

# Get ahead of the curve when clients & prospects change jobs

## Free tool lets you know about upcoming job changes



Your clients – and their financial pictures – are perhaps never more at risk than during a sudden job change. And if you're trying to help a potential client, the prospect of a new job situation may be one of the best opportunities to get your foot in the door.

But you don't need to wait for LinkedIn statuses to be updated to get a jump on knowing what's going on. In fact, the government helps you out – at absolutely no cost.

### WARN list notifies you of big changes at major employers

The federal government requires big employers to notify employees of major changes to their workforce ... including plant closings and major layoffs.

It's called "Worker Adjustment and Retraining Notification" (WARN). And both private for-profit employers and private non-profit companies are covered by this federal regulation.

These notices must be given at least 60 days in advance and are required for hourly workers, salaried employees, managers, and supervisors.

### FREE online tool helps put information at your fingertips

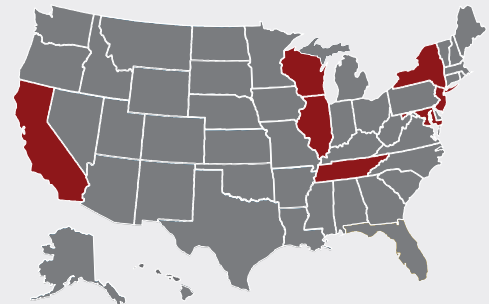
How does this help you prospect and build a more solid relationship with current clients? Because WARN notices are posted online, you can simply Google the WARN notice for your state and find a continually updated listing of major changes at some of the biggest businesses in your area.

Once you're armed with this information, you can reach out to clients and prospects to see if they're affected and how you can help them.

### IMPORTANT: select states take WARN into their own hands

As helpful as the federal WARN list can be for prospecting, certain states have passed their own WARN regulations, which are often even more strict than the federal government.

They include: CA, IL, MD, NJ, NY, TN, WI



 = state WARN laws

## How could you use WARN information?

Of course, pending layoffs or plant closures can be a sensitive topic. But they can give you the opportunity to start important conversations with clients and prospects.

### ▷ FOR CLIENTS:

If your client works at a business on the WARN list, you can reach out to see how the changes affect their personal employment. If your client IS one of the employees losing their job, you can discuss how the plans you've already set up can continue as he or she searches for a new job.

If the client isn't impacted, it can still be a good time to discuss options which might help put them in a better position if they fall victim to a future layoff.

You can also consider asking if they have friends who are impacted. If so, tell your client that you'd be happy to contact their friend to see if you can help them navigate this change, because you've helped a lot of people through similar situations. Ask if you can use their name when you contact the friend.

Or, if your client isn't affected but you see through secondary connections on LinkedIn that a prospect may be impacted, ask if your client knows the contact and if he or she knows if the contact will be affected by the layoff. Ask if your client minds if you contact the prospect and use the client's name as a reference.

### ▷ FOR PROSPECTS:

If a prospect is impacted, this may be an ideal time to either reintroduce yourself or ask a mutual colleague or connection to make an introduction.

You can position yourself as an objective financial professional who can help the prospect evaluate the impact to their current plan as well as suggest potential changes to help make them more financially secure.

No one wishes unexpected job changes on our clients or prospects. But knowing that they're on the horizon can be the key to helping you deliver better, more timely assistance when a person may need it most.

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