



Advisor Freedom Formula Second Sales Call Sample Script

This script is designed as a resource for your first follow-up call with prospects when using the Advisor Freedom Formula concept to selling annuities 100% over the phone. This presentation will build upon the information that you provided in the first call / meeting with the client or prospect.

For additional information and reference, you may refer to the Module 2 Guide that can be found in your membership portal. This is also the case if you need to reference more details and the sales script for Module 1.

Second Sales Call Sample Script - *To be used with your first follow-up appointment.*

Hi **(name)**,

This is **(your name)** from **(your firm)**. How are you today? Is this still a convenient time for us to talk?

Great!

If you haven't already done so, go ahead and get on your computer so that we can both view the information on my screen. As you may recall, this can make it much easier to follow along with the information that we'll be discussing.

Open up a new page in your browser and in the top type in Joinme.com. When you get there about half way down the page in green it will say join a meeting. Click on that link.

In order to sync up our screens, you'll be asked for a code. That code number is **(provide the code number)**. I also wanted to reiterate that even though you can see my computer screen, I can't see yours.

Is my screen visible to you now?

(Wait for prospect / client to answer).

I wanted to just start out by re-capping what we discussed on **(date of first meeting)** in terms of your current financial situation, as well as your longer term goals. As you may recall, we went over your projected retirement income sources, and where any "gaps" may fall between your currently established income sources, and the amount that you may need based on your projected expenses.

Advisor Freedom Formula Second Sales Call Sample Script

Do you recall how we walked through that process in our previous conversation?

(Wait for prospect / client to respond).

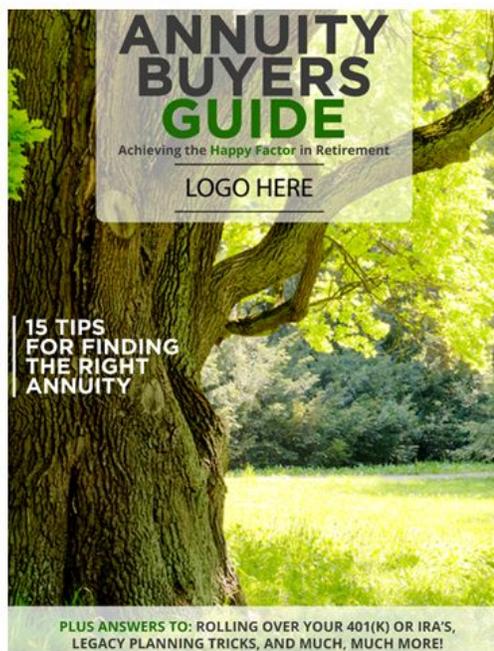
Great.

I also emailed you some additional information on what to look for when considering an annuity. The most pertinent information was highlighted on page **(page #)** of the Annuity Buyers Guide that I sent.

Did you have any questions on that information, or on how annuities work in general?

(Wait for prospect / client to respond).

(If client has any additional questions, answer them here, before moving on).



So, you mentioned in our last meeting that you are currently age **(age)**, and that you are **(married / single)**, and that you have **(list his or her savings and investment amounts and how they are broken down by account / investment)**.

(Start writing the pertinent figures on the digipad).

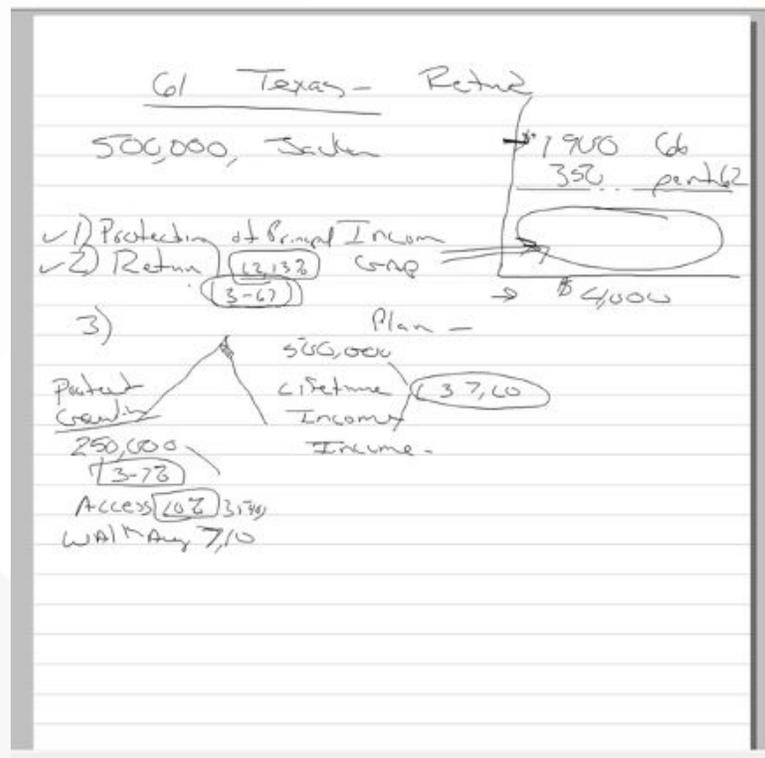
Advisor Freedom Formula Second Sales Call Sample Script

You've really done a great job of investing over the years. Going forward, though, it's important to take a look at how to convert those dollars over into an ongoing income stream that you can count on. Likewise, keeping your money safe is also a top priority.

You noted that you anticipate needing roughly (**dollar amount**) for monthly income in order to give you a comfortable lifestyle in the future. Some of that was coming in from Social Security and some was coming in from a pension. But there was still a shortfall in reaching the amount of monthly income you thought you would need. We call that the income gap.

Do I have all of the information correct so far here?

(Wait for prospect / client to answer).



Wonderful.



Advisor Freedom Formula Second Sales Call Sample Script

You had also stated that you want to really make sure that your principal is protected. That is one of the reasons why people consider buying annuities, with the other reasons being income, and possible growth.

(Now transition over to the living benefit calculator).

So let take a look at lifetime income calculator and see which annuities would offer the highest income. This computer model looks at all of the annuity companies and ranks them in descending order from the highest guaranteed income to the lowest. We can see that the top three companies are: “xyz, zyx, and zys.” When we first met you mentioned the other advisor you had talked to recommended “pyr” See that comes in 7th on the list. Why would he recommend that one when 6 others gave you a higher guaranteed income?

(Wait for prospect / client to respond).

We do things a little different here. See insurance companies are always changing their benefit to attract new customers so it is our job to always see who is offering the best benefits or highest income to you. What we do is run our computer modes to find the top three or four companies and then with you compare one against the other. To determine which is the best one for you. That way by the time your are ready to purchase the annuity you know you are getting the best annuity for you and you know why it the best annuity for you. Does that make sense and seem like a better process?

(You can transition back and forth between the digipad and the living benefit calculator here to recount their specific figures and the benefits. A further option would be to show them their personal figures based on past returns in different annuities in Ratewatch).

Advisor Freedom Formula Second Sales Call Sample Script

Proposed Annuitant

Date of Birth or Age

Spousal Annuitant

Date of Birth or Age

Issue State:

Initial Deposit: Qualified Non Qualified

Defer Income year(s), to Age 61

Highest Guaranteed Benefit:

Lowest Guaranteed Benefit:

Solve for annual guaranteed income of

Calculate Now! (--- Filter Selection ---) Guaranteed Lifetime Income displayed: Monthly Yearly Annuity Type:

Insurance Company	Rating	CDSC	Rider Fees	Rider Name	Stacked	Starting Age 61	Starting Age 62	Starting Age 63	Notes
<input checked="" type="checkbox"/> Allianz	A+	10 years	1.20%	10/2 Benefit Level Option	No	\$25,500	\$26,800	\$28,100	IMPORTANT NOTE: 3...
<input checked="" type="checkbox"/> Great American	A	10 years	1.05%	Simple Income Option	No	\$25,500	\$27,285	\$29,070	Custom 10: no MVA l...
<input checked="" type="checkbox"/> Allianz	A+	7 years	1.05%	Core Income (Option 1)	No	\$25,000	\$26,750	\$28,500	
<input checked="" type="checkbox"/> Global Atlantic	A-	10 years	0.95%	GLIB Income 150+	Yes	\$24,600	\$25,200	\$29,025	Company formerly kn...
<input checked="" type="checkbox"/> Allianz	A+	10 years	1.20%	Income Maximizer (Opt...	Yes	\$24,000	\$26,160	\$27,600	
<input checked="" type="checkbox"/> Great American	A	10 years	0.95%	IncomeSecure 2%	No	\$23,460	\$25,648	\$27,907	Domestic partner reco...
<input checked="" type="checkbox"/> American Gen...	A	10 years	1.10%	Lifetime Income Plus	Yes	\$23,000	\$25,380	\$27,840	Limited Distribution
<input checked="" type="checkbox"/> American Gen...	A	10 years	1.10%	Lifetime Income Plus Mul...	Yes	\$23,000	\$23,970	\$24,960	Limited Distribution
<input checked="" type="checkbox"/> Great American	A	7 years	0.85%	Income Defender	Yes	\$23,000	\$25,850	\$28,800	Domestic partner reco...
<input checked="" type="checkbox"/> Great American	A	10 years	0.95%	IncomeSecure	No	\$23,000	\$25,145	\$27,360	Domestic partner reco...
<input checked="" type="checkbox"/> Great American	A	7 years	0.95%	IncomeSecure	No	\$23,000	\$25,145	\$27,360	Domestic partner reco...
<input checked="" type="checkbox"/> Lincoln Financial	A+	8 years	0.95%	Lifetime Income Edge (B...	Yes	\$23,000	\$25,415	\$27,254	Rider Cost Guarantee ...
<input checked="" type="checkbox"/> Lincoln Financial	A+	10 years	0.95%	Lifetime Income Edge (B...	Yes	\$23,000	\$25,662	\$27,518	Rider Cost Guarantee ...
<input checked="" type="checkbox"/> Lincoln Financial	A+	7 years	0.95%	Lifetime Income Edge	Yes	\$23,000	\$24,675	\$26,460	Rider Cost Guarantee ...
<input checked="" type="checkbox"/> Lincoln Financial	A+	9 years	0.95%	Lifetime Income Edge	Yes	\$23,000	\$24,675	\$26,460	Rider Cost Guarantee ...
<input checked="" type="checkbox"/> Minnesota	A+	9 years	1.15%	Achiever Lifetime Income	Yes	\$23,000	\$25,380	\$27,840	Limited distribution

Sample script 2.

This example script is designed for protected growth not lifetime income.

Based on your situation, I wanted to ask if you had ever considered moving an additional (*state the dollar amount*) out of the market. By doing that you would still have access to potential growth but that principal would be 100% protected from any market downturn. I don't think you need to take as much risk as you currently are to accomplish your goals.

(Wait for prospect / client to respond).

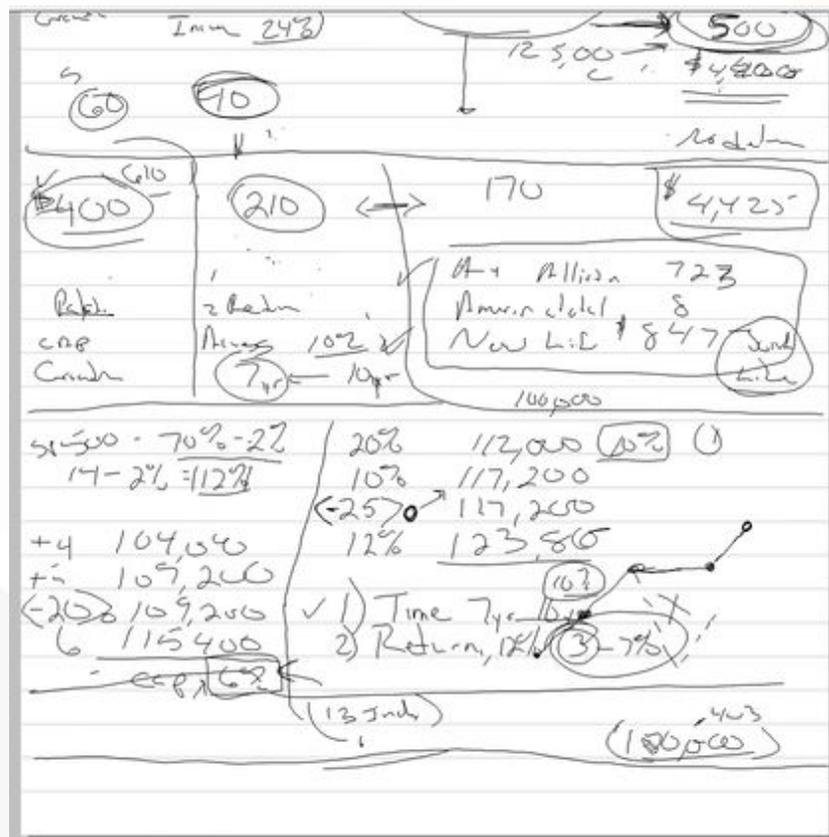
My thoughts are that in order to cover your basic expenses in retirement, we take a close look at (**annuity name**) to provide you with income. But, now that we have a good handle on that, we may want to consider getting you a closer correlation between your risk tolerance and your actual asset mix.

Advisor Freedom Formula Second Sales Call Sample Script

In this case, we really want to have an actual PLAN, as versus just a varied mix of assets. Plus, regardless of returns in the past, no one knows what the market is going to do going forward.

So, I'd like to suggest that you consider this - what if you protected (**dollar amount**), which would still allow you to self-manage (**dollar amount**) yourself. Going that route would also allow you to have more of your retirement nest egg protected. While still giving you access to 10% of your money each year - along with some other added benefits. Here are some examples of how this might work.

Show them what would happen in both an up and a down market. Be sure to explain how other benefits, principal protection, reasonable rate of return and access to the funds. 10% each year or access to all of the funds at the end of the term.



I know that we've gone over a lot of possible scenarios today. What I'd like to do now is to put together a plan that may fit your needs the best, and then get back together to discuss why these could work for you.



Advisor Freedom Formula Second Sales Call Sample Script

Let's also go ahead and set up another time to chat either later this week or early next so that we can do that, and so that I can answer any specific questions you may have.

(Schedule your next virtual meeting).

As I did before, I'm going to send you another follow-up email that highlights what we've discussed today. Reading over this information may also trigger some additional questions. I want to make sure that you feel comfortable in bringing up any question or concern that you may have so that you have a good understanding of how the strategies we've discussed may move you closer to your future financial goals.

(Set up the specific date and time of your next meeting).

(Name), I look forward to talking with you again on ***(date and time)***.

(Before your next meeting, email the prospect / client a video that recaps what you discussed, as well as information about each of the annuities you went over. Also include a reminder of the date and time of your next appointment).