

AGENT FOCUS

- **Create Urgency and BUILD TRUST**
 - NO Scare Tactics
 - Focus on being stern loving parent by asking permission
- **Memorize the Million Dollar Presentation** at www.seniorannuityalert.com
- **GOALS FOR CLIENT**
 - Safety in Retirement
 - Maximizing Cash Flow
 - How to have increasing income
- **ASK PERMISSION, LISTEN MORE THAN TALK**
 - Be an active listener who listens to the client
 - Restate what you hear the client tell you
- **ASK PERMISSION** (Permission Based Selling)

“I have a strong opinion about your money that is at risk. Are you open with me to give you my professional opinion and deep concerns that I have about the downside and unnecessary risks your taking?”
- **Two Ways to Present**
 - Quote Basics
 - Solve for Need (Best Way)
- **APPOINTMENT CLOSE RATIO**
 - 1st Appointment = 10%
 - 2nd Appointment = 20%
 - 3rd Appointment = 30%
 - 4th Appointment = 40% (Recommended)
- **KEY POINTS FOR APPOINTMENTS**
 - Does the client know the problem?
 - Are they motivated to action?
 - Are they willing to change what they have been doing?
 - Do they agree to the solution?
 - Do they know who is best to help fix the problem?
 - Are they willing to divorce their current broker?
- **CLIENT GOALS**
 - Safety In Retirement
 - Maximize Guaranteed Cash Flow
 - Increasing Income and Tax Free Growth

APPOINTMENT INTRODUCTION

- Good (**morning**) is (**Prospect Name**) in?
- (**Prospect Name**) this is (**Agent Name**) and I just wanted to give you a quick call to personally introduce myself.
- I look forward to visiting with you (**Date and Time**).
- You're at (**Street Address**) in (**City**) right?
- I'll be dropping something in the mail today to introduce our firm to you.
- Is there anything in particular you'd like me to address on (**Day of the Week**)?
- Will (**Spouse Name**) be joining us?
- Great. I'll see you then and remember that I can be reached at 800-588-0558, if you have any questions before then.
- Bye now

FIRST APPOINTMENT PROCESS

- **INTRODUCTION QUESTION**
 - Why am I here today?
 - What is it that you're looking for?
 - What do you want to be the outcome of this meeting?
- **GET PERMISSION**

Do you mind if I recap the newest type of annuities available in this state and draw specific examples that apply to you?
- **ANNUITY BASICS** (30 to 45 Minute Commercial)
 - **The reason Most People want Annuities are:**
 - Income
 - Safety
 - Guarantees
 - **The different types of Annuities are:**
 - Immediate Annuities
 - Fixed Annuities
 - Index Annuities
 - Hybrid Annuities
 - Variable Annuities (If they have them spend time with fees and risks)

- Discuss SAFTEY ISSUE
 - Legal Reserve
 - Bond Guarantees
 - Reinsurer
- SOLVE FOR NEED
 - Can I ask you some Income Questions?*
 - What is your Social Security Income? (Ex: \$36,000 year)
 - What is approximately your total income on your last tax return? (Ex: \$100K yr)
 - How much do you save each year? (Ex: \$12,000 Year)

- CALCULATE ON PAPER

SAMPLE

Income - \$100,000

Less Savings - \$12,000

TOTAL Spending - \$88,000

Less Social Security Income - \$36,000

Total Income Need = \$52,000

- Two Types of Income

- Some People play with their paycheck in the market (Gambling)
- Some People create Private Pensions (Guaranteed Income)

YEAR	Income Value	Account Value
	7% Roll Up	Index Option
	\$700,000	\$700,000
1	\$749,000	\$775,000
2	\$801,430	\$800,000
3	\$857,301	\$875,000
4	\$917,557	\$900,000
5	\$981,786	\$975,000

*** Get the greater of either account at time of income

NEXT MEETING

The only purpose of our next meeting is to show you some sample illustrations and how to read them.

*** Must be valuable to the client ***

APPOINTMENT #2

- **RECAP LAST MEETING**

Can I recap how the Hybrid Annuity works and show you how the personalized illustrations that I brought with me works?

*** DON'T Vomit Illustrations ***

- **ANNUITY BASICS** (25 Minute Commercial)

- The reason Most People want Annuities (See Last Week)
- The different types of Annuities (See Last Week)

- **HOW INCOME ROLL UP WORKS** (See Last Week)

- **ILLUSTRATIONS**

Let's look at three (or 1 depending on personality) of the highest income options compared against about 20 companies.

- Guaranteed Account Value
- Guaranteed Income Value
- Surrender Value

NEXT MEETING

Next time we meet I will show you how to get 20 – 40% more income using little known secrets with these contracts that less than 1% of advisors know about.

- #1 – You won't find any higher contracts
- #2 – Based upon our conversation today I will need to prepare for how you will get 20 – 40% more income.

APPOINTMENT #3

- **RECAP LAST MEETING**

Can I recap how the Hybrid Annuity works, how you gain income for life guaranteed and how to get 20-40% more income using little known secrets with these contracts that less than 1% of advisors know about.

- **ANNUITY BASICS** (15 Minute Commercial)
- **KILL SAFETY ISSUE**

- **VALIDATE INCOME NEED**
- **ILLUSTRATIONS**
 - **Withdrawal Strategies**
 - **Increased Income (20-40%)**
 - Laddering Graph using 1 -3 companies (Excel side by side)
 - 1 – 5 Years
 - 5 – 10 Years
 - 10 + Years

NEXT MEETING

Next time I'm going to show you how to get inflation protection on your income and get tax free income during retirement.

INFLATION + TAX FREE RETIREMENT

APPOINTMENT #4

- **RECAP LAST MEETING**
 - The first meeting we discussed the different types of annuities, the second we looked at how to read these contracts, the third we learned how to increase the income from these contracts by 20 – 40%. Today I would like to show you how you can get inflation protection on your income and get a tax free income during retirement.**
- **ANNUITY BASICS** (15 Minute Commercial)
- **ILLSTURATIONS**
 - **Withdrawal Strategies (REVIEW)**
 - **Pure Growth Option** (North American)
 - **Vital Signs to compare companies**
 - **Increased Income (20-40%)**
 - Laddering Graph using 1 -3 companies (Excel side by side)
 - Inflation Protection (Allianz 360 / 222)
 - **TVI (Total Value Income Annuity)**
 - #1 – Market Components (2 Pages)
 - #2 – Key Terms (Show market Graph)
 - **Allianz 360 / 222**
 - Barclays Index Page
 - Historical Returns