ANNUITY OPERATORS

QUALIFYING CALL SCRIPT

Call 1 · Discovery and scheduling

> **Take notes on all the details from the call to create a customer profile.**

01 MAGNET Motivation?

- Hey {Client Name}, this is {Agent Name} from {Campaign Name}.
- Is now a bad time to talk and go over some questions?
    i. *[If it's a bad time, move to step two but frame it as "before we schedule a follow-up"]*
- Perfect. What motivated you to fill out our survey? *[listen]*
- That makes sense. Was there anything else that caught your eye or seemed particularly relevant to your situation? *(Write notes and use this as leverage)*

02 POWER INTRO Take control, build credibility

- Before we dive in, let's give you a little more background on me, our company, and what we do so that you have more clarity on who you're talking to. Would that be ok?
- I'm a licensed retirement planning specialist. I work with a team of other independent advisors and CFPs with 25+ years of experience in Financial Services. We specialize in helping our clients…
    i. remove market risk when necessary,
    ii. protect their retirements from unnecessary taxes when possible,
    iii. and ensure their assets continue to grow to outpace inflation.
- Does that make sense?
- So, the purpose of this call is to take about 15 or 20 minutes to get a clear understanding of what's important to you for your retirement, what your financial goals are, and any challenges you've faced over the last few years. Then we can decide if the solutions we help clients with would even make sense to look at, and if so, schedule a follow-up meeting where we can go over specific numbers and strategies. Does that sound fair?

03 NEEDS ANALYSIS Uncover goals/timeline

- So {Name}, have you considered what your ideal retirement would look like? *(Listen, take notes and ask follow-up questions)*
    i. Ideally, when would you retire, what type of income would you expect or need, and what else would be important to you?
        1. How old are you currently and when would you like to retire?
        2. *[Take notes on retirement targets]*
- Anything else you're planning financially on your road to retirement, like taking care of college, traveling, charity, etc.?

04 GAP From where you are to where you want to be

- Now that we have a better picture of what you want retirement to look like, let's talk about where you're at today and what you've already done to prepare for it.
    1. *[Use the work story to get them talking and conversationally gather the information below]*
- Tell me a little about how you've been preparing for retirement. Is most of your savings through your employer, or do you have money in a few different places?
    1. Roughly how much do you have saved today?
    2. Are you still contributing? About how much, or what percentage of your income?
    3. Does your employer match any of that?
    4. What are you currently earning?
- Besides that, do you have anything else set aside, like an IRA, Roth, brokerage account, or cash savings?
    1. How much do you have in those?
    2. *[Problem Development]*
        1. Monthly Expenses (total monthly cash flow)
            1. Living Situation (Rent or Own)
            2. Liabilities (Mortgage, Loans, Credit)
                1. Expect to have a mortgage in retirement?
                2. Expect to live in the same place?
        2. Married? Kids?

3. Future Income Expected (gather projected income to establish the gap)
    1. Have you looked at your Social Security estimate yet?
    2. Do you have a pension that is going to kick in?
    3. Any other income expected?
        1. Real Estate?
        2. Disability?

05 BROKEN What's broken?

Thanks for sharing that. We've found from working with thousands of clients like you, {Client Name}, that they have one of the following challenges and concerns, if not multiple:

1. They are risking too much of their savings as they get close to retirement,
2. they have taken risk off the table and now aren't keeping up with inflation,
3. they don't have a reliable plan to turn their assets into a lifelong income,
4. or they are concerned about taxes and RMDs.

Which would you say is your biggest concern?
And why is that? *(Dig past surface level)*

(Once you get a clear pain point…)

That's completely understandable. A lot of our clients feel the same way when they first come to us. Luckily, we do have strategies we can put in place to give you peace of mind.

06 PUZZLE PIECE What's Missing

- Have you ever calculated and done the math on what your retirement income is likely to look like, given your current plan? *(After we're done here we are definitely going to want to do that)*
- If you keep doing what you're doing, how certain are you that you will achieve retirement when and how you want to?
- Is there anything else that is important to you we didn't cover?

07 TIMING Build Urgency

- Is getting clearer and more confident about your retirement plan your current priority?
    i. How long have you been thinking about this or working on it?
    ii. **Why now… what's the motivation?**

08 MIRROR Recap summary

- Correct me if I'm wrong here, it sounds like your biggest priorities are…
  - i. {Restate their key goal}
  - ii. {Restate their main concern}
  - iii. {Mention anything unique they've emphasized}
- Did I get that right?

09 SCHEDULE Set up 2nd Zoom call

- Based on what you shared, we might be able to help you achieve a better retirement than your current plan will create for you.
- The next step would be to schedule a follow-up call where I can share my screen with you and review your current retirement profile, do your retirement math, and forecast the income you can expect from your current plan.
  - i. Then we can decide together if that is what we're working towards and if we feel it is enough.
  - ii. If it is, you will have the certainty to keep doing what you're doing.
  - iii. If your projected retirement isn't enough, we can go over what the solutions to get to your goals are. Would that be ok?
- Before we set a time, who else would be involved in making important decisions about your financial future? *(If anyone, do a 3-way meeting for call 2)*
- How does your schedule look over the next couple of days?
  - i. What time of day is best for you?
  - ii. What looks good, X day or Y day?
- **Anchor commitment**
  - i. My schedule is usually fully booked with client appointments, so is this a time you can keep? Pushing or rescheduling the day is generally impossible for us. So just confirming this time will work to review this info?
  - ii. Great, and have you used Zoom before?
  - iii. Awesome. I will be sending over a recap of our call today along with the Zoom link for our next meeting.
- Great, well, we are all set. I will see you for our next meeting, and have a good rest of your day.