

# CRM BROCHURE STRATEGY & SCRIPT

Following these simple steps will reward you with improved placement by reducing “not-takens and lapses”, thus enabling you to retain more of your first-year commissions.

You will be demonstrating to your client that you will communicate with them as needed and are part of a recognizable organization. In addition to retaining the client, they or their family or friends may request additional services from you.

- STEP 1** The CRM Brochure should be presented to the client at the completion of the mortgage protection sale, final expense sale, or any other sale.
- STEP 2** The Equis Agent says: *“I am going to leave my company’s brochure with you, but first let me briefly highlight the fact that as a client of Equis Financial, we can provide other services for you and your family.”* Review checklist and ask the client to indicate any interest in additional information by checking off the items of interest on the “tear off” page.
- STEP 3** Client will indicate interest in a particular topic(s). The Equis Agent says: *“We have a team of specialists that I will share this information with and one of our specialists will be reaching out to you very shortly to discuss how we can assist. In the meantime, I’ll be following up regarding the mortgage protection/final expense program that we just started for you, and will keep you posted on the progress of your application.”*
- STEP 4** Share the completed checklist with your team’s Retirement Solutions Specialist (RSS) or Regional Manager (RM). Discuss the client and your knowledge of the situation with the RSS or RM, and strategize on next steps for contacting the client to provide a solution. **Client should be contacted within 48 hours to schedule an appointment and be advised of next steps.**

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## AGENT WITH CLIENT

Near the end of the appointment – slide the CRM brochure over to client and say  
*“Thank you for your business (or visiting with me if no sale). Just to let you know, at Equis Financial, we do more than just MP or FE. Please take a look at our company brochure to see all of the other things that we help our clients with. If there is anything that you are interested in, or would like more information about, just check it off.”*

*“I’m a MP/FE specialist, but we also have specialists that focus on each of these other areas. If you see anything you would like to learn more about...or get some information on...I would be happy to have one of our Retirement Solutions Specialists give you a call and set a time to come see you...no obligation, no charge, no pressure.”*

*“It’s our mission to help middle America with protection along with simple, safe and sound solutions for retirement and other types of family planning. Are you open to investing 30 to 45 minutes to see if we can help you in any of these areas or if you have a specific concern?”*

If yes... *“Great, I’ll have (**RSS name**) give you a call. His/Her number is (**agent number**) to help you ID him/her as the caller.”*

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## RSS TO A REFERRED CLIENT

*"Hi, this is **(RSS name)** calling, and **(original agent name)**, your mortgage protection specialist, shared your contact information with me. **(Original agent name)** said that you were interested in learning more about **(area of interest from CRM brochure)**. I'm our company's specialist in **(area of interest from CRM brochure)** and need to meet with you to show you some ideas. I'll be in your area on **(date)** around **(time)**, would you **(and spouse)** both be home for me to stop by for a few minutes?"*

*"Please have your most recent account statements available, and any other material that you might have questions about. This will be helpful for us to see where you are and find out where you want to go, so that I can help you get there."*

## RSS CONDUCTING FIRST INTERVIEW

Provide a brief biography of yourself and then tell them a little bit about what we do.

Then begin asking open ended questions such as:

- Tell me about your family
- Tell me about your business and how you got started

### **(Complete Fact Finder)**

Explain the three neighborhoods of money. If an IUL is appropriate, follow the **IUL Presentation**.

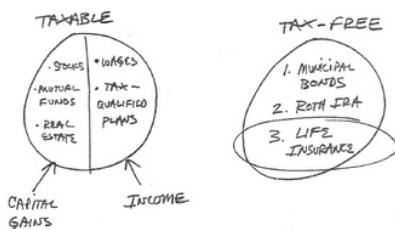
# IUL PRESENTATION

- **Battle #1 is the Battle of Inflation**

- Explain the 3 battles that must be won if the client wants to retire with financial independence.
- Explain inflation (ex: the cost of gas or stamps in the 1970's versus today).
- Explain the rule of 72. Point out the importance of getting a good rate of return and the importance of not losing money and having to make-up negative compound interest.

- **Battle #2 is the Battle of Taxes**

- Ask the client if they feel that taxes will be higher or lower in the future (they always say "higher").
- Explain taxable investments:
  - Capital gains tax – stocks/bonds, mutual funds/ETF's, property
  - Income tax – wages, retirement plans (401k, 403b, IRA, SEP, Simple, etc.)
- Explain tax-free options:
  - Muni Bonds – immediately disqualify, because they are not a good option for growth.
  - Roth IRA – a good option, but with limitations. Explain restrictions.
  - Permanent life insurance – a great option, explain the flexibility.



- **Battle #3 is the Battle of Health**

- Your client's biggest asset is their ability to earn a living (not their home!). A life event emergency could end their ability to earn a living.
- Discuss typical statistics relating to living benefits:
  - Bankruptcies.
  - Frequency and chances of cancer, heart, stroke diagnosis

- **Tie all 3 battles together with one product that help them win all battles...IUL!**

- Show illustration with income.
- Show living benefits.
- Explain how the plan self-completes if the client dies during their working years.
- If necessary, compare tax-free income from IUL to income from a taxable retirement plan (InsMark software, other tools).