# **Annuity Do’s & Don’ts Script**

# **Greeting**

Good (Morning/Afternoon/Evening) (Name of requestor),

This is *(agent name)* with *(firm name)* and the reason for my call is that you reached recently (maybe earlier today) talked to someone on information on the Annuity Do’s & Don’ts for Baby Boomers (quickly state why you are calling – They requested).

How are you doing today? (open rapport)

I realize you just talked with someone, but I wanted to reach out because I am the local contact and wanted to make sure you got the report (inquire about how they are to receive, when they talked with AG etc.).

# **Establish their need**

Regarding your request, did they explain to you that we have two different types of information kits available?

1. The first kit is the Saver’s kit which is for people who are looking for the best interest rate they can find in a safe and guaranteed environment.
2. The second kit is our Growth and Income kit which is for people who are close or in retirement and are looking to safely grow their investments so they can maximize their income.

To send you the right information kit, are you looking more for the best rate you can get? Or, growth and income in retirement? (open rapport whenever you can, then continue with script)

# **Address**

Can I get your email address so that we can get that information out to you? Okay, thank you. What is your physical address in case we need to mail the information?

# **Establish Retirement Needs**

What’s going on with your retirement that had you reach out for this information?

# **Offer Insight**

All right. And are you familiar with who we are and what we do **(name)**?  
Okay. We are a full wealth management firm and our focus goal is to help you get the most out of your money so that way you can accomplish your goals in retirement. Now in order to do that, (**name)**, we do look at a couple of things.  
  
First off, we look at what options are available to you, where you could put your money to get the best returns and the least amount of risk. From there we also look at taxes and fees. Because we want to make sure your money's sheltered, so you don't have to pay as much in taxes as well as making sure you're not overpaying in fees and that there's not any hidden fees eating away at your return without you even knowing.  
  
Does that Make Sense?

# **Qualifying your next client**

Okay. I'd like to make sure that I can help you in the best possible way.  
  
In order to do that I need some additional information.  
  
Do you currently own an annuity?

**(name)**are you currently working or retired right now?  
  
{Working}  
Ok great, what do you do for a living, if you don't mind me asking?  
  
{Retired}  
Ok great, what DID you do for a living, if you don't mind me asking?

Okay.  
And **(name)**what is your current age?

All right. And would this retirement be just for you, **(name)**? Or for you and a spouse?  
  
Okay. And what is your spouse's age?

Alright, and have you figured out what your income needs are going to be or need to be for your retirement?  
  
Have you considered how much you're actually going to need every single month?  
  
Okay. And do you currently have any retirement accounts right now, like 401(k)s, IRAs or money in the stock market?  
  
Okay, kind of diversified?  
  
Yeah and it's not bad to have a diversified portfolio and it's very common to have that. So, **(name)** what's your ultimate goal? What do you actually want your money to do for you?  
  
And retire comfortably?  
  
In order to retire comfortably, and make sure that you have enough money to live off of, right? Something that will last the rest of your life?  
  
Okay. What about legacy options. Are you concerned about leaving anything behind to any children, family members, or anything like that?  
  
Okay, perfect. And any health expenses that come up along the way. Those can be very expensive, right?  
  
Yes, so with what you have set aside for retirement right now **(name)**, between the 401(k), your IRA, your stock markets, looking at your retirement portfolio, what would you say your portfolio is valued at today as far as liquid assets go?

Okay, about {Estimated\_Investable} , great! And I could see why you want to protect that.

# **Summarize**

Do you mind if I repeat back what I understand about your situation?.  
  
You have about $ {Estimated\_Investable} in liquid assets,  
  
you're currently a (Retired/OR )  
  
and you're {Age} years old.  
  
(IF Spouse) Also, your Spouse is {Spouse\_Age}  
  
And you're primarily interested in {Review Purpose Above – income/safety/growth…} .

Pitch

Perfect well **(name)**, can I make a suggestion?  
  
**Appointment Set**

Okay, from what we’ve talked about it sounds like you’re really looking for information and want to really understand what's out there before making any decisions. We actually offer a service which is a retirement strategy session, basically I sit down with you and show you different options, answer all your questions and really make sure your set up so when you’re ready to do something, you can make an informed and educated decision.  
For something like this what would work better for you, mornings or afternoons?

# **Recap - Sale After the Sale**

Do me a favor, grab a pen and paper so I can tell you what to expect.  
  
Your meeting is on (Day, date and time), with \_\_\_\_\_\_\_\_\_\_.  
  
If something comes up will you give me a call? My number is (xxx-xxx-xxxx).  
  
Do you have any other questions before I let you go?