

As you speak with staff members in the correctional facility, there are certain phrases and concepts that will spark their desire to fill out a lead card. It's your job while at the facility to create as much activity and excitement as possible so you generate the most amount of leads.

Both you and your booth must exude energy, excitement, a positive air that creates an "informational environment" they want to engage. These are the hallmarks of a good COPS specialist and booth.

Here are the hot-buttons we want to push at the booth:

- 1) Tax-Free Retirement
- 2) We can fix your broken Life Insurance Program
- 3) I can likely save you money
- 4) Have you thought about your Survivorship options?
- 5) What are you going to do with your special retirement account? (POFF in California)

So let's take them one by one using the following scripts and give you an idea of how the conversation might go.

1. Tax-Free Retirement

So how does this Tax-Free Retirement work?

We educate you on the retirement vehicles that are available that allow you to pay taxes today and then receive that money tax-free for the rest of your life

Is that a Roth IRA?

No, with a Roth IRA you will actually still pay taxes on the gains in the future

This vehicle is based on a Life Insurance Program that takes advantage of section 7702 of the IRS Code. It's the only part of the IRS Code that actually tells you what to do. It says the best way to accumulate tax-free wealth is with life insurance."

Is that a whole life policy? I heard that's a bad investment

No, it's not. Whole Life Insurance did not originally have an investment component to it.

The origin of the whole life insurance policy was to provide protection for the rest of your life. It had nothing to do with saving money for later on.

So... is it a bad investment?

Whole life was not designed to be a "retirement" vehicle. It was really meant to provide your family with a death benefit. It was not meant to supplement retirement.

(continued)

For example,

{OK... so here you want to judge the person's age, if over 45 use the car analogy, if younger use the video game analogy}

Car Analogy: Do you remember cars back in the 1970's? They had the basic function as they do now, to provide transportation for their owners.

However, now as technology has progressed, cars have many more bells and whistles than they did before. Could you imagine back 40 years ago that cars would have TV's in them?

Same thing with life insurance. In the past forty years these life insurance companies have now created the "Ferraris" of insurance programs. You can now get an incredible retirement program like no other, and your families insurance protection, all in one policy."

Video Game Analogy: Do you remember the Atari? It was cool. You got to shoot Aliens and drive little tanks around.

But with the new video game systems you can still shoot aliens and you can still play war games but the graphics are light-years better and you can also play Blue Rays, Surf the Internet, watch Netflix, etc.

Same thing with Life Insurance Companies. They have created policies called Indexed Universal Life... or IULs that are investment grade but without investment risk on your part.

They have a cap of 15 and a floor of 0. They not only give you a death benefit, but also a preferred interest rate. Now IULs only work if they are set up properly...I have heard horror stories of improperly set up policies.

Also there is a catch... you must be fairly healthy to qualify for one. But they are phenomenal.

Then move to getting the lead so you can set an appointment and take some time one-on-one to explain how it all works.

2. We Can Fix Your Broken Life Insurance Program

So you guys do life insurance?

Yes, we do life insurance. Are you looking for coverage?

I already have life insurance!

Oh great... you do? You're ahead of the game then, who's it with?

State Farm

(continued)



Good company. But you know that's one of the most expensive plans out there.

They are great at protecting your home and auto, but they are just not competitive in respect to price or convertibility in the future”

OR

So you guys do life Insurance?

Yes we do. Generally we fix people's broken life insurance plans or introduce them to the correct ones if they don't have any coverage

How do you know if you have a broken policy?

Well, we have to look at it a couple of ways.

First, is it competitive price-wise and it does it allow you to convert to a permanent policy for Pension Max?

What's Pension Max?

Pension Max is a program we have that let's you take the maximum amount from your pension and still provide survivorship income to your spouse, while at the same time actually putting extra dollars in your pocket every month.

Fill out the information card so we can set a time to get together to go over this and a number of other things that you need to be aware of so you don't leave money on the table with your PERS.

Then move to getting the lead so you can set an appointment and take some time one-on-one to explain how it all works.

3. I Can Probably Save You Money

Yeah, I already have life insurance and I already have retirement.

That's great. But, look... It's always good to have someone else look over your insurance and retirement plans.

OR

It's always good to have second set of eyes on your retirement or life insurance plan. I can't save you money every time, but the real numbers are this.

About 60% of the time when I work with someone it's no additional money out of pocket. I just teach you a better and more efficient way to get you where you want to go.

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20% of the time I can actually save you money and get you where you want to go for less out of your pocket.

And the last 20% is usually a more difficult conversation”

Why is it a difficult conversation?

Because about 20% of the time you have someone who is doing 40 hours of overtime a month and they still can't pay their bills, but they want to retire tomorrow, and they would only be making a portion of their salary as you know.

So they have to do one of two things; they have to cut their spending or, to get out of the department in a reasonable timeframe, they have to put more money away for retirement.

Then move to getting the lead so you can set an appointment and take some time one-on-one to explain how it all works.

4. Have you Thought about your Survivorship Options?

Hey, how many years do you have in the department?

I got 25 in.

Have you thought about your survivorship options?

Yes. I am going to go with 2W I think.

OK. However... we can show you a way to maximize your pension by using a permanent life insurance policy.

What this does is put more money in your pocket while you are alive, and it gives your spouse and family a lump sum when you pass away”

Then move to getting the lead so you can set an appointment and take some time one-on-one to explain how it all works.

5. What are you going to do with your Special Retirement Fund? (that's a POFF in CA)

Have you thought about what you're going to do with your POFF? You going to cash out or are you going to roll it?

I'm going to cash out.

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So you really want to take that tax hit and early withdrawal penalty when you can get a 10% bonus and a guaranteed income for life?

How do they do that?

Fill out a card and we will talk to you about it.

OR

I am going to roll it in my 457.

“Well... you can't really do that buddy.

Why?

Because your 457 is not age restricted and a 401k has an age restriction of 59 and 1/2. Anything pulled out before 59 and ½ will get you an early withdrawal penalty and your POFF will be set up as a 401K.

So what do I do?

Fill out this card, it's really too much to go over right here, but I will get back to you and set up a free consultation in the next week or so.

OR

I am going to put it in my 401K.

How much do you have in your POFF?

About \$22,000.

So you can't really do that. Your maximum contribution for the year is \$17,500. Fill out this card so we can help you. We don't want you getting a nasty letter from the IRS next year, so we will give you a free consultation.=

Then move to getting the lead so you can set an appointment and take some time one-on-one to explain how it all works.

