

# Generate Unending Business: How to Establish a Corporate Affinity Program

Presented by:

In Touch Today

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Benefits costs are skyrocketing and companies are searching for additional value they can offer employees without incurring cost – enter the in-house professionals.

# What We Will Discuss



- Ways to open the doors to corporate affiliations
- Services you can provide to add value for employees
- Ways to advertise your services to employees
- Benefits to employers



# What We Will Discuss

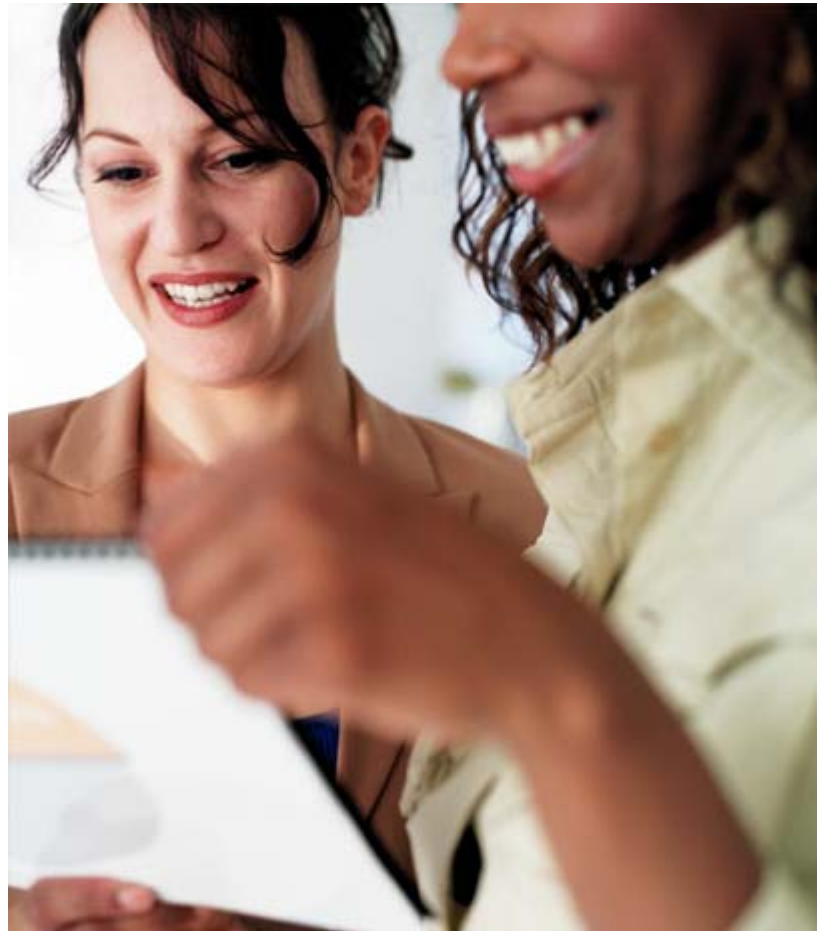


- Benefits to employees
- Who you can partner with to increase the value of your offering
- Relocation services you can provide that aren't offered by their company



# Your Offer

- Be clear about your offer before starting this venture
  - Discounts
  - Service differentiators
  - Professional services
  - Product offers



# Discounts

- What types of discounts do you want to offer?
  - For the mortgage broker:
    - Origination fee reduction
    - Closing fees reduction
    - Inspection fee reduction
    - Appraisal fee reduction
    - Credit bureau report fee reduction
  - For the real estate agent:
    - Moving company discounts
    - Moving supplies discounts
    - Daycare/kennel discounts





# Discounts

- For the financial planner:
  - Free initial consultation
  - Investment purchases/change fee reduction
  - Annual no cost financial health check up
- For the insurance agent:
  - Free initial consultation
  - Fee reduction
  - Annual no cost insurance check up



# Service Differentiators for Brokers



- What types of service differentiators do you want to offer?
  - Quick approval turn around times (48 hours or less)
  - Complete the loan application in 30 minutes or less (lunch break loan app)
  - Reduced documentation requirements
  - Closings held on site
  - Loan servicing retained by same company
  - Extended loan locks





# Service Differentiators for Realtors



- What types of service differentiators do you want to offer?
  - Free access to MLS services
  - Reduction in commission fee
  - Moving company/moving supply discounts
  - Kennel/day care discounts
  - Closings held on site
  - Breakfast/dinner delivery service on move in day
  - Empty box removal service



# Service Differentiators for Financial Planners & Insurance Agents



- What types of service differentiators do you want to offer?
  - Fee reduction for services
  - Annual “financial/insurance” health check up
  - Fast turn around for home insurance qualification
  - Consultations on site
  - On-going service fees reduced or waived



# Professional Services



- What types of professional services do you want to offer?
  - Education
  - Lending services
  - Realtor services
  - CPA/financial planner services
  - Insurance agent services



# Professional Services



- Cleaning services (move out/in)
- Moving supplies
- Movers
- Kennel services
- Child care services
- Move in day breakfast/dinner



# Lender Offers

- What do you offer?
  - First time home buyer programs
  - Home equity and seconds
  - Non-prime products
  - FHA/VA
  - Renovation/construction to perm products
  - Investment or second home products
  - On-line loan application
  - Annual mortgage check up



# Realtor Service Offers



- What types of services do you offer?
  - Neighborhood analysis that includes school, community, shopping and arts information
  - CMAs of proposed property purchases
  - Move in day services including: trash service set up, voter's registration information, driver's license bureau address, license plate bureau address
  - School addresses and name/phone number of principal
  - Web site with MLS access
  - Investment property services





# Financial Planner Service Offers



- What types of services do you offer?
  - Asset management
  - Retirement planning
  - Investment advice
  - Wealth management strategies
  - Using debt to build wealth
  - How to pay for a child's education
  - Insurance offerings



# Insurance Agent Service Offers



- What types of services do you offer?
  - Financial planning
  - Estate planning
  - Retirement planning
  - Comprehensive insurance programs
  - Access to services 24/7/365 days a year



# Which Types of Companies to Approach

- Small to mid-sized corporations
- Companies of past clients
- Companies with a young/professional work force



# How to Open Corporation Doors



- Talk to past clients to obtain names of HR personnel
- Talk to clients and ask if they would like this type of benefit where they work
- Network with professionals in community organizations to obtain names of HR personnel
- Work from a “warm list” rather than cold calling or sending unsolicited letters



# Introductory Letter Components



- Why having a “preferred professional” is a benefit to their company
- How having a “preferred professional” can be an attractive benefit that costs nothing to the employer
- Highlights of benefits offered to employees
- Highlights about your company’s history
- Request for short meeting



# Fifteen Minute Meeting Components



- Information packet
  - List of services and discounts you will provide
  - List of benefits to employees
  - List of benefits to the employer
  - Personal brochures/biographies of professional referral source partners
  - Your biography/personal brochure





# Fifteen Minute Meeting Components



- Educational services including:
  - Lunch and learn seminars
  - Q&A sessions
  - Newsletter articles
  - Brochures
- Conveniences including:
  - On-site application meetings
  - On-site loan, finance, insurance review/consultations
  - On-site closings



# Employer Benefits



- To gain an employer's interest emphasize the following:
  - No cost to the employer
  - While other benefits are being reduced this is a benefit that can be added to the employee package
  - Home owners are more stable employees
  - Free educational sessions – no time taken from work
  - No solicitation of services – employees are learning something, not getting a sales pitch
- Free materials including:
  - HR packets used for orientations
  - Flyers
  - Posters
  - Payroll stuffers



# Employee Benefits



- Education about home ownership and personal finances
- Convenience of lunch time meetings
- On-site consultation available with mortgage, real estate, insurance and financial planning professionals
- Reduction in costs and associated fees
- Access to additional services at discounted rates



# What You Need to Know

- How soon will a decision be made?
- Can you present your idea to those who will make the decision (if other than the person you're talking to)?
- How can you help make this benefit a reality for the employees?



# What You Need to Know

- Which aspects of this proposal are most appealing?
- Which aspects of this proposal are least appealing?
- Do any additions, changes or deletions need to be made before this can be instituted?



# Formal Presentation Content



- If you're asked to make a formal presentation to outline your proposed benefit program, include the following:
  - Benefits to the company
  - Benefits to employees
  - Types of support you will provide such as:
    - Marketing materials
    - Education





# Formal Presentation Content



- Marketing/advertising options employers can use
- Educational options:
  - Brochures, free reports
  - Educational sessions
- How you work
- Products you can provide
- Additional services you are offering
- How they can get started using this added value benefit



# Follow up Letter Components



- Thank employer for their time which allowed you the opportunity to describe your corporate preferred program
- Short list of services that you will provide
- Reiterate your company's history and financial status
- Looking forward to providing their employees with a high level of service and satisfaction



# Ways to Advertise Your Services

- Lunchroom posters
  - General posters that outline services
  - Announcement posters for educational sessions
- Pay check stuffers
- Newsletter insert flyers



# Ways to Advertise Your Services

- Newsletter articles
- Brochures
- Postcards
- Email
- Free reports about home ownership topics



# Educational Session Topics



- General question and answer sessions
- Loan process overview
- First time home buyer sessions
- How to improve your credit score sessions
- When refinancing your home makes sense
- Panel discussion on home ownership (CPA, Realtor, insurance agent, lender)
- Real estate investment strategies
- Reverse mortgages
- How to build wealth using your home's equity
- How to pay for your child's education
- Planning for retirement
- Why not having insurance is a costly mistake
- Whole life insurance basics

# Partnerships



- Professional referral sources:
  - Realtors
  - Insurance agents
  - Financial planners
  - Lenders
- Vendors:
  - Movers
  - Moving supply companies
  - Kennel services
  - Child care providers
  - Caterers (or food providers)





# Relocation Services



- When transferring employees, most companies provide:
  - Moving expenses
  - Travel expenses
  - House hunting expenses
  - Temporary housing
  - Job search resources for spouse
  - Closing costs



# What's Not Provided



- When transferring employees, these companies may not provide:
  - Formalized access to mortgage brokers
  - Formalized access to real estate agents
  - Retail banking options
  - Temporary housing
  - Job search resources for spouse



# Your Opportunity



- Set up formalized access to real estate agents
  - Agents who specialize in various communities
- Set up formalized access to lenders
  - Lenders who are available evenings and weekends
- Set up formalized access to temporary housing providers
- Build a relationship with a local bank to provide relocating employees with their banking needs (except for mortgage loan)
- Make the “finding and buying a house” part of the relocation process easy and hassle free



# Key Take Aways



- Be clear about what you want to offer as a corporate benefit
- Create warm leads by talking to past clients and/or professional contacts in community organizations to obtain names of HR personnel; ask for an introduction
- Identify employer and employee benefits



# Key Take Aways



- Write an introductory letter that briefly explains this benefit and how employers can offer a value-added benefit without incurring additional cost
- Set up a 15 minute meeting and provide a packet of materials that details your discounts, service differentiators, professional services and educational offerings
- If you're doing a formal presentation, create a short Power Point presentation to outline the basics of your proposed program



# Key Take Aways



- Follow up after your meeting with a letter that briefly describes the benefits and services you will provide
- Advertise your services using posters, paycheck stuffers, newsletter flyer inserts, articles, brochures, postcards and email
- Create a variety of educational topics to gain interest from both current and future home owners





# Key Take Aways



- Partner with professional referral sources who can provide a variety of services at discounted rates
- Partner with vendors to provide the employees with added-value benefits not normally available when buying a home
- Add a relocation piece to your benefits plus program to provide those transferring employees with additional services



# Action Plan



1. Review your database and locate companies you are interested in pursuing.
2. Identify the types of discounts, service differentiators and professional services you can provide to create a value-added benefit.



# Action Plan



3. Contact professional referral sources who you can partner with to provide special offers/discounts.
4. Create your collateral materials you will use when presenting your proposal to HR personnel.
5. Contact vendors who will provide discounts.



# Thank You!



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