in cultural markets and then ask if the Nominator knows anyone who would thrive in such an organization. The better you describe this individual, the better nominations you will receive. Remember, if you don't ask specifically, they will give you what they think you want.



AUXILIARY RECRUITING & DEVELOPMENT (ARD)

Brief: Agent referrals are proven the most effective source of quality candidates. It's critical to help your Agent understand their characteristics and coach them to find your ideal candidates. As Agents prospect and meet new people daily, effectively cultivating ARDs can provide you with a constant flow of names that will help you to build an ARD culture.

ARD Candidates can come from Agents' Centers of Influence, Nominators, and the Book of Business.

- Be intentional and consistent about asking for ARDs.
- Making that a part of your unit culture, it's about trust, relationships, and building a team with your agents.

STEP 1: ASK ARD IN PRP

Discuss how your agents can benefit from ARDs.

Sample Language:

Hi Bill: How are things going? I have questions for you as we are building this team together. If you could pick anyone, whom would that be?

OR.....

Whom do you know with great potential but is stuck in a mediocre job?

STEP 2: OUTREACH TO THE ARD VIA CANDIDATE PHONE CALL

May I speak to Michael (candidate)?

This is Jane, a Partner from New York Life. I want to make sure Bill has given you a heads-up that I am reaching out and that you may be open to a conversation about a potential career opportunity.

HANDLING OBJECTIONS: CANDIDATE OBJECTION:

"Is this job commission-based only?"

You say:

We have commission-based compensation, meaning your efforts are directly rewarded without a ceiling on how fast or high you climb. How do you feel about being paid for what you have achieved?



PERSONAL OBSERVATION (PO)

Brief: A Personal Observation (PO) is a person you may have observed with the qualities and characteristics of your ideal candidate. Could you interact with them and invite them for an interview? This can happen either in person or using Zoom.

Sample Personal Observations: Sales People, Hotel Managers, Wait Staff, Teachers, and Community Influencers on social media.

Example: You are eating at a restaurant and notice that a manager (Steffan) handles a conflict well. He has the ideal candidate profile characteristics.

Conversational Talking Points:

- Are you planning on retiring here?
- Are you being paid what you're worth?
- Prior working experience in the financial industry is not required. New York Life has among the best training and development programs for new hires.
- This company has been around for over 175 years because we are built on the success of many communities.

The Initial Approach:

Hi, Steffan: (candidate name):

I wanted to let you know that you handled that situation with ease. I was very impressed with your professionalism. I'm Amber, a Partner/Recruiter at New York Life.

*We want to expand our sales force, including the potential for sales management. I want to share more information about this career opportunity. Here is my card-
What's the best way to contact you?*

**HANDLING OBJECTIONS: CANDIDATE OBJECTION:
"I'm not interested in changing careers now."**

You say:

There may be a better time and place to discuss a new career. I want you to know I see much potential in you. Can we meet for coffee at the Sunshine Diner on Tuesday at 10 AM?

- Casual Conversation
- Compliment Their Demeanor
- Speak About the Career
- Exchange Contact Info



BOOK OF BUSINESS (BOB)

Brief: Clients are a great source of potential agent candidates. They understand the value of what we do and how our insurance and financial solutions help them to reach their goals. This makes it easier for you to approach them and discuss your new role with the Company.

STEP 1: THE INITIAL APPROACH

Log into *Marketing on Demand* (MOD) for Associate Partners. If it hasn't been done already, announce your promotion and ask clients if they know anyone who might be interested in a career with New York Life.

- New Associate Partner Announcement Package 102749
- New Associate Partner Follow-up Postcard 102750
- General Recruiting Email 102378
- New APs get \$260 of MOD subsidy to order the Associate Partner Package

- Casual Conversation
- Gratitude and Support
- Inform Promotion
- Ask For Leads and Follow Up

STEP 2: FOLLOW-UP VIRTUAL MEETING

Frank:

I have some great news. Thanks to you and my other clients, I have been promoted to Associate Partner with New York Life. By the way, have you received a letter in the mail? How are you and your family doing?

Now, I am building a team of successful financial professionals. My primary responsibilities have changed...but rest assured, New York Life will always be there for you and your family. As we're talking, has anyone come to mind that may be an excellent fit for this career?

As an NYL recruiter, your new role is to recruit and develop new agents. You do not sell anymore.

HANDLING OBJECTIONS: OBJECTION

"I was thinking of recommending my son, but he has no experience."

You say:

I understand your concern. We all feel this way, especially when considering a new endeavor. At New York Life, we have comprehensive training and professional development necessary for our agents to be successful.



SUPPLEMENTAL INFORMATION QUESTIONNAIRE

Brief: Proactively leverage the supplemental information questionnaire to generate additional names in the interview process.

After the Screening Interview:

(Screening Interview Ends) So, that concludes the interview for today. Before you go, I will ask you to

- Set Expectations
- Give Form
- Explain
- Follow Up

complete a supplemental information and personal introduction questionnaire (Give the Candidate the Information Questionnaire). This supplemental information questionnaire asks you to describe the people you admire in their respective fields. I'll take it before you leave today. (Candidate fills out the form and returns it to Partner.)

"Would you have any objections if I contacted your references within the next 24-48 hours?"

Outreach for References:

Mrs. Goodson:

How are you? This is Christopher.

I'm a Partner with New York Life. Your name was mentioned as a professional admired by Tracey (candidate name) and might be a good fit for a Financial Professional position. I want to ask you a few questions if you have 10-15 minutes.

(Ask the questions from your ideal candidate profile.)

Thank you for your input. I have two positions open, and I will have room for one more candidate. At this point, Tracey is a good fit. Since we just spoke about the characteristics I am looking for, do you know anyone else who would be a good fit for the career?

- Introduction
- Ask Reference Questions
- Ask Names/Magic Question



INITIAL CALL TO CANDIDATE - 5 STEPS TO SUCCESS

The Initial Call to Candidate - 5 Steps to Success scripts employ a framework and messaging techniques to increase the probability of you scheduling an interview with candidates.

INITIAL APPROACH:

The Initial Approach phone scripts are based on a 5-Step Phone Framework to keep things simple. Be direct and conversational when having an initial recruiting conversation with a new candidate.

1. Attention: Get their attention with their name
2. Identify: Introduce yourself
3. Reason: Tell them the reason you're calling
4. Because: Explain "why them" that is unique to their circumstance that they can relate to
5. Ask: Ask for the appointment

EXAMPLE #1: MARKET SPECIFIC – FORMER/COLLEGE ATHLETES

1. Attention, Identify & Reason:

Hi XX, this is XX. I'm a Partner with New York Life, and I'm calling to set up some time to discuss a potential career opportunity that may interest you...

2. Because Statement:

Because, like you, [I'm a Former Athlete Or: many of our successful financial professionals were athletes before they joined us]. I've found that these unique individuals typically excel in this career due to the unique characteristics they developed from being lifelong competitors.

3. Ask:

Let's meet on [Tuesday at XX or Thursday at XX] to discuss this in greater detail.

EXAMPLE #2: INDUSTRY/CAREER SPECIFIC – HEALTHCARE INDUSTRY/CAREER

1. Attention, Identify & Reason:

Hi XX, this is XX. I'm a Partner with New York Life, and I'm calling to set up some time to discuss a potential career opportunity that may interest you...

2. Because Statement:

Because a tremendous amount of people with a similar background like yours from the Healthcare Industry are feeling frustrated/burned out more than ever, and they're looking for a new career where they can use their unique experience/skills to do something different and still make an impact in the lives of others.

3. Ask:

Let's get together [Tuesday at XX or Thursday at XX] to discuss this in greater detail.

EXAMPLE #3: REFERRED LEAD

1. Attention, Identify & Reason:

Hi XX, this is XX. I'm a Partner with New York Life, and I'm calling to set up some time to discuss a potential career opportunity that may interest you...

2. Because of Statements:

Because [REFERRER'S NAME] said that you were looking for something new and wanted to focus on meaningful work. While I can't promise you anything, we may have an opportunity that could be precisely what you're looking for.

Or because [REFERRER'S NAME] said you were looking for a job with a more excellent work-life balance and a flexible remote work policy. While I can't promise you anything, we may have an opportunity that could be precisely what you're looking for.

Or because [REFERRER'S NAME] said that you weren't being challenged enough in your current role and are looking for a career with more professional growth opportunities and high-income potential, and while I can't promise you anything, we may have an opportunity that could be precisely what you're looking for.

Or because [REFERRER'S NAME] said you were frustrated and looking for a career that can better satisfy your personal needs and values. While I can't promise you anything, we may have an opportunity that could be precisely what you're looking for.

Or because [REFERRER'S NAME] said that you were concerned about the stability of your industry/company/job and looking for a career that could better withstand economic/ marketplace disruptions. While I can't guarantee the future, we may have an opportunity that may come close to what you're looking for.

3. Ask:

Let's get together [Tuesday at XX or Thursday at XX] to discuss this in greater detail.



OVERCOMING OBJECTIONS

Your ability to overcome objections is critical to your success in the recruiting process. The Overcoming Objection scripts are based on a *3-Step Objection Turn Around Framework* for the most common objections.

1. **LEDGE:** A short statement to give you a moment to organize your thoughts and manage the instinctive emotions you feel when presented with an objection
2. **DISRUPT:** Acknowledge their objection and personalize your counter-response, so they are interested in learning more
3. **ASK:** Ask again for the appointment

EXAMPLES:

“I'm not interested (in sales, commission only).”

That's precisely why I'm calling. I figured you wouldn't be interested because many of our best financial professionals said the same thing when I initially reached out; they couldn't see themselves in this position until we had a conversation. They better understood the job and how it aligned with their career goals. So, at the least, would you be open to scheduling time on [Tuesday at XX or Thursday at XX] to discuss this in greater detail?

“I'm happy where I am.”

That's precisely why I'm calling. I figured you were happy in your current position because many of our best financial professionals weren't actively looking for a career change when I initially reached out until we spoke in greater detail about their mid/long-term career goals. So, at the least, would you be open to scheduling time on [Tuesday at XX or Thursday at XX] to have a more in-depth discovery conversation?

“I don't have any experience.”

I know you don't have experience, and that's precisely why I'm calling. Many of our best financial professionals did not have experience before coming into this business and had similar concerns until we spoke more about New York Life's training curriculum. So, at the least, would you be open to scheduling time on [Tuesday at XX or Thursday at XX] to have a more in-depth discovery conversation?

"I tried this some time ago and wasn't successful."

I know you have tried this type of career in the past, which is why I'm calling. Many of our best financial professionals had similar experiences and concerns until we spoke in greater detail about what was missing the first time. How could we leverage those learnings to step back into the career and accelerate your success in a way you didn't think was possible? So, at the least, would you be open to scheduling time on [Tuesday at XX or Thursday at XX] to have a more in-depth discovery conversation?

**"I'm interviewing with another company [or other companies]
I am expecting an offer soon."**

I'm not surprised. With your level of success and background/experience, I expected that you would be having career conversations with [or receiving offers from] other companies, which is why I'm calling. Many people I've hired in similar situations, like yourself, only thought New York Life was worth considering once we spoke more about what we offer compared to other companies. So, as you're contemplating your next career move, would you be open to scheduling time on [Tuesday at XX or Thursday at XX] to have a more in-depth discovery conversation?

That's precisely why I'm calling. I'm looking for individuals, like you, with a high level of professional success and who is being sought after by other companies; the growth and success you've experienced in your current industry/career can be applied to this role and further advance your success. There is no limit to what you can accomplish here. So, at the least, would you be open to meeting on [Tuesday at XX or Thursday at XX] to have a more in-depth discovery conversation? I assure you that it will be a valuable use of your time.

"I don't have time."

Based on what I know about you, I figured you wouldn't have the time. That's precisely why I'm calling you. It's been my experience that busy people like yourself are well organized, more productive, and highly disciplined with how they choose to use their time. I'm looking for candidates with these qualities and skills because of how well they correspond with what's needed to be a successful financial professional. So, are you open to scheduling a meeting on [Tuesday or Thursday at XX] for a more in-depth discovery conversation? I assure you; that it will be a valuable use of your time.

“Just send me some information.”

I'd be happy to send you information, but it's general. It won't allow you to visualize how this career could uniquely align with your circumstance and professional aspirations. So, I can send it to you now, but scheduling a meeting for later in the week after you've had a chance to review it when we can talk about how it relates to you that would be a more valuable use of your time. Does that work? Are you available [Tuesday at XX or Thursday at XX]?

I'd be more than happy to send you information, but with your busy schedule, I'm sure whatever I send you will get "lost in the mail" and left unread, so how about I send you a calendar invite for [Tuesday at XX pm]? Does that time work for you? In the meantime, I will send you information to review, and we can discuss any questions you may have during that meeting.

**“I don't have my calendar in front of me, and I'm running out the door.
Can you call me back in a couple of days?”**

I understand that you are in motion right now and need to go. But before you do, what's your email address? I will email you an invite for Tuesday at XX, and if that doesn't work, you can respond to me with an alternative time.

BEST PRACTICES FOR INTERVIEWING AND DIGITAL LANGUAGE



THE SCREENING INTERVIEW

The interview process consists of interviews that guide candidates throughout the recruitment process. The first of these interviews is the Screening Interview.

The objectives of the Screening Interview are:

1. Screen out candidates who are unsuitable for the career, and the Company
2. Get to know candidates and draw quality candidates to come back for the following interview

3. Have the candidate complete the Career Assessment Profile (CAP) to see if they are a good fit.

QUESTIONS TO ASK AT THE SCREENING INTERVIEW:

Getting to Know Candidate Questions:

- Tell me something about yourself.
- What are some of the characteristics that make you unique? Why?
- What are your hobbies?
- What do you do in your free time?

Basic Needs Questions:

- What income level would you be comfortable earning for yourself and your family?

Skill Questions:

- What is your single greatest strength?
- Tell me about a time when you misjudged a situation, did something wrong, and then had to make it right. Please provide an example.

Achievement Questions:

- What was your most proud accomplishment? Why?
- How do you define success? What does success look like?
- What would an ideal picture of your career look like?
- Where do you see yourself in the next three-five years?

Self-Fulfillment Questions:

- What value do you see in this career?
- Can you get that value from the job you are working in right now?



THE SELECTION INTERVIEW

The selection interview is the second and most important interview. You seek to determine if the candidate can be a potential and successful agent.

The objectives of the Screening Interview are as follows:

- Understand who the candidate is:
 - Review the CAP assessment and compare it with your ideal candidate profile
 - Review background/resume in detail and ask about employment gaps
- Ask deep-dive questions about their careers, goals, and wants

- Use the push and pull technique to address their questions and concerns
- Determine if continue to move forward with the candidate to the next step

QUESTIONS TO ASK AT THE SELECTION INTERVIEW:



Push Questions: Encourage candidates to tell you about their potential and why they believe they fit.

- Who have you discussed this opportunity with since the last interview?
- Why would you make a good Agent at New York Life?
- Tell me about a time when you regularly had to hear the word "no." How did you handle it?
- Describe a situation in which someone had a negative first impression of you. How were you able to change that perception?
- What is the most complicated thing you have had to learn recently? How did you go about learning it?
- Give me an example in your life where you displayed self-discipline.
- How do you like to be coached?



Pull Questions: Attract candidates to the career and encourage them to commit to completing the process.

- What are the three things that motivate you to succeed?
- In your current job situation, what would you be interested in changing?
- What's most important to you in making a career move?
- What are some of your most outstanding achievements in business and life?
- Describe a career goal and the steps you took to achieve it.
- What are your short-term and long-term career and life goals?



DIGITAL LANGUAGE

When using social media to prospect for candidates, remember to check the following best practices:

- Make sure your Social Media accounts through Hearsay Social and your company email signature are updated with accurate information
- Have a professional picture on all Social Media accounts
- Post information with value, positivity, and professionalism
- Update upcoming events and community volunteering activities
- *Remember: All recruiting posts on social media require compliance approval.*

Recruiters must have their social media business profile pages approved by Compliance through Hearsay Social to participate in New York Life's Social Media program.

Sample Digital Language:

For Referral:

Greetings. My name is Jane, and I'm a Partner with New York Life Insurance Company. I'm reaching out because we could benefit each other's business by getting to know each other. I am looking to expand and build a strong team of financial professionals. My best candidates are through referrals. I would appreciate the opportunity to get to know you better over coffee. How is next Thursday at 10 AM?

- Self-Introduction
- Mutual Benefit
- Reason of Outreach
- Propose a Meeting

For Candidate:

Greetings. My name is Jane. I'm a Partner with New York Life Insurance Company. I noticed your background and experience and that you may be looking for a new career. If qualified, I have a unique opportunity with excellent income potential, personal and professional growth, and an opportunity for advancing to sales management. I want to set up a meeting in my office next Wednesday to discuss this further. Are mornings or afternoons better for you?

- Self-Introduction
- Reason of outreach
- Brief Career
- Propose a Meeting

MY PERSONAL RECRUITING LANGUAGE

My COI Language

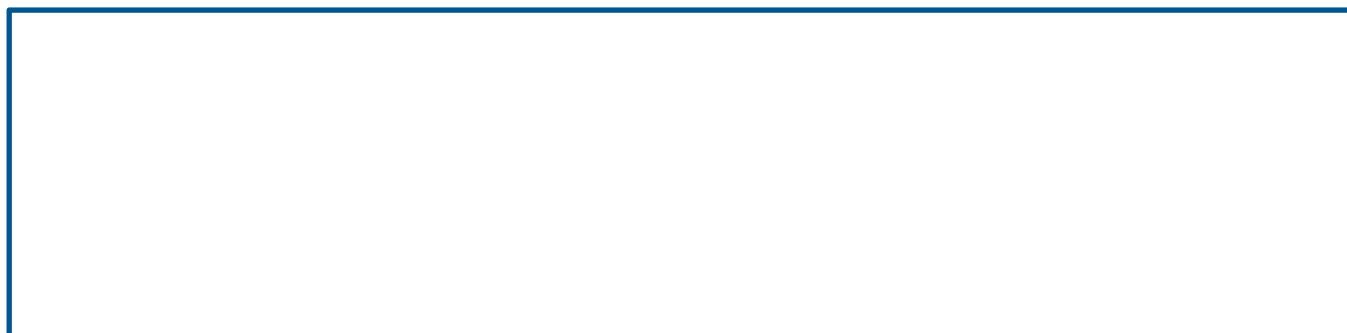
My Nominators Language

My Magic Question Language

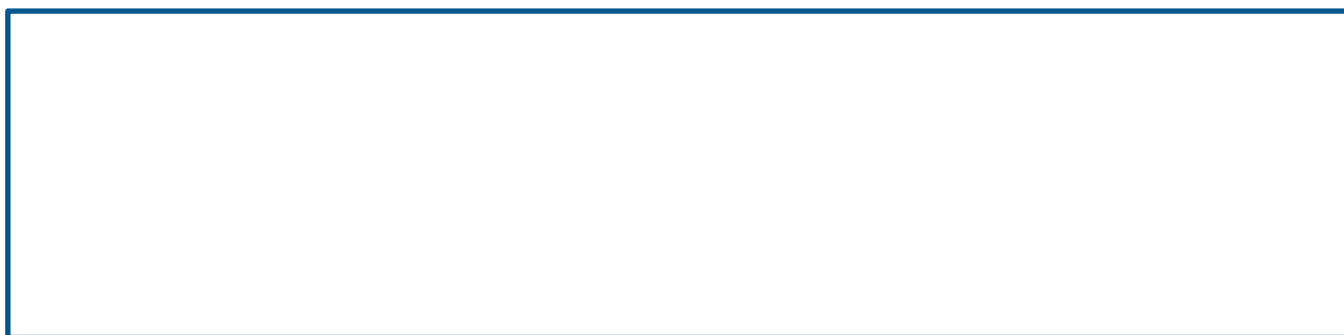
My ARD Language



My Personal Observation Language



My Book of Business (BOB) Language



My Supplemental Information Questionnaire Language



My Digital Outreach Language

