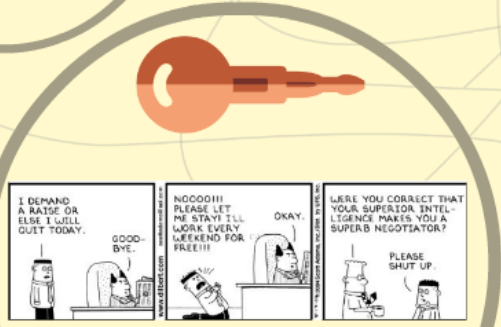
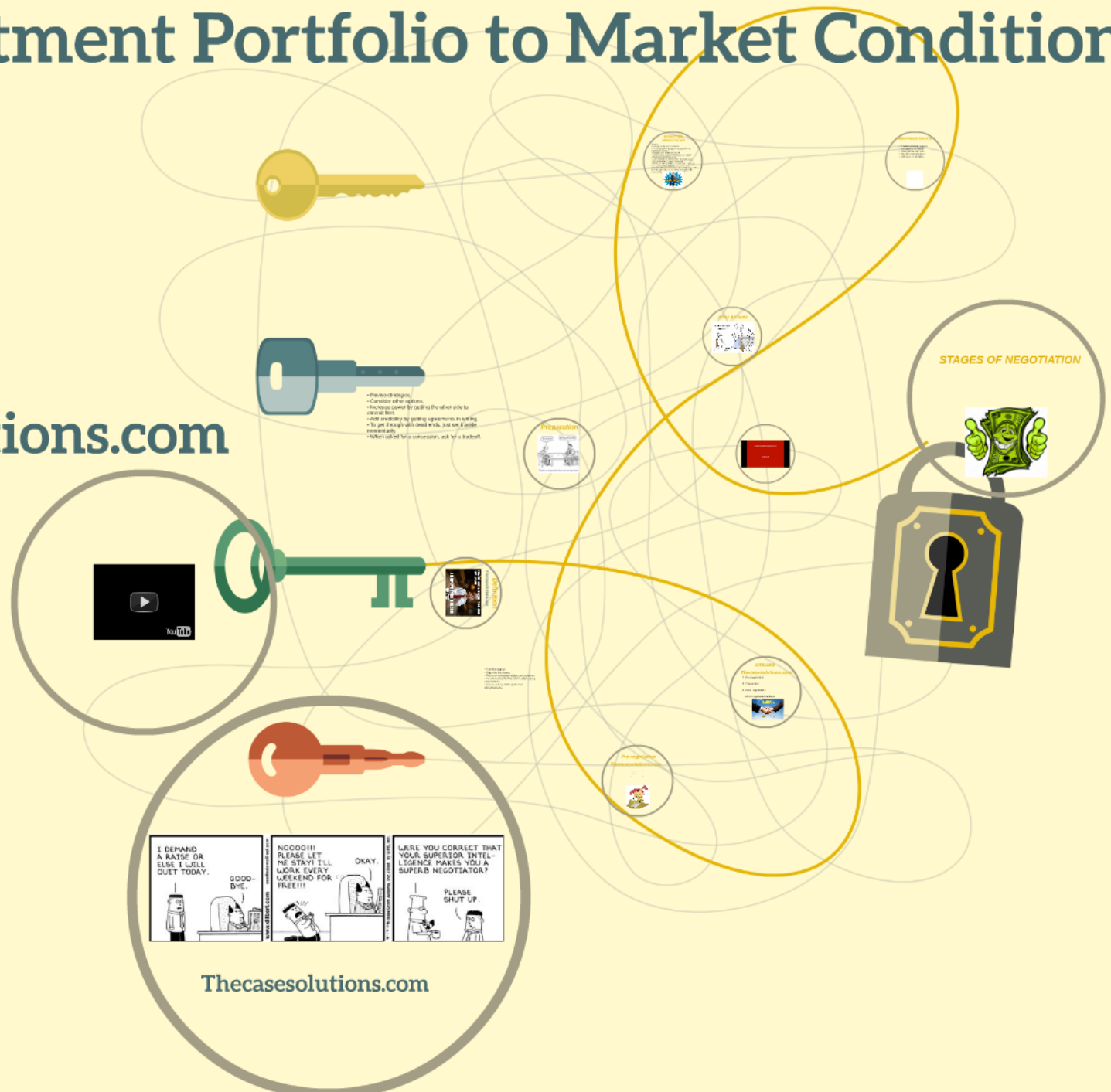


# New York Life Insurance Company: Adjusting the Investment Portfolio to Market Conditions



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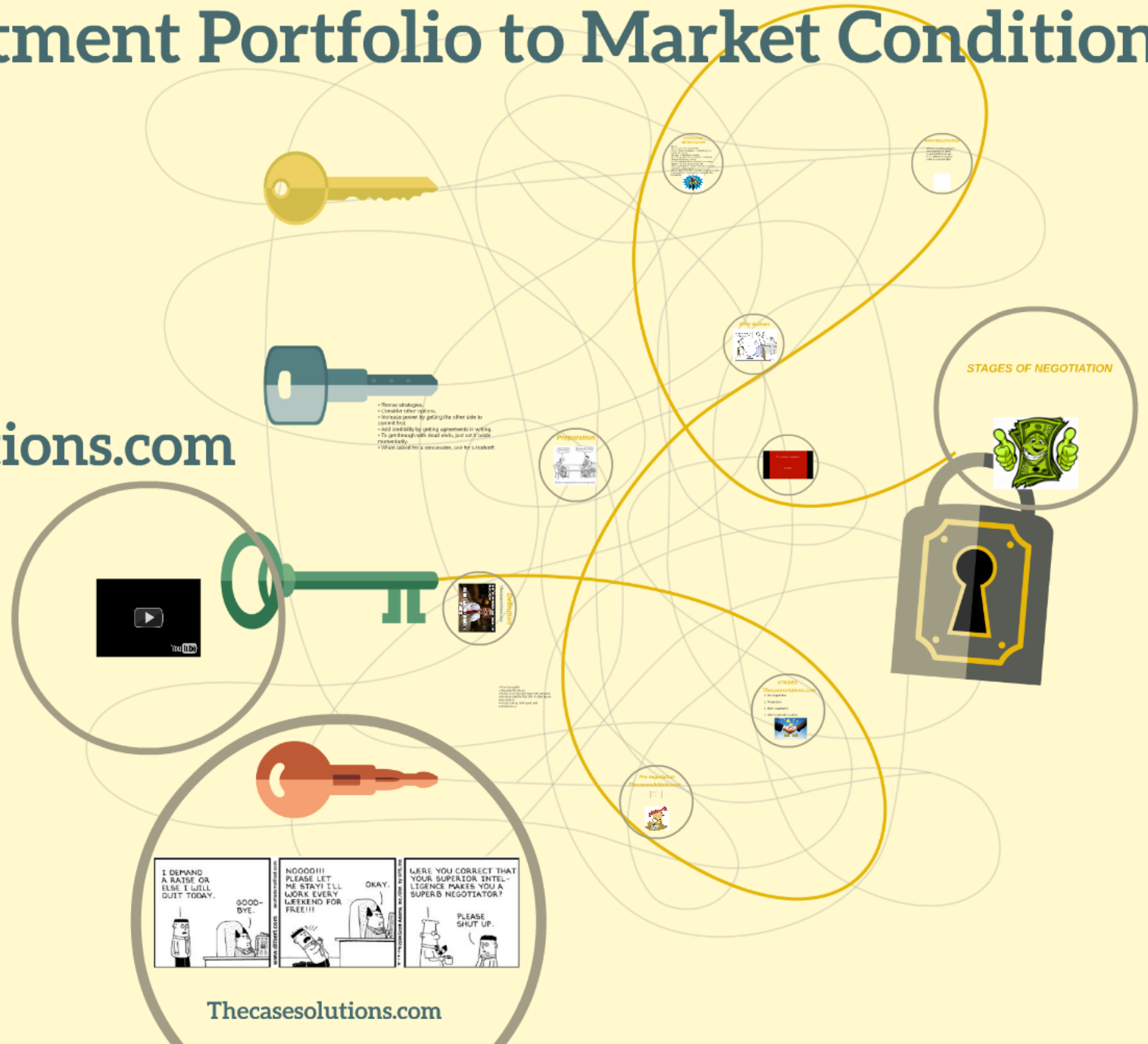


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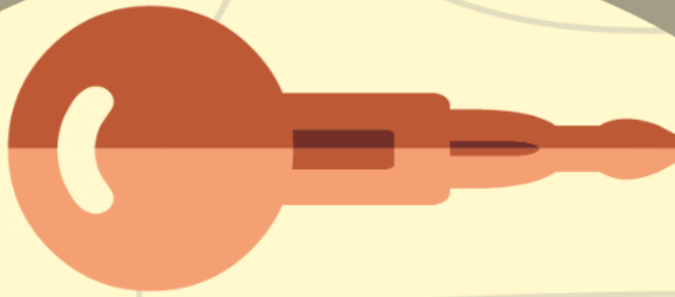
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# OBJECTIVES

Learn the stages of negotiation

# *Definition*

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***“Negotiation is about getting the best possible deal in the best possible way.”***

# ***STAGES***

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1. Pre negotiation
2. Preparation
3. Main negotiation
4. After negotiation actions



# *Pre negotiation*

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1. Do you want it or not
  2. Is it feasible
  3. Do you have a plan B





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1. Do you want it or not
2. Is it feasible
3. Do you have a plan B