



Perfect First Appointment Script

First of all, thank you for meeting with me today. Feel free to stop me if you have any questions. Before we begin, do you have anything that you would specifically like to discuss?
[Let's assume no]

Okay, first let me explain a little about what I do and how I can help you.

I provide custom-tailored financial planning and retirement solutions based on what will be best for you and your goals.

Every person is unique, so what financial products and strategies will help you achieve your goals will depend on many factors specific to you - your income sources, your ideal retirement age, your desired retirement lifestyle, your risk tolerance and so forth.

We will create a one-of-a-kind plan for your one-of-a-kind life...

So... before we get into those details, let me ask you this - how familiar are you with retirement planning?

[Prospect provides answer, let's assume basic appreciation of retirement planning]

Retirement planning can be both simple and complex.

The principles behind it are fairly basic - you are trying to save as much as possible so you don't outlive your retirement income and can maintain your ideal retirement lifestyle.

It's sort of like planting crops....There are really 3 important things to consider when planting crops

How many seeds to plant.... Where to plant them.... And when to start harvesting the crops you planted...

Retirement works the same way...How much money you save.... Where you save it... And when do you start to spend it...

This can be done through a wide variety of financial strategies and products. So let me ask you this, what does your ideal retirement look like? What are your retirement goals?

[Prospect answers] Take notes

Okay, and what are your household's current sources of income?

[Prospect answers]

What about any obligations—debts, mortgages, car payments, etc?

[Prospect answers]

What do you think your baseline expenses in retirement will be?... If they don't know ... Help them to understand what those expenses could look like....

Then Ask... What assets will you have in retirement to cover those expenses, such as a 401(k), savings, etc?

[Prospect answers]

Remember... WE want to take longevity risk off the table...We need to cover your basic living expenses with some sort of lifetime income... Social Security plays a role in that...

Do you anticipate any changes to your income? For instance, will your spouse retire before you ...or will you have to finance something..... like a college education?

[Prospect answers] At this point we start to wrap up...

Great. Thank you. So now that we have some basic information down. Can you tell me a little bit about what's driving you to explore financial planning now? What are your biggest financial planning concerns?

[Prospect answers. Give them plenty of space here]

What do you think is preventing you from reaching your financial goals?

[Prospect answers]

Do you currently have a financial plan in place?

[Prospect answers. Let's assume no]

Okay. I can certainly help with that. Now what's more relevant to you - replacing your income if you die... a guaranteed source of retirement income... or upside potential?

Or Maybe it's all three?

[Prospect answers, **let's assume income replacement and cash growth are important**] If that's the case

See where they are going or how they are feeling.. at this point you can Ask

How familiar are you with life insurance products?

[Prospect winces, ugh life insurance?]

I certainly understand where you are coming from....I felt the same way.... Life insurance... at least initially, can be a little scary for some people....

Thinking that it's Just another expense...

But I'm here to make it simple for you... There are certain types of life insurance that can not only provide a death benefit...

But also give you a growth option... while providing a guaranteed return... Specifically... I am discussing Universal Life Insurance policies.

Now there are different types of contracts and carriers... And that's one of the many areas that me and my team specialize in

Do you see how this type of product could potentially satisfy those specific retirement goals you mentioned earlier?

Doesn't that make all sense to you?

[Prospect answers]

[Prospect answers. Wrap up appointment.]