



Advisor Freedom Formula Third Sales Call Sample Script

This script is designed to work as a guide for you to use for your third virtual meeting with a client/prospect when using the Advisor Freedom Formula. It will provide you with a framework for selling annuities 100% over the phone.

In Module 3, the primary goal is to help the prospect/client with finding the right annuity for their specific needs, based on the three to five options you have narrowed down, and from there closing the deal. You will also help them with filling out the paperwork properly in order to minimize any errors and to expedite the process.

Because all of the information in the Advisor Freedom Formula builds upon the previous foundation you've built, you can review the sales scripts for Modules 1 and 2, as well as any of the Module guides. This information can all be found in your membership portal.

Third Sales Call Sample Script - *To be used with your second follow-up appointment.*

Hi **(prospect name)**,

This is **(your name)** from **(your firm)**. It's nice to talk with you again. Is this still a good time?

I wanted to start by making sure that you received the information in the email that I sent you on **(date)**, and to see if you had any questions.

(Wait for the prospect / client to respond).

Great.

Next, if you haven't already done so, go ahead and log on to your computer now so that you will be able to view my screen. This will help you to see the actual annuity comparisons. **(If the prospect / client needs the code, provide that information to them).**

(Transition to the digipad now, and begin writing down the information that you are re-capping with them).

So, in our last conversation, you noted that you would need \$ **(amount)** per month in income in retirement, and that you would have an income "gap" of roughly \$ **(amount)** after factoring in all of your retirement income sources.

And, that in order to fill that gap, you could take money from **(name the account or accounts)**. In addition, we touched on possibly taking some additional funds out of the market in order to eliminate losses due to volatility.

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Based on everything we talked about in our last conversation, I took some time and drew up a plan - and based on that, today we will be able to go over the top three (or other number) annuities in each of the various categories.

Does that sound ok?

(Wait for prospect / client to respond).

		SOUND FINANCIAL NW	
Focused On Your Success John and Julie Anderson Portfolio Review February 19, 2018			
403 - B	\$170,000	Goal: Lifetime monthly income	1. Allianz 2. American National 3. Integrity Life 4. New York Life
	\$200,000	Principal protection with potential for Growth	1. American Equity 2. Pacific Life 3. Delaware Life
	\$410,000	Managed by you.	
<hr/>			
Total:	\$780,000		
		\$370,000 = 47% Protected from Market down fall.	
		\$410,000 = 53% invested in the stock market	
<small>Values are as of February 19, 2018. We believe the sources to be reliable, however the accuracy and completeness of the information is not guaranteed. In the event of any discrepancy the sponsor's valuation shall prevail.</small>			

Here is the plan that I drew up for you. You had mentioned to me that you have \$ **(amount)** in **(account / accounts)** that would return \$ **(amount)** in monthly income for you as it stands now.

You had also mentioned that, in order to fill in the "gap" of \$ **(amount)** that you would still need, the other advisor you talked to suggested that you go with **(annuity name)**. In that case, the annuity would pay out to you \$ **(amount)** each month.

Does that sound right?

Advisor Freedom Formula Third Sales Call Sample Script

Prepared For
John Anderson

Prepared On
February 20, 2018 09:23

Prepared By
Terry Heys
Colorado

CS4370-MHXL-CD

Allianz Life Insurance Company of North America

Personalized Annuity Hypothetical Illustrations

Allianz 360SM Annuity and the 360 Benefit Rider

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For all that's ahead™



Allianz Life Insurance Company of North America 5701 Golden Hill Drive, Minneapolis, MN 55418-0060
800.950.7372 www.allianzlife.com
MFD-1106

In that case, looking at these guaranteed values here, if you went ahead and deposited / rolled over \$ **(amount)**, the annuity would pay out \$ **(amount)** per year - which equates to \$ **(amount)** each month.

So, based on your goal of needing \$ **(amount)** per month, is this really the best option for you?

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Alliant 360SM Annuity Illustration

Guaranteed Values

Here's how the Alliant 360 Annuity including the 360 Benefit rider might look over a 30-year period. The values show what would happen if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate of 0.90% and interest rate bonus in all years.

Example: Guaranteed Values

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ³	Guaranteed Minimum Value ⁴	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year 360 Benefit Annual Income Withdrawal
0	60	\$170,000						
1	60-70	\$0	0.00%	\$158,958	\$143,056	\$130,572	5.30%	\$0.00
2	70-71	\$0	0.00%	\$148,033	\$133,229	\$130,463		\$0.00
3	71-72	\$0	0.00%	\$137,248	\$125,237	\$121,242		\$0.00
4	72-73	\$0	0.00%	\$126,589	\$117,095	\$112,688		\$0.00
5	73-74	\$0	0.00%	\$116,069	\$108,806	\$102,540		\$0.00
6	74-75	\$0	0.00%	\$105,657	\$100,375	\$93,795		\$0.00
7	75-76	\$0	0.00%	\$95,360	\$91,803	\$84,853		\$0.00
8	76-77	\$0	0.00%	\$85,225	\$83,094	\$75,511		\$0.00
9	77-78	\$0	0.00%	\$75,192	\$74,252	\$66,300		\$0.00
10	78-79	\$0	0.00%	\$65,260	\$65,208	\$57,224		\$0.00
11	79-80	\$0	0.00%	\$55,487	\$55,487	\$47,908		\$0.00
12	80-81	\$0	0.00%	\$45,811	\$45,811	\$38,618		\$0.00
13	81-82	\$0	0.00%	\$36,251	\$36,251	\$29,351		\$0.00
14	82-83	\$0	0.00%	\$26,806	\$26,806	\$20,907		\$0.00
15	83-84	\$0	0.00%	\$17,474	\$17,474	\$16,885		\$0.00
16	84-85	\$0	0.00%	\$8,255	\$8,255	\$1,683		\$0.00
17	85-86	\$0	0.00%	\$0	\$0	\$0		\$0.00
18	86-87	\$0	0.00%	\$0	\$0	\$0		\$0.00
19	87-88	\$0	0.00%	\$0	\$0	\$0		\$0.00
20	88-89	\$0	0.00%	\$0	\$0	\$0		\$0.00
21	89-90	\$0	0.00%	\$0	\$0	\$0		\$0.00
22	90-91	\$0	0.00%	\$0	\$0	\$0		\$0.00
23	91-92	\$0	0.00%	\$0	\$0	\$0		\$0.00
24	92-93	\$0	0.00%	\$0	\$0	\$0		\$0.00
25	93-94	\$0	0.00%	\$0	\$0	\$0		\$0.00
26	94-95	\$0	0.00%	\$0	\$0	\$0		\$0.00
27	95-96	\$0	0.00%	\$0	\$0	\$0		\$0.00
28	96-97	\$0	0.00%	\$0	\$0	\$0		\$0.00
29	97-98	\$0	0.00%	\$0	\$0	\$0		\$0.00
30	98-99	\$0	0.00%	\$0	\$0	\$0		\$0.00
		\$170,000						\$278,300

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the combined results of any indexed interest rate, fixed interest rate and the 20% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract Year before income begins.

³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.

⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the Surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA.

Prepared For: John Anderson
Prepared By: Terry Berg
Issued In: Colorado, February 20 2018; 0921; 5.3.40.00

Values shown are not guaranteed (unless specified as guaranteed value(s)). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.
This illustration is not valid without all 12 pages and the Statement of Understanding.

MFC-1106

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This particular annuity, is a(n) **(immediate / index)** annuity, which means that it may or may not pay you the highest amount of income, and provide you with the other financial goals that you'd like to accomplish.

Let's take a closer look. In this case, the amount of income you would receive is \$ **(amount)**.

(Show the illustration with the amount of income noted on it).

Advisor Freedom Formula Third Sales Call Sample Script

By the way, I will send you copies of these illustrations that we're reviewing today so that you will have them for your files and you can look them over at any time.

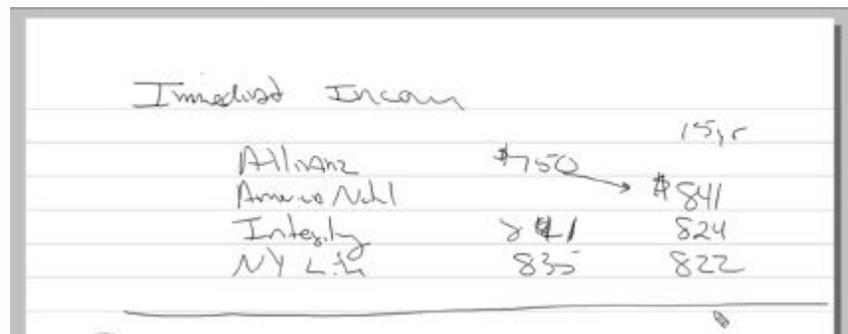
Now, in taking a look at the **(other annuity name)**, it will pay you an income of \$ **(amount)** per month. **(You can also show them how it would pay income to a surviving spouse, if applicable).**

So, this one will actually give you a higher amount of guaranteed income than the **(name of the first annuity).**

Now, keep in mind that with a lifetime income annuity, the money you put in should be earmarked for lifetime income, as versus something that you might need for an emergency. However, that being said, you could still withdraw a portion of your money penalty free.

(Explain how the surrender period / withdrawal options work).

(Continue writing each of the annuity names and income amounts on the digipad so that they can easily see and compare all of the options you are discussing).

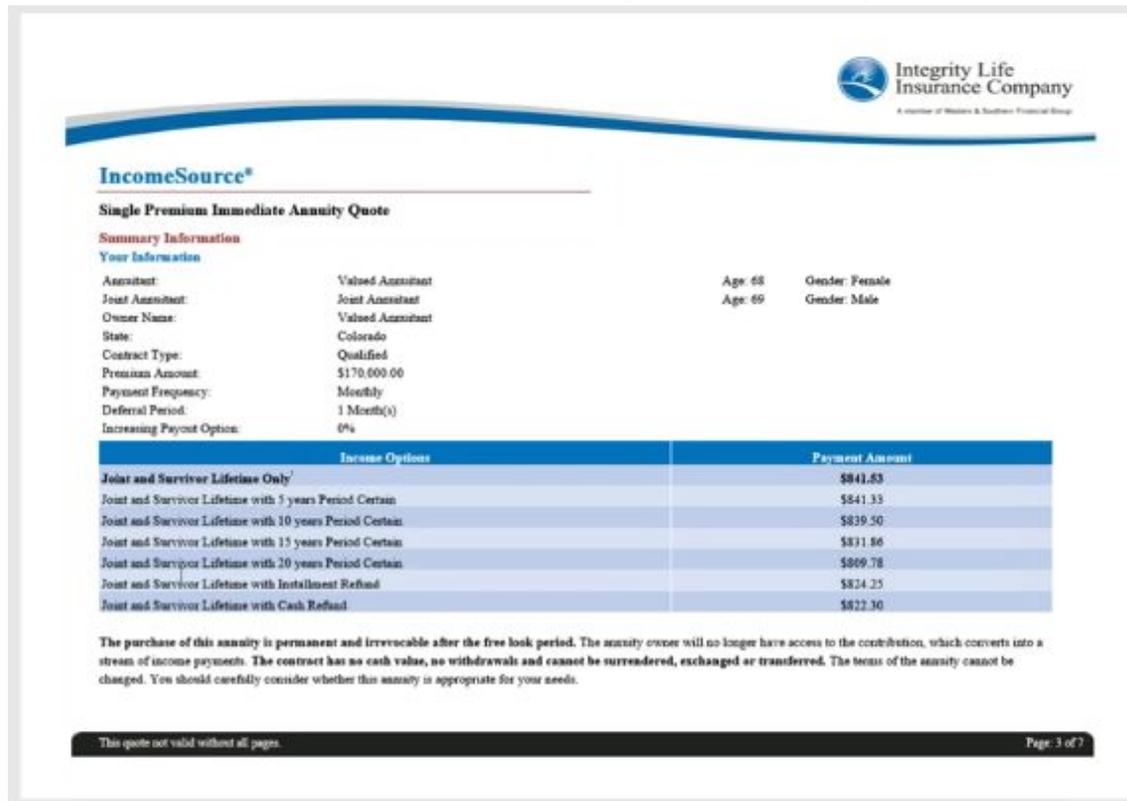


Immediate Income		
Alliance	\$750	1535
American Intl		\$841
Integrity	841	824
NY L.I.	835	822

Let's take a look at another option that may work well for you. This annuity would provide you with \$ **(amount)** per month.

(Here again, explain the single and / or the joint life income option. Also explain how the death benefit and other features would work, as well as an explanation of the surrender charges / withdrawal options).

Advisor Freedom Formula Third Sales Call Sample Script



Integrity Life Insurance Company
A Member of Western & Southern Financial Group

IncomeSource®

Single Premium Immediate Annuity Quote

Summary Information

Your Information

Annuitant:	Valued Annuitant	Age: 68	Gender: Female
Joint Annuitant:	Joint Annuitant	Age: 69	Gender: Male
Owner Name:	Valued Annuitant		
State:	Colorado		
Contract Type:	Qualified		
Premium Amount:	\$170,000.00		
Payment Frequency:	Monthly		
Deferral Period:	1 Month(s)		
Increasing Payout Option:	0%		

Income Options	Payment Amount
Joint and Survivor Lifetime Only	\$841.83
Joint and Survivor Lifetime with 5 years Period Certain	\$841.33
Joint and Survivor Lifetime with 10 years Period Certain	\$839.50
Joint and Survivor Lifetime with 15 years Period Certain	\$831.86
Joint and Survivor Lifetime with 20 years Period Certain	\$809.78
Joint and Survivor Lifetime with Installment Refund	\$824.25
Joint and Survivor Lifetime with Cash Refund	\$822.30

The purchase of this annuity is permanent and irrevocable after the free look period. The annuity owner will no longer have access to the contribution, which converts into a stream of income payments. The contract has no cash value, no withdrawals and cannot be surrendered, exchanged or transferred. The terms of the annuity cannot be changed. You should carefully consider whether this annuity is appropriate for your needs.

This quote not valid without all pages. Page: 3 of 7

(Repeat the process for the other annuities that you have chosen to present to them).

We want to make sure that we go with the very best option for you. So, I really want you to ask any questions that you have, and I can give you my opinion as well.

But as we move forward, let's also talk a bit about the pros and the cons of these annuity options.

For instance, with the indexed annuity, you could get \$ ***(amount)*** of income in the future, while also having the opportunity for market-related returns before you start drawing on the income. In the case of this type of annuity, you would still have some control of your money, but the downfall is that you will typically receive less per month than if you went with the immediate annuity option.

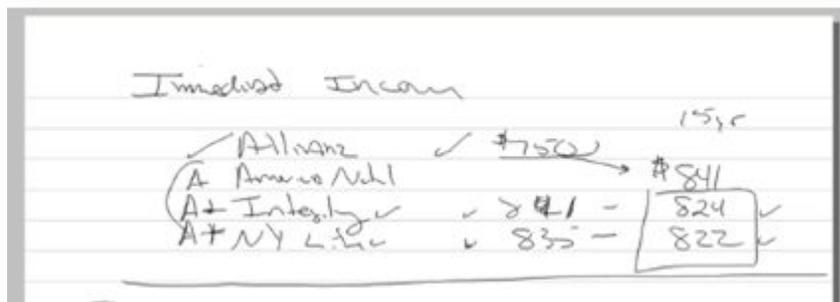
With that in mind, so that we can end up putting more money in YOUR pocket, as versus the insurance company's pocket, my recommendation is to eliminate the ***(annuity name)*** from our list of potential annuities here.

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The remaining companies are all still very highly rated. In fact, of these that are left on the list, I'd usually lean towards the one with the highest rating.

But, let's take a look at the pros and cons of each of the **(number of annuities)** remaining options we have here.

(Go over the pros and cons of the remaining annuities).



Do you have any questions at this point?

(Wait for the prospect / client to respond).

(If the prospect / client decides to move forward with one of the annuities, the next step is to walk them through how to fill out the paperwork, as well as how to fund the annuity, based on where the money will be coming from, such as a direct contribution or a rollover).

Getting the paperwork completed and processed is a fairly easy process. But if you do have any questions at all regarding the application paperwork or the rollover paperwork, please don't hesitate to contact me and I will be happy to help.

Does that sound good?

(Wait for the prospect / client to respond).

Now, let's move on to the second part of the plan.

(Recap your prior conversation, where the client / prospect told you about how much money they had, and roughly how much it had returned for them).

We had also discussed in our last call the possibility of shielding some additional money from the volatility of the market. Do you recall us talking about that?



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(Wait for prospect / client to respond).

Now that we've set up a guaranteed income plan for you, we had discussed the fact that you may not want to have the other portion 100% allocated to the market. You may want to also protect a portion of those funds.

Given that, there is a way to protect even more of your money, while at the same time still having the opportunity for higher returns than you would get in a CD or money market - in fact, you could return much higher, depending on what happens in the market...and your money would be safe if we saw a downward market scenario. That is through an index annuity.

So, in the plan that I drew up for you, we could move \$ ***(amount)*** into an index annuity - which will still leave you with \$ ***(amount)*** to manage yourself and have immediate access to.

(Explain why the amount you chose for the index annuity would be a benefit for them, i.e., protection from market volatility, growth, etc.)

Given that, which would be the best indexed annuity for you?

(Similar to with the income annuities, show three to five examples and illustrations of indexed annuities, and explain the benefits, and the pros and cons of each - ultimately taking them to which one would be the best for them).

Advisor Freedom Formula Third Sales Call Sample Script

Pacific Life
Pacific Index Edge 7

Rates and Provisions reflect: Colorado

Mailing Address		Current Rates																																																				
P. O. Box 2378 Omaha NE 68103-2378		Balanced			Guaranteed Minimum Values																																																	
Phone: 800-722-2333		Cap	Spread	F-Rate	Cap	Spread	F-Rate																																															
Ratings		State guaranteed min interest rate (GMR): 1.50%																																																				
A.M. Best:	A+	Product Information																																																				
Fitch:	A+	Policy Notes																																																				
Moody's:	A1	The Pacific Index Edge 7 is a Single Premium Fixed-Indexed Annuity with a 7-year surrender charge period that offers multiple interest options, contract lengths, and liquidity features.																																																				
Standard & Poor's:	AA-	<table border="1"> <thead> <tr> <th>Provisions</th> <th>Premiums</th> <th>Age Restrictions</th> </tr> </thead> <tbody> <tr> <td>Free Look Period: 30 days</td> <td>Non-Qual: 25,000</td> <td>Non-Qual: 85</td> </tr> <tr> <td>Rate Lock Provision: 14 days</td> <td>Qualified: 25,000</td> <td>Qualified: 85</td> </tr> <tr> <td>Roll-Out Provision: No</td> <td>Min Single Premium: 25,000</td> <td>Annuitant: 85</td> </tr> <tr> <td>Loan Provision: No</td> <td>Max Premium: 1,000,000</td> <td>Accumulation Age: 95</td> </tr> <tr> <td>IRIA Provision: Yes</td> <td>Flexible Premiums Not Accepted</td> <td>Max Issue age is 85 in CA</td> </tr> <tr> <td>MFRD: Yes</td> <td></td> <td></td> </tr> <tr> <td>Return of Premium: No</td> <td></td> <td></td> </tr> <tr> <td>Death Benefit: Policy Value</td> <td></td> <td></td> </tr> </tbody> </table>						Provisions	Premiums	Age Restrictions	Free Look Period: 30 days	Non-Qual: 25,000	Non-Qual: 85	Rate Lock Provision: 14 days	Qualified: 25,000	Qualified: 85	Roll-Out Provision: No	Min Single Premium: 25,000	Annuitant: 85	Loan Provision: No	Max Premium: 1,000,000	Accumulation Age: 95	IRIA Provision: Yes	Flexible Premiums Not Accepted	Max Issue age is 85 in CA	MFRD: Yes			Return of Premium: No			Death Benefit: Policy Value																						
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Here, be sure to explain how the various features and benefits of these annuities work, such as the participation rate / cap. Likewise, show them the surrender period, and let them know that they could still have access to a percentage of their money any time).

(Begin to make the next set of comparisons using the digipad. This should include showing what happens in various market scenarios. You will also show them the different index annuity illustrations).

Advisor Freedom Formula Third Sales Call Sample Script

Investment Income

15yr			
✓ Alliance ✓ \$750	→	\$841	
(A America Nchl		824	✓
A+ Integrity ✓	✓ 841 -	824	✓
A+ NY Linc ✓	✓ 835 -	822	✓

Rate	Index Annuity	For	Goal
	Sweden	SPCA	Other
①RA- ②RA- ③RA-	America Equit	10yr ✓ 2.5%	20%
	A+ Pacific Linc	7yr ✓ 3.8%	70-2%

(Toggle back and forth between the indexed annuity illustrations and the digipad, as you compare all of the features and benefits).

Do you have any questions on what we've been discussing so far?

(Wait for prospect / client to respond).

Great.

Now, after going through all of these options, my first choice - based on how it would help you to reach your specific goals - would be the **(annuity name)**.

(Tell them the reason why that annuity would be the best one for them).

I'll put together an email that includes the illustrations on all of the annuities that we talked about today. That way, you can take a closer look at all of them - and then we can touch base again tomorrow at **(time)**.

Does that sound good?

(Wait for prospect / client to respond).

Great.

I look forward to talking with you then.



Advisor Freedom Formula Third Sales Call Sample Script

(After the call, send the prospect / client an email that briefly recaps your call with them, and that also includes the illustrations on the annuities that you talked about with them. Also remind them of the date and time of your next call).