
RETIREMENT INCOME FACT ★ FINDER



Working with a new prospect is a **PROCESS** – and to have a profitable close, you need to have an effective **FIRST** appointment.

Based on input from our most successful producers – who use solid, repeatable process to **OPEN** relationships and **CLOSE** business.

Advisor Name: _____ Client Name: _____ Age/DOB: _____

Spouse Name: _____ Age/DOB: _____



The question that successfully OPENS interviews

Are you already retired? Yes No If not, when do you plan on retiring? _____

Do you intend to work in retirement? Yes No If so, how much income will you be earning? _____

Other than Social Security, what guaranteed income streams will you receive? (pensions, defined contribution plans, etc.)

- _____
- _____
- _____

How much income and when do you need it in order to retire comfortably?
\$ _____

Has your current advisor created an income plan for you?
 Yes No

What is your plan to ensure your money lasts a lifetime?

Do you ever worry about outliving your money?
 Yes No

What interest rate would you feel is a fair return?
_____ %

Net of fees _____ %

How do you feel when the value drops on your investments?

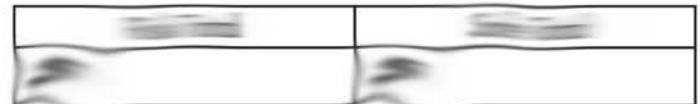
The transition to the color of money →

YOUR FINANCIAL PRIORITIES

Rank from 1 to 6, with 1 being least important and 6 being most important

Protecting principle and avoiding losses from stock market declines	
Reduce or eliminate the risk of outliving my money	
Minimize tax burden on my IRA when it passes to my children/grandchildren	
Explore ways to reduce and pay less income tax	
Gain a better rate of return that currently receiving on CD's at bank	
Locking in gains each year	

Account Type	Balance	Q	NQ
Mutual Funds			
Bonds			
Stocks			
Variable Annuities			
Managed Portfolios			
Money Market Funds			
Checking and Savings			
Money Market			
T notes			
T bills			
CD's			
Fixed Annuities			
Fixed Index Annuities			



How would your view of retirement change if you could:

- _____
- _____

← *Open the annuity conversation*

What are your current monthly expenses? _____

Do you expect those to change in the future? _____

What is your current annual income? _____

Spouse's current annual income? _____

Expenses may be one of the most overlooked components in most retirement plans...

SOCIAL SECURITY and the impact on the foundation of your income plan...

How would you rank your knowledge on the subject of social security? _____

What plan have you put into place to maximize Social Security? _____

Did you know there are filing strategies that can help you get more out of Social Security by properly timing your decision? _____

Have you already filed for SS benefits? _____

If so, when did you start? _____

What is your Primary Insurance Amount (PIA)? _____

Do you know how that amount is reduced or rolled up depending on when you file for benefits? Yes No

Have you considered your spousal/divorced spousal/surviving spousal filing strategies? Yes No

Do you receive any government pensions? Yes No

Do either you or your spouse receive a pension? Yes No

If so, what happens to it after you are gone? _____

LEGACY

↑ *Without this transitional question, it can be a challenge to close a sale after a Social Security conversation*

What are your goals for distribution of your assets after you are gone? _____

If something happened to you today, who would you want to receive your financial legacy? (name and age) _____

If that person had predeceased you, who would receive your legacy? (name and age) _____

Do you currently have life insurance? Yes No

If so, when did you purchase it? What was the purpose? _____

Since purchasing, have you had the policy reviewed to ensure it still fits that same need? Yes No

Would you prefer your heirs to receive a lump sum or a distribution over time? _____

Based on the results we receive from your policy review, should we learn you need additional life insurance to accomplish your goals, it will be a good idea to examine your RMDs a little closer and see if we can put them to work for you.

How do you currently use your required minimum distribution funds? _____

What is really important to you and what will have you sleeping well at night?

How do you feel about ...

Rank from 1 to 6, with 1 being least important and 6 being most important

It is important to leave a legacy to my children and grandchildren.	
It is important to spend my money while I am still living.	
It is important that I save as much as possible when it comes to taxes.	
It is important that I structure my legacy in the most tax efficient manner.	
I feel comfortable with the amount of money I pay in taxes.	
Locking in gains each year.	

You make more money in retirement by saving on taxes than you do by making more money ...

Would it be worthwhile to you to have a team of CPA's review your prior years' tax return for errors and additional refund money?

Yes No

The question that pre-empt's freebooks.

Is your current advisor held to suitability standard or a fiduciary standard? Yes No

How often do you meet with your advisor? _____

How do you feel about any financial planning you have done in the past? _____

Yes No

Stress free closing start with THIS trial close