

# Simple **Retirement Reset Playbook**

## SIMPLE AS 1-2-3

### 1. Do your Role & Purpose, business as usual

### 2. Do your fact finding....

- I. Ask what other resources they would have to fall back on (what assets would go to the beneficiary/how much would your family receive) if a spouse were to pass away. This enables the purposeful discovery of resources that may lead to a reset.
- II. Specifically, ask and give purpose to, the following:
  1. Checking/Savings
  2. Existing Insurance
  3. IRA/401(k)

Script Suggestions:

“So I can make the best recommendations for you today, we need a clear picture of how things would look for you and your family if you lost an income.

So let’s do a quick review of what your family would have to fall back on if you died or couldn’t work.

For example, thinking of your checking and savings accounts, is there anything meaningful there or is it more of a rolling month to month balance?”

(If there’s something meaningful, give it a purpose, that is probably the rainy day or emergency fund and isn’t to be touched unless there was no other choice. That’s why we’re here, to make sure that emergency fund stays intact for things that can’t be planned, make sense?)

“Any existing life insurance?”

(Each type of life insurance needs to be given a purpose. Work coverage = temporary. Larger policy = ask what the original goal was for that policy, like most people was it to replace income. Final expense policy = for funeral or cremation and celebration of life and other final expenses)

“How about any retirement savings to fall back on like IRA’s or 401K’s? You don’t have to give me an exact number here, but approximately how much do you have saved for retirement?”

(To prevent “think about it” these accounts must also be given a purpose = this is the forever money to last an entire life after our working years, which is why people get mortgage protection of life insurance separately, makes sense?)

Then continue with your normal sales presentation, uncovering their why (monthly expenses, income, what would happen, uncover the problem and consequences of not having coverage) and wrap up your MP/Life sale.

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### **3. Once your appointment is wrapped up, sale or no sale, if there are retirement accounts to fall back on, add this:**

<Client> It was great meeting with you today.

1 - "Earlier in our conversation you mentioned you've been saving for retirement, do you know if you have a portion of your retirement savings protected from stock market losses?"

\* Would protecting your retirement savings from losses be important to you?"

2 - "In the same vein, do you know if you have a plan that will give you a stream of guaranteed income during your retirement that you simply can't outlive?"

\* Do you think that would be important too?"

The reason I asked <client> is because we have an entire division dedicated to retirement planning, and their primary focus is education; they're dedicated to helping people understand the best tools and strategies out there for a great retirement.

Lindsay Reinelt is the expert I work with, and all of my clients tell me she's amazing.

She's will work with you to see where you're at now and find out where you want to be in the future, so she can provide the information needed to get there. She'll get you the information, and you can do with it whatever you want from there. There is absolutely no cost or obligation to meet with her.

Now I know she's super busy but she always makes herself available to help others understand the best plan available to them.

I have her schedule open right here and .... (set appointment as you normally set your appointments; ideally within 2-3 days for the best show rate).

Schedule using Lindsay's Calendly Link in HQ or by clicking here:

<https://calendly.com/lindsay-336/life-insurance-solutions-1?month=2024-03>

IMPORTANT: Put your name as the referring agent in the "Please share anything to help with the meeting" box for tracking and to associate the reset to you!!

Once the appointment is set send a group text to your client and Lindsay (917) 470-0422 for a warm introduction:

“Hi NAME! This is my colleague Lindsay. She will call you tomorrow at **TIME**  
It was so great to speak with you today. And you are in good hands with Lindsay!”

From there, Lindsay will respond and introduce herself and make contact with the client, send her website and contact details.

That's it! Easy as 1-2-3!!

## Objection handling:

\*\*\* REALLY IMPORTANT\*\*\* - if the client wants to know more specifics about what our retirement division does “ –Lindsay has a lot of tools at her disposal to help people have a solid plan for retirement. She will talk with you first and get an idea of where you are at now and where you want to be in the future before she provides information tailored to your specific situation. Again, whatever you choose to do with the information is entirely up to you.”

\*\*\* If they have an advisor already\*\*\* “I’ve got a guy”, then comment “Great, it sounds like you’ve been with them for a while, and you’ve got a great relationship, right?”

When they say Yes, you say “very good, I’m sure they’ve gone over what your income gap is. Do you know what your income gap is <client>?”

When they don’t know what their income gap is, and this will be the majority, you have now cast doubt on their trusted advisor that hasn’t gone over income gap. Follow with this:

“Well <client> what your income gap is is how much money you’re making right now while you’re employed, versus how much money you’re going to make when you retire.” “Has your advisor gone over what that income gap is and how you’re going to be able to compensate for that in the future.” (No)

“Is it better to find out what that gap is now or when you retire?” (Now)

“We have a retirement division whose primary focus is education. Their job is to help you understand the tools that will help you eliminate losses and provide you income for the rest of your life!” Proceed to schedule the appointment.

\*\*\* If they are completely stuck on their person, and are not moving, here is the last ditch attempt\*\*\*

“Hey what’s the worst thing that’s going to happen? The worst thing that’s going to happen is that you’re going to be more educated on your plan and you’re going to get vetted from another company saying that your plan is really good. What’s possible though is they can show you other ways that can benefit you and now you’ve got more education and information that you can use to potentially improve your retirement future.

“So your worst case is that you’re going to get more educated and get confirmation that your plan is good. And that is valuable, make sense?”  
Proceed to schedule the appointment.