



1st Opportunity: Funds in CDs, Checking, or Savings

Solution: Rates of return in bank accounts are so low that you can offer higher guaranteed return, tax-deferral, potential tax-free access (if properly set up), and a substantial tax-free increase to your clients' estate, plus LTC and home health benefits on these same dollars.

Phone or Write Your Clients: "With rates being what they have been over the past few years, many of my clients have been interested in re-positioning assets to gain greater return, avoiding taxes on funds they don't use, and immediately and substantially increase their estate. There are also substantial benefits in the case of serious illness or the need for extra assistance, and we can even talk about a 12% immediate bonus. If this opportunity is something that you might wish to talk about I would like to stop by next week."

Next Step: Call IAMS and ask for a proposal and sample illustration on the Max Wealth Bonus and all of the sales and marketing materials!



2nd Opportunity: Annuity Funds Withdrawals

Solution: SPL is a great way to defuse the tax issue developing in your clients' annuities. Whether qualified or non-qualified, your clients' beneficiary will face taxes due on annuity funds. Why not use the free withdrawal option in the annuity contract to fund a tax-free benefit to help minimize or eliminate the impact of the passage of funds between generations?

Phone or Write Your Clients: You made a great decision to take advantage of the tax deferred growth and safety of your annuity. My clients have seen substantial growth in those contracts, and many are opting to systematically move some of those funds into a tax-free vehicle that also adds an additional pool of funds for critical illness or the need for home or institutional care. If you would like to hear more about how this might work for you, I can stop by next week..."



3rd Opportunity: Underfunded Universal Life

Solution: SPL is a great way to rescue an underfunded universal life insurance policy that is destined to lapse due to falling interest rates and insufficient premiums. A tax-free 1035 exchange can guarantee your clients a paid-up policy, and eliminate any future premiums, provide the peace and security of accelerated benefits in their senior years.

Phone or Write Your Clients: "You made a great decision to purchase life insurance to protect your family several years ago. With the trend of falling interest rates on universal life insurance policies purchased in the 70's and 80's your policy may be in danger of lapsing in the future. This leaves you without the life insurance protection your policy was designed to provide. Now there is an option for you to prevent this from happening with a paid-up policy eliminating any future premiums, and provide you guaranteed protection for life. What's more is it will cost you nothing to exercise this option. If you would like to hear more about how this might work for you, I can stop by next week..."



4th Opportunity: Budget Conscious Clients

Solution: For clients that are on a limited budget and paying premiums for life insurance, a single premium life insurance policy is a great way to free up additional dollars to cover the ever growing costs of living. Not to mention the fact that many policies purchased over 20 years ago based on higher mortality tables, thus charging policyholders more than they should based on today's new mortality tables. A tax-free 1035 exchange can guarantee your clients a paid-up policy, eliminating any future premiums, and provide the peace and security of accelerated in their senior years.

Phone or Write Your Clients: "You made a great decision to purchase life insurance to protect your family several years ago. Since your purchase, there have been many positive developments with the pricing of life insurance policies and benefits. Many policy holders are paying too much for their coverage and do not contain the benefits now available on today's life insurance plans. Your policy may be one of those plans that is overpriced without the additional free-living benefits. In fact many clients have been able to discontinue payments on their policies and enjoy a guaranteed paid-up policy with chronic illness and long term care benefits. If you would like to hear more about how this might work for you, I can stop by next week..."



5th Opportunity: Grandchild's Gift

Solution: Clients that have a desire to provide a financial benefit to their grandchildren can provide a guaranteed paid-up life insurance policy with a small one time payment for \$1,000 or less.

Phone or Write Your Clients: "I know from previous discussions with you that your grandchildren are very precious to you. I wanted to share an idea with you that can provide them with a head start in their financial plan by leveraging the CDs you have in the bank today. If this opportunity is something that you might wish to talk about I can stop by next week."

Next Step: Call IAMS and ask for a proposal or sample illustration and all of the sales and marketing materials!



6th Opportunity: LTC Conscious Clients

Solution: SPL is a great way to defuse the tax issue developing in your clients' annuities. Whether qualified or non-qualified, your clients' beneficiary will face taxes due on annuity funds. Why not use the free withdrawal option in the annuity contract to fund a tax-free vehicle that also add an additional pool of funds for critical illness or the need for home or institutional care?

Phone or Write Your Clients: You made a great decision to take advantage of the tax deferred growth and safety of your annuity. As time has passed, my clients have seen substantial growth in those contracts, and many are opting to systematically move some of those funds into a tax-free vehicle that also adds an additional pool of funds for critical illness or the need for home or institutional care. If you would like to hear more about how this might work for you, I can stop by next week..."