

Weekly Team Training - October 06

[Capstone program updates @ 0:00](#)

Andrew Cardi provided a brief overview of the Capstone program, including the key portals and resources available to producers. He noted that there are no major updates to the Capstone program itself, as the focus has been on getting it in front of more business owners.

[Insights on small business clients @ 3:38](#)

Alan Porter shared his experience working with small business clients, noting that it can take persistence to get them onboarded but the additional revenue is worthwhile. Matthew Butler provided insights on the challenges small businesses face with payroll and benefits, emphasizing the importance of understanding their specific needs and pain points.

[Targeting the 10-50 and 50-100 employee market @ 6:28](#)

Matthew Butler emphasized that the 10-50 and 50-100 employee market is the "bread and butter" of the Capstone business, as these employers are not required to offer group benefits and are more receptive to the Capstone solution. He discussed strategies for overcoming objections and getting buy-in from both the employer and their payroll/HR staff.

[Leveraging Capstone's benefits vs. existing offerings @ 27:31](#)

The group discussed how to position Capstone's benefits, such as the telehealth and financial wellness offerings, against what employers may already have in place. The key is highlighting the higher utilization and broader scope of Capstone's benefits compared to typical voluntary benefit programs.

[Opportunities with healthcare providers @ 41:46](#)

Kai Baker raised the possibility of partnering with healthcare providers, such as community hospitals, to offer Capstone's benefits. Matthew Butler provided guidance on approaching these types of organizations and the potential opportunities, though noted they are still exploring these types of partnerships.

[Closing thoughts and next steps @ 45:00](#)

Matthew Butler encouraged the group to focus on getting their first Capstone accounts up and running, and then leveraging those successes to generate referrals and grow their pipeline. He offered to provide additional support to any producers facing specific challenges or roadblocks in their Capstone sales efforts.

Action Items

- **Wait for GP's upcoming payroll solution before re-approaching 50+ life group that declined due to payroll concerns - [WATCH \(5 secs\)](#)**
- **Schedule 1-on-1 conversation with CFO of 300-employee community hospital re Capstone to fund financial education benefit - [WATCH \(5 secs\)](#)**
- **If haven't landed Capstone account yet, write down specific barriers/concerns, send to Andrew for team addressing - [WATCH \(5 secs\)](#)**