MassMutual Ascend

# Starting the referral conversation

While it may not be the most comfortable thing to do, asking for referrals from clients is an effective way to grow your clientele. Prospective clients found through referrals can simplify the process, as it can be less costly but more likely to result in client acquisition than other strategies.

## Best practices for referrals

1. **Ask for introductions.** Instead of referrals, reframe the conversation by asking clients for introductions to friends or family members who may benefit from your services.
2. **Be authentic in your ask and focus on connection.** This could include mentioning the type of client you typically assist, or by emphasizing the trust they have in you.
3. **Think about the situation from your client's perspective.** How would you prefer to be asked for a referral, and what would make you more likely to provide one?
4. **Reach out to clients you know well.** Ask clients who you've recently provided a positive service to, or who you have a strong relationship with. Satisfied customers are more likely to provide referrals.
5. **Find the right time to ask.** Consider asking for referrals in the context of a larger conversation, such as when asking for general feedback about your practice or in an annual review.
6. **Make it simple.** Establish an easy way for clients to easily submit referrals such as on your website or through a link at the bottom of email communications.

When requesting referrals, it's important to be thoughtful in how you ask. Here are a few ways you might approach this topic.

| SCENARIO | ASK |
|---|---|
| **A client who has recently met a major financial goal.** | *"I'm so glad we've been able to achieve your financial goals in the time I've been working with you. If there's anyone in your network who you think I could do the same for, I would be grateful for an introduction to them."* |
| **A client who has expressed gratitude for your services.** | *"Thank you so much, I love hearing about the impact financial planning has on my clients. If you know of anyone who would benefit from the same services, I would love for you to connect us."* |
| **A first-time client who's new to working with a financial advisor.** | *"Like you, many of my clients come to me seeking professional support with their finances for the first time. I really enjoy working with clients from the start of their financial journey through their retirement. Do you know of anyone in your life who is seeking a financial professional for the first time?"* |

This information is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products. A taxpayer should seek advice on legal or tax questions based on his or her particular circumstances from an attorney or tax advisor.

For use with contract forms, P1020203NW, P1020212ID, ICC25-P1174525NW, P1138919NW, P1138919ID, ICC24-P1172524NW, P1088011NW, P1088011ID, P1088111NW, P1088111ID, ICC25-P1174925NW, ICC24-P1172024NW, ICC21-P1151621NW, P1074514NW, P1074514ID, P1470017NW, P1470017ID, ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1140119NW, P1140119ID, P1140219NW, P1140219ID, P1146620NW, P1146620ID, P1110416NW, P1110416ID, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, P1134618NW, P1134618ID and P1134618ID-NoMVA, P1112916NW, P1112916ID, P1129918NW, P1129918ID and P1129918ID-NoMVA, ICC24-P1825224NW, ICC24-P1833624NW, ICC24-P1850824NW, ICC24-P1841724NW, and ICC24-P1841624NW. Contract form numbers may vary by state.

Products issued by MassMutual Ascend Life Insurance Company℠ (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

**All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.**

**For producer use only. Not for use in sales solicitation.**

This content does not apply in the state of New York.

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

MassMutual Ascend


F6087525NW 8/25