GENISTAR
Financial Freedom For All

PARTICIPANT WORKBOOK

CLIENT CONVERSATION
Masterclass

Better conversations, better results

Your two-day working guide - practise the human skills that make the tools work.

10-11 JULY 2026

DE VERE WOKEFIELD ESTATE · READING

THIS WORKBOOK BELONGS TO

_____

START HERE

How to use this workbook

A WORKING GUIDE - NOT A NOTES PACK

Capture useful lines, not essays. Use the workbook during the activities - the best pages are the ones you actually use in real conversations. Every box prepares you for an exercise, gets shared, or feeds the final practice.

Your two-day journey

- **Day 1 AM** Read and flex (DISC)
- **Day 1 PM** Build rapport, FORM/SIGN, third-party link, DIME
- **Day 1 evening** Power Hour
- **Day 2 AM** Present and respond
- **Day 2 PM** Story, group presenting, final application

MY BIGGEST FOCUS FOR THE TWO DAYS IS...

WHY WE'RE HERE

Personal aims

WHY WE'RE HERE

Conversations are at the heart of building a Genistar business. This masterclass is about practising the human skills that help those conversations feel natural, confident and useful.

WHAT WE'LL PRACTISE OVER TWO DAYS

Reading people · flexing your style · building rapport · asking better questions · listening for what matters · using DIME as a conversation · presenting from what people tell you · handling hesitation · telling your story · speaking with confidence · putting it into action.

THE CONVERSATION I MOST WANT TO IMPROVE IS...

THE RESULT I WOULD LIKE FROM THESE TWO DAYS IS...

READ & FLEX

DISC quick guide

DISC is not a label. It is a way to read the person in front of you and adapt. Each style wants a different conversation:

D — **Driver**
needs pace, outcome and the point

I — **Influencer**
needs warmth, energy and story

S — **Steady**
needs trust, reassurance and time

C — **Conscientious**
needs clarity, detail and logic

FLEX WHERE IT'S HARDEST

You naturally flex well towards styles like your own. Growth comes from the two styles you find hardest - pick those, and prepare to practise flexing towards them.

THE TWO STYLES I MOST NEED TO PRACTISE FLEXING TOWARDS ARE...

ACTIVITY NOTES

DISC activity notes

Capture what you learn from Find Your Hat, Corner Grouping and Cross-colour Mingling.

MY COLOUR TODAY

WHAT THIS STYLE NEEDS FROM OTHERS

WHAT PUSHES THIS STYLE AWAY

WHAT I LEARNED FROM SOMEONE WITH A DIFFERENT COLOUR

ONE INSIGHT ABOUT MY COLOUR

ONE INSIGHT ABOUT ANOTHER COLOUR

ONE BEHAVIOUR I CAN FLEX NOW

FLEX YOUR DISC

Flex Your DISC worksheet

Work this out before the reveal. Capture what your table thinks would work for each style.

STYLE	OPENING	PACE	QUESTIONS	DETAIL	TONE / ENERGY
D					
I					
S					
C					

DIAL IT UP OR DOWN · 1

DISC Chameleon dials · 1

You're not one style - you can dial each energy up or down. For each situation, tick Low, Medium or High for D, I, S and C.

Business Opportunity Meeting (BOM)

D	☐ LOW	☐ MEDIUM	☐ HIGH
I	☐ LOW	☐ MEDIUM	☐ HIGH
S	☐ LOW	☐ MEDIUM	☐ HIGH
C	☐ LOW	☐ MEDIUM	☐ HIGH

Financial Freedom Presentation

D	☐ LOW	☐ MEDIUM	☐ HIGH
I	☐ LOW	☐ MEDIUM	☐ HIGH
S	☐ LOW	☐ MEDIUM	☐ HIGH
C	☐ LOW	☐ MEDIUM	☐ HIGH

WHAT WOULD YOU DIAL UP? WHAT DOWN? WHY?

DIAL IT UP OR DOWN · 2

DISC Chameleon dials · 2

Same again - tick the dial settings you think each situation needs.

Fact Find

D	☐ LOW	☐ MEDIUM	☐ HIGH
I	☐ LOW	☐ MEDIUM	☐ HIGH
S	☐ LOW	☐ MEDIUM	☐ HIGH
C	☐ LOW	☐ MEDIUM	☐ HIGH

Financial Game Plan

D	☐ LOW	☐ MEDIUM	☐ HIGH
I	☐ LOW	☐ MEDIUM	☐ HIGH
S	☐ LOW	☐ MEDIUM	☐ HIGH
C	☐ LOW	☐ MEDIUM	☐ HIGH

WHAT COULD GO WRONG IF YOU DIALLED ONE STYLE TOO HIGH OR TOO LOW?

APPLY IT

What DISC means for my business

WHERE COULD I BUILD TRUST FASTER BY FLEXING MY STYLE?

WHICH STYLE DO I FIND EASIEST TO CONNECT WITH?

WHICH STYLE DO I NEED TO PRACTISE FLEXING TOWARDS?

WHERE WILL THIS HELP ME IN MY GENISTAR BUSINESS?

I WILL APPLY DISC IN THIS SITUATION...

one specific situation this week

BUILD RAPPORT

Why rapport matters

WHY RAPPORT MATTERS

It earns the right to ask better questions. It reduces defensiveness. It helps people feel seen and heard. It matters most when discussing family, money, goals, protection and opportunity.

What really builds rapport

- Genuine interest - actually wanting to understand the person
- Good questions - open, natural, curious
- Attention - really listening, not waiting to talk
- Following the thread - ask the next question from their answer
- Empathy - notice what matters emotionally, not just factually
- Relevance - connect to what they care about

ONE RAPPORT BEHAVIOUR I WILL PRACTISE TODAY IS...

REFERENCE

FORM / SIGN in action

Ask FORM. Listen for SIGN. Tailor the message to what you heard.

FORM - WHAT YOU ASK ABOUT

- **F - Family** who's around them
- **O - Occupation** what they do
- **R - Recreation** what they enjoy
- **M - Message** the relevant point

SIGN - WHAT YOU LISTEN FOR

- **S - Skills** what they're good at
- **I - Interests** what lights them up
- **G - Goals** what they want
- **N - Needs** what's missing

EXAMPLE · ONE WARM QUESTION

"You mentioned you've just moved house and coach your son's football team at the weekend - how are you finding it all?"

WHAT ONE QUESTION CAN SURFACE

- Family - young family / son · Recreation - coaching football
- Goal / Need - new home, new priorities · Possible area to explore - what they may want to understand about protecting the home and family

FO&R PRACTICE

FO&R practice

Get curious before you explain. Ask about Family, Occupation and Recreation - and listen for SIGN. No Message yet.

QUESTION PROMPTS

- **Family** Who's at home? · What's life like outside work? · Who matters most to you?
- **Occupation** What do you do? · How are you finding it? · What do you enjoy or find frustrating?
- **Recreation** What do you enjoy outside work? · What gives you energy? · What would you do more of?
- **Follow-ups** What do you enjoy about that? · What got you into it? · What does that give you? · What would you change? · What matters most?

SKILLS I NOTICED

INTERESTS I NOTICED

GOALS I NOTICED

NEEDS I NOTICED

WHAT FELT ACCURATE?

WHAT DID I MISS?

THE M IN FORM

Delivering the Message

The Message should feel like a continuation of what they said - never a sudden pitch.

THE TEMPLATE

- **You mentioned...** repeat back something they actually said
- **That made me think...** link it to a skill, interest, goal or need
- **The reason I wanted to share this is...** offer the relevant point, naturally

Bring it together

- [ ] Open naturally
- [ ] Ask F / O / R questions
- [ ] Listen for SIGN
- [ ] Play back what you heard
- [ ] Deliver the M
- [ ] Reflect on DISC flex

MY MESSAGE

PARTNER FEEDBACK

ONE THING I'D FLEX NEXT TIME

BORROW TRUST

The third-party link

If someone trusted suggested the conversation, you don't start from zero - but you still earn trust yourself.

THE FIVE STEPS

- Name the person who connected you
- Say why they thought of this person
- Check whether that sounds fair
- Move into FORM
- Build your own trust

EXAMPLE

- “Sarah suggested I give you a call. She said you were open-minded and good with people. Does that sound about right?”

DO / DON'T

- DO use the referrer to open trust · DO move into your own rapport · DON'T hide behind the referrer · DON'T make it sound scripted

BEST PHRASE I HEARD	MISTAKE TO AVOID	HOW I WOULD SAY IT

MASTER THIS SCRIPT

The Presentation Introduction

A short, learned opening that borrows trust from the person who introduced you — and sets up the financial education presentation. It follows naturally from the third-party link.

Three cue points

1 · At the door / online

"So, where do you know **[third party]** from?"

2 · When you first sit down

"By the way, what did **[third party]** say that caused us to get together today/tonight?"

3 · When ready to start

Reconnect to **[third party]**, surface their goals, explore what those goals would cost, then lead into the presentation.

LEARN IT OFF BY HEART

Learn this well enough that you can look at the client while you say it. The aim is not to sound robotic — it's to start confidently, keep the borrowed trust alive and set up the presentation naturally.

WFA = WAIT FOR ANSWER

You'll see WFA throughout the full script over the page. Don't rush the next line — the pause is part of the script.

MASTER THIS SCRIPT

The full script

Learn these off by heart so you can look at the client as you say them.

AT THE DOOR / ONLINE:

So, where do you know _____ *(third party)* from?

WHEN YOU FIRST SIT DOWN:

By the way, what did _____ *(third party)* say that caused us to get together today/tonight?

WHEN READY TO START:

Did _____ *(third party)* tell you what we were able to do for them? WFA *(regardless of answer)*. They asked me to show you the very same thing I showed them, which was how to get their money working as hard for them as they work for themselves. There's no cost for this information so you can relax and take your hand off your wallet … I won't be asking for any money today/tonight.

Maintain eye contact and say this slowly and sincerely: Well, just before we get started, let me ask you this if I may: Do you currently have some goals and dreams that would take a substantial amount of money that at the present pace is taking you too long to accumulate? WFA

Would you just share 1 or 2 or the most important ones with me? WFA *(If they give you a ridiculous one say: that would be a lot of fun but in the real world … or as the first step …)*

(Very slowly) Approximately, what would that one cost? WFA

(Calmly) How long at your present rate of income (plus any pay rises/bonuses) will it take to accumulate this money? In other words, when do you think you could get at least the first dream? WFA *(If the answer seems surprisingly soon ask how much have you accumulated so far toward that goal?)*

These are important to you and your family, aren't they ____?

So if you had a choice between never having these goals, taking far too long to achieve, or having £ in the next few years – you'd prefer the next few years, wouldn't you? WFA

What I'm going to show you now, is how that is a good possibility of you obtaining that money within the next 2 to 3 years. So, as I show you the same thing as I showed ____ *(third party)*. I'd like you both to ask yourself 2 questions:

1. **Do you see the value of this financial education for you and for others, and …**
2. **Do you see how this is easy enough to learn that you could do it too if you want to?**

▸ START PRESENTATION

DISCOVER WHAT MATTERS

DIME as a conversation

A flowing conversation, not a checklist. Debts → Income → Mortgage → Extras - that rhythm, every time.

THE FOUR CATEGORIES

- **D - Debts** cards, loans, car finance
- **I - Income** what comes in, how secure
- **M - Mortgage** the home, the biggest commitment
- **E - Extras** goals, family plans

THE QUESTION LADDER

- **Fact** what is the situation?
- **Consequence** what happens if nothing changes?
- **Meaning** why does that matter?

> **GO ONE OR TWO DEEPER**
> Most people stop at facts too early. The value is one or two questions deeper - at consequence and meaning.

A FACT QUESTION I LIKE

A CONSEQUENCE QUESTION I LIKE

A MEANING QUESTION I LIKE

CLIENT SCENARIO · ROLE PLAY

The Bennett family

Don't read this out — answer naturally; reveal more only when asked a good follow-up.

CLIENT ROLE ONLY

James and Hannah, early 30s, two young children. Recently moved to a bigger home; life feels financially stretched. Warm and open, but cautious about committing to anything new.

HOUSEHOLD	James, 34. Hannah, 32. Children aged 4 and 1. Hannah returning to work part-time after maternity leave.
WORK / INCOME	James is a self-employed electrician — good but uneven income. Hannah returns part-time on a lower income. James is the main earner and the household leans heavily on his ability to work.
DEBTS	Car loan, around £6,000 on credit cards, plus recent spending from the move. Minimum payments are manageable, but they don't feel fully in control.
MORTGAGE / HOUSING	28 years left. Manageable while James is working — they've not thought about how long they could cope if he couldn't.
EXISTING COVER	James has an old life policy but isn't sure what it covers or whether it's enough. Hannah may have a workplace benefit when she returns — details unknown. No income protection they're aware of.
SAVINGS	About one month of essential bills. Most spare cash went into the move, furniture and children's costs.
GOALS	Stay in the home, start saving for the children, feel less anxious about money. They'd love a proper family holiday in the next few years.
CONCERNS	James worries privately about being injured and unable to work. Hannah worries about being left with the mortgage and two young children.
EMOTIONAL PRIORITY	Security — knowing the family would be okay if life changed suddenly.
NOT THOUGHT THROUGH	What the family would actually need if James died or couldn't work, and how quickly their savings would run out.
DISC TONE	Warm but cautious (S / C). They need reassurance, time and clear explanations, and dislike pressure.
REVEAL ONLY IF ASKED	James had a minor accident at work last year and was off two weeks — it shook him but he's done nothing about it. Hannah's father died young, so she's sensitive here. They've never reviewed the old life policy properly.
LIKELY HESITATION	"I think we need to think about it," or "We need to talk it through properly together first."

CLIENT SCENARIO · ROLE PLAY

Priya & Tom

Don't read this out — answer naturally; reveal more only when asked a good follow-up.

CLIENT ROLE ONLY

Priya and Tom, early 40s, one teenager. Comfortable on paper but busy and time-poor. Priya is direct and wants the point; Tom is detail-focused and asks questions.

HOUSEHOLD	Priya, 41. Tom, 43. One child aged 15.
WORK / INCOME	Both work full-time. Priya is the higher earner and her income is central to the household. Tom earns steadily but less. Both feel busy and slightly stretched.
DEBTS	No major unsecured debts — credit cards usually cleared. Car finance and regular commitments for their child's activities.
MORTGAGE / HOUSING	12 years left. Not huge against their income, but still their biggest financial commitment.
EXISTING COVER	Priya has death-in-service through work; Tom has some workplace benefits. They assume they're "covered" but don't know the amounts or what happens if they change jobs. No income protection.
SAVINGS	Some savings, but less than they feel they should have. Money disappears into lifestyle, holidays, school and family costs.
GOALS	Help their child through university, retire a little earlier if possible, reduce financial pressure in their 50s. More choice, not more things.
CONCERNS	Priya worries about being the main earner. Tom worries they're not planning enough for retirement. Both think they're "probably fine" but have never properly checked.
EMOTIONAL PRIORITY	Control and confidence — knowing they're not missing something important.
NOT THOUGHT THROUGH	Whether death-in-service is enough; what happens if Priya is seriously ill but doesn't die; university, mortgage and retirement goals mapped together.
DISC TONE	Priya: direct, busy (D) — wants relevance, dislikes waffle. Tom: careful, detail-focused (C) — wants clarity and evidence.
REVEAL ONLY IF ASKED	Priya recently saw a colleague become seriously ill and was struck by how fast income became an issue. Tom has started worrying about pensions but hasn't raised it. They haven't estimated university costs.
LIKELY HESITATION	Priya: "Can you just send me something?" Tom: "I'd need to understand the details first." Either: "We probably already have cover through work."

CAPTURE WHAT YOU HEAR

Rep DIME capture

Do not look at the client scenario. Capture what you hear - facts, consequences, meaning and their exact words.

	FACTS	CONSEQUENCES	MEANING / PRIORITY	EXACT WORDS HEARD
Debts				
Income				
Mortgage				
Extras				

SO WHAT I'M HEARING IS...

The discovery summary

Reflect back what you heard so the client feels understood - facts, concerns, priorities and possible gaps.

FACTS

CONCERNS

PRIORITIES

POSSIBLE GAPS

"SO WHAT I'M HEARING IS..." - YOUR SUMMARY

use their words

WHAT WAS ACCURATE?

WHAT WAS MISSED?

WHAT WAS ASSUMED TOO QUICKLY?

PREPARE YOUR CALLS

Power Hour call preparation

Call with a reason, not randomly. Prepare a short, purposeful list before you dial.

NAME + RELATIONSHIP	WHY I THOUGHT OF THEM	POSSIBLE OPENING	LIKELY HESITATION	NEXT STEP

ACCI + TRACKER

ACCI lines & call tracker

Acknowledge → Clarify → Connect → Invite. The Connect step links the call back to the reason you thought of them.

LINES YOU CAN USE

- "The reason I thought of you is..." · "I'm not calling to sell you something over the phone."
- "It'll make more sense after a short conversation." · "Would it make sense to put 20 minutes in the diary and decide from there?"

CONTACT	OUTCOME	HESITATION HEARD	LINE USED	NEXT STEP

Power Hour debrief

REAL HESITATION I HEARD

MY FIRST RESPONSE

BETTER ACCI RESPONSE

BEST LINE FROM THE ROOM

GUESS THE COLOUR

Day 2 review

Capture what you noticed in the energiser and what you're carrying from Power Hour into today.

WHAT CUES HELPED ME GUESS THEIR COLOUR?

WHAT DID I LEARN FROM POWER HOUR?

WHAT WORKED IN REAL CALLS?

WHAT FELT DIFFICULT?

WHAT SKILL DO I MOST WANT TO STRENGTHEN TODAY?

INTEGRATED PRACTICE

From discovery to message

Bring DISC, FORM/SIGN and DIME together, then lead into a relevant message.

DISC STYLE CUES

FORM / SIGN INSIGHTS

DIME NOTES

SUMMARY

RELEVANT MESSAGE

HOW WILL I FLEX MY STYLE FOR THIS PERSON?

PRESENT FROM WHAT THEY TOLD YOU

Need-led presentation planner

Recap → Gap → Explain → Link → Check → Invite. Present only what's relevant to what they told you.

1 · RECAP - WHAT THEY TOLD ME

2 · GAP - WHAT'S WORTH EXPLORING

3 · EXPLAIN - WHAT'S RELEVANT

4 · LINK - TO THEIR PRIORITY

5 · CHECK - DOES THAT FEEL ACCURATE?

6 · INVITE - THE NEXT STEP

DID I STAY RELEVANT?

WHERE DID I DRIFT INTO PITCHING?

DID THE CHECK EARN THE INVITE?

DIAGNOSE, DON'T ARGUE

Hesitation reference

Hesitation = uncertainty, needs reassurance. Objection = a real concern to understand. Rejection = a clear no; respect it.

WHAT THEY SAY	WHAT MIGHT BE HAPPENING
"I need to think about it."	Not sure yet / doesn't want pressure
"I'm too busy."	Doesn't see it as a priority yet
"I already have cover."	Not sure if theirs is enough
"I need to speak to my partner."	Joint decision / wants reassurance
"Is this one of those schemes?"	Needs credibility and clarity
"I'm not a salesperson."	Worried about pushing people

BEST PHRASE I HEARD

WHAT NOT TO DO

WHAT REPS DO DIFFERENTLY

ACERC · FEEL/FELT/FOUND

Frameworks & objection drill

ACERC - RESPOND WITHOUT PRESSURE

- Acknowledge · Clarify · Explore · Respond · Check

FEEL / FELT / FOUND - EMPATHY BEFORE EXPLANATION

- Feel - how they feel · Felt - they're not alone · Found - what changed once you understood more

OBJECTION BANK - DRILL THESE

- “I need to think about it.” · “I'm too busy.” · “I already have cover.” · “I need to speak to my partner.”
- “Is this one of those schemes?” · “I'm not a salesperson.” · “Can you just send me something?” · “I don't know anyone who'd be interested.”

OBJECTION I CHOSE

FEEDBACK / SUGGESTED WORDING

- [ ] Did they acknowledge?
- [ ] Did they clarify before responding?
- [ ] Did they explore the real concern?
- [ ] Did they stay calm?
- [ ] Did they check at the end?

BUILD IT

Build your Why Story

Bullets, not a script. Honest and specific. Under 60 seconds. Don't explain the whole Genistar system.

1 - WHAT WAS MISSING BEFORE GENISTAR?

2 - WHAT WERE YOU LOOKING FOR?

income · flexibility · family time · purpose

3 - HOW IS GENISTAR HELPING?

PRACTISE & REFINE

First practice & refine

Tell it once, get one piece of feedback, then tighten it - make it more honest, not longer.

WHAT FELT REAL?

WHAT WAS MEMORABLE?

WHERE DID IT SOUND SCRIPTED?

WHAT COULD BE CLEARER?

WHAT WILL I CUT?

MY STRONGEST LINE

WHAT I'LL SAY MORE SIMPLY

STORY ROUNDS 2

Flex your story by DISC

Same story, different emphasis. Find a different colour and flex for them.

HOW IT RUNS

- Choose / wear a colour · find a different colour · tell your story flexed for them · get feedback · swap and repeat

FLEX GUIDE

- **D** lead with outcome, progress, decision, momentum
- **I** lead with people, energy, possibility, enthusiasm
- **S** lead with family, trust, support, helping others
- **C** lead with structure, credibility, specifics

CHANGED FOR D

CHANGED FOR I

CHANGED FOR S

CHANGED FOR C

WHAT LANDED?

WHAT FELT LESS RELEVANT?

HOW DID I KEEP IT REAL?

SPEAKING SKILLS

Speaking with confidence

Three simple ingredients for sharing your story with a room.

1 · PREPARE YOURSELF

- compose yourself · stand still · breathe, pause, begin · know your first sentence

2 · PRESENT WITH IMPACT

- speak slightly slower · more energy than one-to-one · use your hands naturally · move with purpose · pause after key points

3 · ENGAGE THE ROOM

- eye contact around the room · read the energy · ask a question if it drops · simplify if confused · detail low, relevance high

LINK IT TO DISC

A group often needs I for energy, S for connection, D for direction and enough C for clarity - but not so much detail that the room loses energy.

TWO SPEAKING BEHAVIOURS I'LL PRACTISE

GROUP PRACTICE

Group story practice

Plan a 90-second version, present in your group, and capture peer feedback.

OPENING

WHAT WAS MISSING

WHAT I WANTED

HOW GENISTAR HELPS

ONE CLEAR MESSAGE

☐	Connection	1 2 3 4 5
☐	Pace	1 2 3 4 5
☐	Energy	1 2 3 4 5
☐	Clarity	1 2 3 4 5
☐	Realness	1 2 3 4 5

BEST MOMENT / STRONGEST LINE

ONE IMPROVEMENT

BRING IT ALL TOGETHER

Final application round

We've practised how to read, connect, discover, present, respond, tell our story and invite action. Now plan one real conversation you'll have.

WHO WILL I SPEAK TO?

HOW WILL I READ THEIR STYLE?

HOW WILL I CONNECT?

WHAT WILL I DISCOVER?

HOW WILL I PRESENT FROM WHAT THEY TELL ME?

WHAT HESITATION MIGHT COME UP?

HOW WILL I RESPOND?

WHAT NEXT STEP WILL I INVITE?

THE WORK STARTS NOW

What will I do differently?

Make it specific, name it, and share it. This is where the two days turn into action.

ONE THING I WILL STOP DOING

ONE THING I WILL START DOING

ONE PHRASE I WILL USE

ONE CONVERSATION I'LL HAVE THIS WEEK

HOW I'LL KNOW IT WORKED

TABLE COMMITMENT / PHRASE TO SHARE

ROAMING MIC NOTE

NOTES

Notes & reminders

Capture anything you want to remember — useful lines, names of people to call, or points to follow up after the masterclass.

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PARTICIPANT WORKBOOK

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Thank you for attending.

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