



## Introduction

Welcome to the SeniorLeads system for gaining clients.

### **SOME ADVISORS FAIL WITH THIS SYSTEM BECAUSE THEY IGNORE THE INSTRUCTIONS. IN ORDER TO HAVE SUCCESS:**

- a) study this document carefully,
- b) watch the the training videos (all of them) at <https://seniorleads.com/training>,
- c) listen to the audio clips <https://www.seniorleads.com/app/resources/advisor-audio>
- d) and mail out materials as described.

Follow these instructions, and you will be successful with this system. Disregard these instructions, do it “your way”, and plan on failure. If you study and follow what’s outlined exactly and what other advisors have PROVED works, **you can set 2 appointment for every 10 prospects you receive** (on average, depending on your skill level), and then drip on the rest. In the end, it is a numbers game, and there is no “magic bullet”. If you take at least 25 prospects a month and follow through on each, your returns can be extraordinary, as you’ll hear when you [listen to the audio clips from other advisors using the system](#). These are advisors just like you, who make a ton of money each month by following the simple steps found in this document. We wish you great success with our system!

Sincerely,  
The SeniorLeads Staff

## **How to Follow-up on Prospects and Get the Best Return From the SeniorLeads™ System**

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## Basics

In order to convert the maximum number of prospects to appointments, you need to remember that:

1. The prospect does not know you
2. They will meet with you if they *like* you
3. They have no incentive to meet with you until you uncover their discomfort (Americans are rarely motivated by opportunity and almost always by discomfort/pain/fear of loss)
4. Some people will not be ready to meet right away so it is critical that you drip on them with a monthly newsletter, which gets them to respond or some other effective method ( see [www.advisor-newsletter.com](http://www.advisor-newsletter.com) )

You will not get an appointment unless you find the motivator, the discomfort that led the prospect to request the booklet (or the computerized retirement analysis). You get them to reveal their discomfort or concern by asking questions and drilling down.

There are two very important books you should study if you want the maximum results from these calls and in any of your selling:

- *Spin Selling* by Neil Rackham
- *Secrets of Question Based Selling* by Thomas Freese.

You can get these books at [www.amazon.com](http://www.amazon.com)

Note that 90% of the people who just read the above recommendations to get these two books won't do it. This is exactly what separates winners from losers. Our goal is to have you win *so please*, follow every instruction we provide.

The basic lesson of these books is that you get people to act when you know how to ask them the right questions. Unfortunately, most financial advisors and insurance agents don't know how to do this, have never learned to do this, and lose opportunities every day to make money. Our leads have no value to you if you don't know how to speak to a prospect and get the appointment.

You do not get the prospect to act by just talking. Later in this document, we will illustrate a sample follow up call to the prospect. These calls have been audio-recorded and can be found in the SeniorLeads Back Office ([https://www.seniorleads.com/app/advisor\\_session/new](https://www.seniorleads.com/app/advisor_session/new)). If you study these recordings and use them exactly as we teach you, you will be very happy with our prospects. If you don't learn how to approach the prospect, this lead system and NO LEAD SYSTEM will ever work for you.

We will even teach you how to follow up on the phone! Just listen to

- a) The consulting call video: <https://www.seniorleads.com/training>
- b) Audio clips in back office: <https://www.seniorleads.com/app/resources/followup-howto>

We highly recommend you watch the consulting call video more than once as repetition is the mother of mastery. It is a good idea to watch it again after you have used the system for 2-3 weeks.

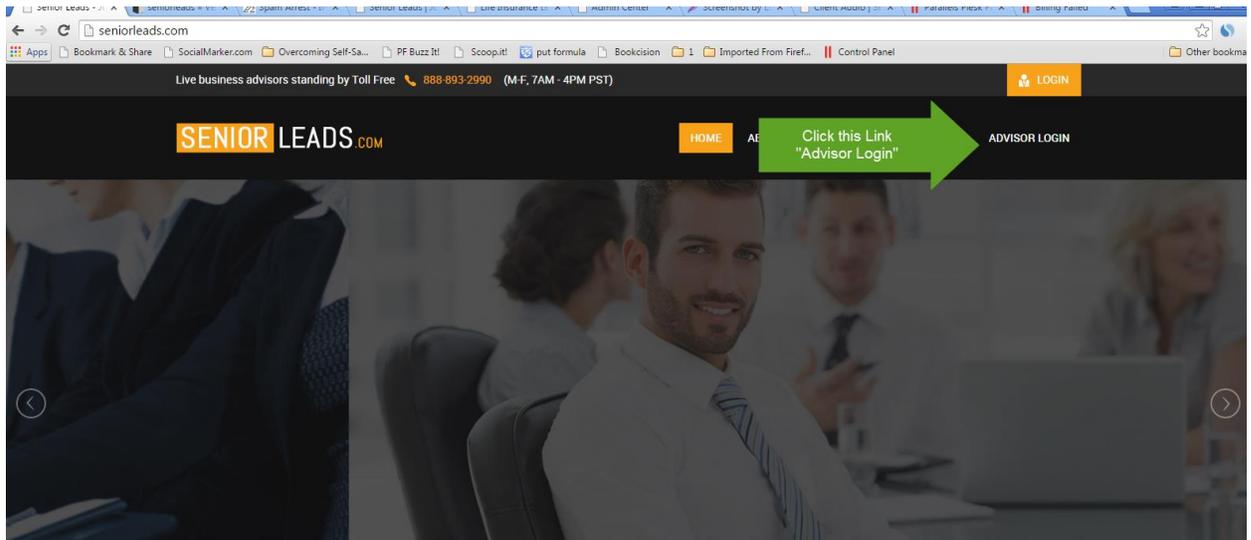
## **Important: Send the Booklet or Related Materials!**

You can automatically have us email a pdf of your booklet (also known as "eBooklets") to each prospect as it arrives, for no additional cost. Doing so delivers your marketing message while your prospects are hot. And it shows that you are credible and responsive - two important qualities that seniors seek in a financial advisor.

Note: We recommend you use this automated booklet email service, **but this is NOT a substitute for printing and mailing the booklet or your own related materials via the US Post Office.** Here's why—emails are easy to delete and 10% never arrive because of Internet problems. But when you print the 16 page physical booklet, they arrive at the home of your prospect in a 9 x 12 envelope that has "weight." The printed booklet activates the sense of touch and even smell that the email booklet does not. The "physicalness" is much more impressive than an item received by email and your chances to then call and set an appointment increase ten fold. If you try to set an appointment without mailing the booklet or your own material, your chance of setting an appointment is slim to none.

Here are the steps to set up your booklets if you choose to use them in your mailing. If you do not use OUR booklets, you **MUST SEND THEM RELATED MATERIALS.**

1. Log in to the Back Office at [www.seniorleads.com](http://www.seniorleads.com) and click "advisor login" in the upper right corner of the screen.



Then, enter your username and password,

**SENIOR LEADS.COM** **BACK OFFICE**

Log Into Your Account

Login

Password

Automatically log me in next time

[Forgot your password? Click here to retrieve it.](#)

**Important Notice: Bi-Weekly Account Changes**

At Seniorleads, we update your ads to generate prospects every 2 weeks. **THE DAY FOR CHANGES IS THE FIRST AND THIRD THURSDAY OF THE MONTH.** Your ads are placed by Seniorleads and paid for in advance. Once the ads are placed, there is nothing we can do to change your criteria (radius, zip codes, prospect types) until the next 1st or 3rd Thursday of the month.

Most months have 4 Thursdays, some have 5 Thursdays. But the dates to make changes never varies - it's always the 1st and 3rd Thursday of the month.

**Upcoming months that have 5 Thursdays are:**  
July 2014, October 2014, January 2015 (the first Thursday is January 1), April 2015, July 2015

You will see this page, then click “My Booklet Setup” to access the dropdown and click on “Customize Booklets”.

**SENIOR LEADS.COM** **BACK OFFICE** Home Logout

Knowledge Base

Can't find an answer below and don't want to wait for an email reply? Check the Knowledge Base or create a support ticket.

[Click Here](#)

My Account

[Edit Contact / Credit Card](#)

[Submit a Credit Request](#)

[Billing Summary](#)

[Email History](#)

[View Service Agreement](#)

[Pause Account](#)

[Cancel Account](#)

My Settings

[Adjust Radius & Zips](#)

[Modify Prospect Types](#)

[Set Daily Cap](#)

[Specific Zip Code Option](#)

[How to Control Lead Flow](#)

My Prospects

[View Prospects](#)

[View Credits](#)

My Booklet Setup

[Customize Booklets](#)

[Auto-send Booklets](#)

[Compliance / FINRA](#)

**Logged in successfully**

**Use the NEW Knowledge Base**

The Seniorleads system is automated to the fullest extent so we can keep the lead price as low as possible. **The entire system has been documented in your back office (the links on the left) to answer every question you may have.** If you still can't find what you are looking for, [please check the Knowledge Base first](#) for an answer or you may create a support ticket and help will be provided by email.

We will add a new lead type--prospects interested in maximizing social security. If you prospect in the 55+ market and do not already discuss this topic with prospects, you are missing a HUGE opportunity as explained here <http://www.wealthyproducer.com/uncategorized/why-the-average-life-insurance-agent-is-poor/>

[Click here to access the Knowledge Base and support ticket feature.](#)

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Upcoming months that have 5 Thursdays are:

**Click the link "Customize Booklets"**

**Account Summary**

Central Zip Code: 99999

Radius: 5 miles

Prospect Types:

- Interest Income Seekers
- Financial Analysis
- Annuity Prospects
- Investors
- LTC Buyers
- IRA and 401k Rollovers
- Life Insurance
- Retirees
- Pre-retirees

**Billing Summary**

Price Per Prospect: \$18

Prospects this Month: 0

Credits Available: 9

Credits Used: 229

Billable Prospects: 0

Total Due: \$0

Next Billing: 08/01/2015

Billing Trigger: \$200

**System Support**

Client Services:

- [Create Support Ticket](#)
- [Premium Phone Support](#)

Consulting Call:

- Tues. & Thurs. 9am Pacific
- [More Info Here](#)

Business Advisor:

- David Sage

**Knowledge Base**

Can't find an answer and

2. Follow the instructions to set up your electronic booklet. Once set up, you can set the option for us to email a booklet to every prospect that comes in for you. But

this should not be a substitute for sending a printed copy (which you will be able to download from [www.advisorbooklets.com](http://www.advisorbooklets.com)) with a cover letter on your letterhead. The suggested verbiage for your cover letter can be found later on in this guide.

3. Sent the physical booklet or related materials via United States Postal Service. Include a cover letter (see sample later in this manual), and do something to make the package stand out. See the audio comments found in the back office for tips about this.
4. Call 2 business days after you send your physical booklet to set an appointment.

## HOW TO RUIN YOUR SUCCESS

Ignore everything above and call prospects to set an appointment or try to make a sale AS SOON as you get the prospect in your e-mail inbox or Back Office. You will be a total stranger to the prospect, be perceived as a sales person they don't want to talk with, and you will have wasted the cost of the lead and your time and have blown a good opportunity by not following the instructions. A critical part of this system is that the prospect receives your printed booklet or related materials **BEFORE** you attempt to set an appointment, as it establishes your credibility. This is fundamental to the SeniorLeads system. Please watch the recorded consulting call video AFTER you study this document.

## Follow Up Email

When people fill out the request for their booklet, they are required to enter their phone number. Of course, we don't know if they enter it accurately and so we provide a guarantee about this (see the guarantee at the end of this document).

We check every phone number before sending it to you against a national telephone "disconnected database" to see if it's a working phone number. But we have found that the phone companies do a poor job of keeping their disconnected phone databases up to date, so in some cases, the phone companies report back to us that a number is good (not disconnected), when it IS actually disconnected. So on a daily basis, we unfortunately deliver leads with bad phone numbers that the phone companies tell us are good. We of course never want to send out an incorrect or disconnected phone number but because the phone companies can't give us accurate data, we can't always send you accurate information.

Therefore, we take care of this issue in the guarantee section of this document (see end of document) by replacing leads that don't meet the phone number guarantee. It's possible the prospect mistyped one digit so before you assume a phone number is not good after calling and getting a disconnected message, make a quick call to 411 and see if their correct number is listed.

If the prospect is unlisted or you have called several times and not reached them send them this follow-up email and you may find they contact you back. (see information about the toll free number to insert in the email).

### Weak Version – Follow Up Email

*Email Subject: Something to Ease Your Retirement*

*Dear Mrs. Smith:*

*You recently requested [name of booklet, for retirees] on the Internet. Did you receive it? I would very much like to know if it was of value for you. Would you mind if I phoned to get your opinion of how well it answered your questions or explained (the booklet topic)? Helping people in our community understand financial matters is very important to me as a professional, so any feedback would be welcome.*

*Let me give you my office phone—it is xxx-xxx-xxxx.*

**NO SALES PITCHES OR OTHER INFORMATION OR ITEMS IN THIS E-MAIL**

Here's another way to get the phone number. Send this e-mail:

## Strong Version – Follow Up Email

*Email Subject: Something to Ease Your Retirement*

*Dear Mrs. Smith:*

*You recently requested [name of booklet, for retirees] on the Internet. Did you receive it? I have other booklet titles that have been of great interest to other retirees here in (name of town or community). These are also free. Since I have an outside firm mail these for me, just call this toll free number anytime (24 hours) and leave a message which booklets you would like: **800-xxx-xxxx**. Your choices are:*

- *CD Shoppers' Guide*
- *Six Strategies to Help Retirees Cut Taxes*
- *Annuity Owner Mistakes and Opportunities*
- *How Wealthy People Invest*
- *Helping You Avoid IRA Distribution Mistakes*
- *Avoid Mistakes in Buying Long-Term Care Insurance*
- *Do Retirees and Pre-retirees Need Life Insurance?*

*Just call **800-xxx-xxxx** and let them know which booklet you would like. Maybe you have a friend that would also like a free copy. I'd be happy to send them one.*

**NO SALES PITCHES OR OTHER UNNECESSARY VERBIAGE IN THIS E-MAIL**

### **The Toll-Free Number for Your Email Above**

For the 800 numbers above in bold, rent this line toll-free line from Hosted Numbers at (800) 753-4803 or use the form toward the back of this guide (about \$15 a month). Tell them SeniorLeads sent you for a discounted rate (20 cents vs. 25 cents per call). Or just use the form attached to this document. The beauty of the 800 lines that you rent from Hosted Numbers is that **the phone number of every caller is captured**. And based on our understanding of the “Do Not Call” rules, you may call anyone for 90 days that has contacted you (we are not attorneys so check the Do Not Call rules with a qualified expert).

Do not skip this step as the \$15 or so that you invest could easily result in contacting an additional 3 prospects and a new client you could have had worth \$5,000+.

**On the Hosted Numbers voicemail line, record this message, speaking SLOWLY:**

*“Thank you for calling for the free booklet. We will send it out right away. At the tone, please leave the following information: Your name (pause), your mailing address (pause), and don't forget to include any apartment number, and don't forget the zip code. It would be helpful if you spell the name of your street and the name of your city. Also, state which booklet you want us to send. Here's the tone for your information. Expect your booklet in about three days.”*

Each day, just call the Hosted Numbers line (they will give you instructions) and retrieve your messages AND the phone numbers of your callers. Then, send the booklet

and 2 days later follow up with the phone call in the instructions below.

The phone number may be different from the phone number you originally received and better. The prospect may have entered their home phone number in the online form but they call your toll-free number from their cell phone. You will now have their cell phone number.

NOTE: The prospects for the CD booklet will be expecting a list of high CD rates from you. Just copy and paste the table of highest CD rates from

[http://www.bankrate.com/brm/rate/high\\_ratehome.asp?web=brm&prodtype=high&sort=2&product=13&Submit1=GO](http://www.bankrate.com/brm/rate/high_ratehome.asp?web=brm&prodtype=high&sort=2&product=13&Submit1=GO)

onto a clean page in your word processor (omit the ads from the web page). Another site with even greater offerings is [www.bondtrac.com](http://www.bondtrac.com). You can modify the list if you want by downloading to your PC, and placing your business name and contact information on the list. Or you may want to cut and paste information from the list onto your stationery. You will need to obtain a free password at [www.bondtrac.com](http://www.bondtrac.com) the first time you visit. Then, under “products” you will find several types of CD lists that you can send by mail or e-mail. The list with the highest rates will be the “Callable CD” list. Many of the CDs you will find on the list have features the senior may not want (e.g., a long term, a call feature, etc.), and you can hopefully fill their needs with your other fixed income products and services.

**What about prospects for which you have the correct phone number but you always get voice mail?**

Send this letter or email and get them to contact you (revise this as you see fit. The idea is to offer items that are attractive so that the prospect calls you):

*Email Subject: Something to Ease Your Retirement*

*Dear Mrs. Smith:*

*You recently requested [name of booklet, for retirees] on the Internet and I was happy to send it to you. Here are other items which other mature investors in our community have requested from our office. Would you also like to get any one of the free items below? If so, just call us at xxx-xxx-xxxx and tell us which items you would like to receive:*

- *List of banks which pay the highest rates on term deposits*
- *List of nursing home ratings in our area*
- *List of highest annuity rates*

You can find this information on the Internet and send them to the prospect:

List of banks which pay the highest rates on term deposits

[http://www.bankrate.com/brm/rate/high\\_ratehome.asp?web=brm&prodtype=high&sort=2&product=13&Submit1=GO](http://www.bankrate.com/brm/rate/high_ratehome.asp?web=brm&prodtype=high&sort=2&product=13&Submit1=GO)

List of nursing home comparisons in our area

<http://www.medicare.gov/NHCompare/home.asp>

List of highest annuity rates

<http://www.immediateannuities.com/comparativeannuityreports/archive/Current-Issue.pdf>

## **Send this Cover Letter on your Letterhead with a Copy of the Booklet.**

Dear Mrs. Smith:

You recently requested a free copy of my (title of booklet) on the Internet. I am very happy to enclose it.

It's a coincidence that across the entire U.S., I happen to live within 20 miles of you! As a professional, helping retirees be well informed is important to me, and these free booklets are just one way I make a community contribution. I would very much like to know if you find the booklet valuable and if it answers the questions you have. When you read the booklet, questions may arise. Do not hesitate to contact me at (your office phone number).

I also have other booklets that have been of great interest to retirees. These are also free—just call and tell us which reports you would like (your office phone number). Your choices are:

- *CD Shoppers' Guide*
- *Six Strategies to Help Retirees Cut Taxes*
- *Annuity Owner Mistakes*
- *How Wealthy People Invest*
- *Helping You Avoid IRA Distribution Mistakes*
- *Avoid Mistakes in Buying Long-Term Care Insurance*
- *How to best Buy, Sell and Exchange Your Life Insurance*

Just call (your office phone number) and let them know which booklet you would like. Maybe you also have a friend that also would like a free copy. They can phone that same number.

Again, my direct line is (your office phone number). If you have questions, or have need for advice with financial or investment issues, I am happy to help you.

Sincerely,

Bob Planner  
Chartered Financial Consultant

## **Calling the Prospect to Get an Appointment**

You must understand that the prospect is not sitting by the phone, just waiting for your call. All that the prospect did is as follows:

They were on the Internet. They came across the offer for a booklet (or the financial analysis) and they completed a form. They probably spent an additional 2 hours on the Internet that day:

1. on a dating web site looking for a match for their daughter

2. looking for the best deal for new tires for their car
3. checking some medical symptoms to see if they could self-diagnose some issues

By the time they logged off, 2 hours later, they have likely forgotten about filling out the form. While you may think that your life insurance, your mutual funds, your service should be the focus of the prospect's life, it is not. The prospect had interest in the offer, or else they would never have disclosed all of their contact information. But it does not mean that the interest is their #1 priority or a central focus for them. Therefore, the appointment needs to be sold! The last sentence is true of EVERY prospect, even a referral.

**Therefore, we highly recommended that YOU make the initial call to the prospect and NOT delegate to an assistant.**

You hopefully know how to sell and have taken sales training (if you have not, you are losing business). We have provided a short sales training in the scripts herein as well as the audio recordings in the Back Office. These should be studied thoroughly before making any calls. Calling for an appointment IS A SALES CALL. While you know something about making a sales call, it is likely your assistant does not. Selling an appointment is NOT done the way most assistants know how to do it. There are even many advisors and agents who don't know how to sell an appointment.

So it bears repeating that if you care how many appointments you get, YOU should have the initial conversation with the prospect as your assistant will blow a lot of initial appointment opportunities. You are the exalted professional whose photo and information appear on the booklet. The prospect has regard for you and will close to an appointment much more readily than with a "stranger." You may think that if you make the call, it diminishes your professional stature, which is not true. We know this from testing, and we know absolutely that when the professional makes the call, the professional closes more appointments. So if you want the system to work for you, YOU must make the appointment setting call.

## **How to Ask Questions When You Follow Up on the Booklets**

Call people 2 days after you send the booklet. If you call sooner, many people have not looked at the booklet. You would rather that they have looked at it before you call, because then when you do call there is some meat to your discussion, and a better chance of closing the appointment. Never expect that they have read it, just that they received it. Never ask them "did you read it?" as this is not important and will kill your conversation from the beginning.

**☞ Best time to call seniors: 8:00 to 8:30 A.M. or 4:30 P.M. One evening a week call those people you can never reach from 7 to 8 pm.**

If you get an answering machine, do *not* leave a message. The prospect will not call you. Just call them back at 4:30 P.M. if they were not home at 8:00 A.M., and vice versa.

Note: Some financial advisors believe that seniors monitor all incoming calls via caller id and your call will never get through. There are two ways

to defeat this screening. Please do a Google search on “caller id blocking” and “caller id spoofing” if you believe this is a problem.

When you call, your script is simple:

*“Mr. Jones? Hi, Mr. Jones. I had to call you because you are a neighbor of mine here in (name of town). You were on the Internet and requested information from my web site on (topic). It is such a coincidence -- you live just x miles from me—you are on (name of street) and I am here on (name of street). My name is (first name). How long have you lived here ins (name of town)?”*

Some chit-chat may ensue and that’s fine, this is them getting to like you. They found you on the Internet, which is like meeting you in France. If you meet someone from your town in France, you have an immediate rapport. The same applies in this case.

*“May I ask (or “I’m curious”), what was it that motivated you to request information about (topic of booklet)?” (Ask this not like an interrogation, but like a curious friend)*

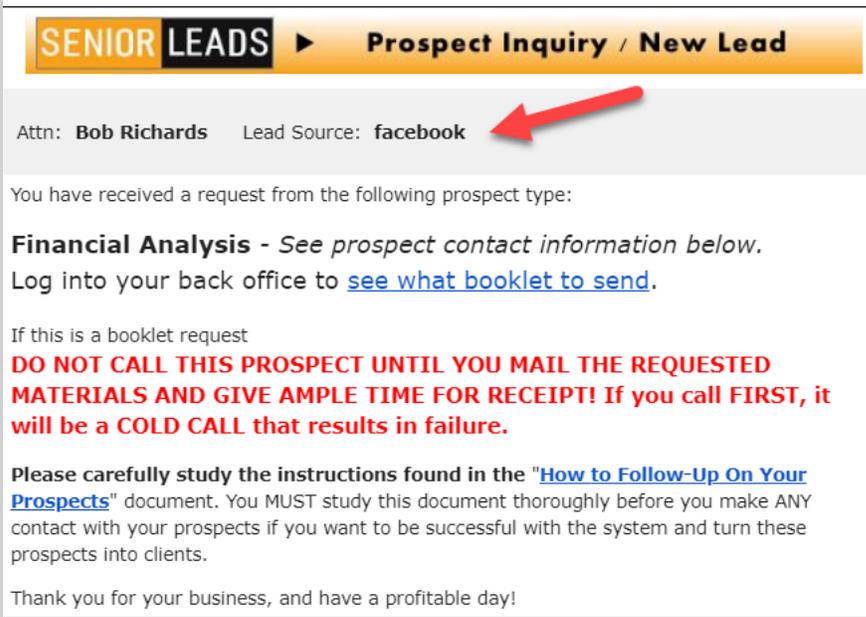
## Facebook Leads

The most important thing when calling a prospect is to establish some connection.

In our script for calling prospects, notice that you position yourself as their neighbor because you live in the same area. That establishes a connection and separates you from a stranger.

Another way to establish a connection are the situations when the leads come from Facebook.

Here is how you know which leads come from Facebook. Your emails will show it:



The screenshot shows an email interface. At the top, there is a yellow navigation bar with the text "SENIOR LEADS" in a black box, followed by a right-pointing triangle and "Prospect Inquiry / New Lead". Below this, the email header shows "Attn: Bob Richards" and "Lead Source: facebook". A red arrow points to the word "facebook". The email body contains the following text:

You have received a request from the following prospect type:

**Financial Analysis** - See prospect contact information below.  
Log into your back office to [see what booklet to send](#).

If this is a booklet request  
**DO NOT CALL THIS PROSPECT UNTIL YOU MAIL THE REQUESTED MATERIALS AND GIVE AMPLE TIME FOR RECEIPT! If you call FIRST, it will be a COLD CALL that results in failure.**

Please carefully study the instructions found in the "[How to Follow-Up On Your Prospects](#)" document. You MUST study this document thoroughly before you make ANY contact with your prospects if you want to be successful with the system and turn these prospects into clients.

Thank you for your business, and have a profitable day!

You can immediately send these prospects a friend request on Facebook or a message via Facebook messenger “Just wanted to let you know the booklet you ordered about (topic) is on its way to you.”

When you call, open the call as follows:

“Mr. Jones? Hi, Mr. Jones. I had to call you because you are a neighbor of mine here in (name of town). You were on Facebook and requested a copy of my booklet about (topic). It is such a coincidence -- you live just x miles from me—you are on (name of street) and I am here on (name of street). My name is (first name). How long have you lived here ins (name of town)?

(Note that it is best to refer to the booklet by the general topic and not the exact title. The prospect can get confused by the exact title but WILL RECALL their interest in the general topic).

This question will reveal their concern or motivation. In most cases they will tell you something that you will be able to “drill down.” They will say something like:

- I’ve been thinking about an annuity...
- My brother just got an annuity...
- I have an annuity and wanted to see what the booklet said....
- I don’t get good advice from my advisor...
- I just got an annuity and don’t really understand it...
- I am seeking ideas for more income—the rates are so low....

If they say something like they were just interested in some information, you ask: “*Let me ask you, are these low interest rates hurting you? How do you feel about them?*” (Or ask some other question related to the items they ordered:

*Annuity booklet: Did you have interest in the booklet because you’ve been considering buying an annuity?*

*Tax Reduction booklet: Do you feel your accountant is saving taxes in all the possible ways? Or do you think the next Congress will raise taxes?*

*LTC booklet: Do you know anyone that has needed long term care?*

*Mutual Fund booklet: Do you feel mutual funds have been a good investment for you? or How have your mutual funds done?*

If they don’t engage readily in conversation, ask:

“*Let me ask you—I have a lot of retired clients, and my job over the last few years has been to help them keep their income up. May I ask, how have you managed not to have that problem?*”

No matter what they answer, you can begin the drill-down. The drill-down is like peeling an onion and getting to the center—the motivation that caused them to respond for the booklet. *Nobody* takes an action like requesting a booklet for no reason. They may not even know the reason, but something motivated them, and that’s what sales is all about: **Asking appropriate questions so that prospects realize their own motivations and correct course of action.** You ask these questions in a chatty way, not like a salesperson or interrogator (questions for each booklet follow):

If they say, “yes, (they are) thinking of buying an annuity” I ask:  
“How come?”

If they say “no,” I ask:

“That’s interesting. What motivated you to request a copy of Annuity Owner Mistakes?”

If they say, “I already have an annuity.”

I ask: “That’s great—how long have you had that?”

Or “What made you buy an annuity?”

Or “What do you think of annuities?”

No matter *what* they say, ask a question. If you give in to your desire to start “telling” and try to close an appointment at this stage, you lose your chance for an appointment. Make friends first and uncover their motivations.

At this stage of the conversation, you have no pain; no “hook” that motivates them to set a time with you.

For those people with annuities, I ask them what rate they are receiving. If it’s low, I ask them “How do you feel about that rate?”

If they say its low, I ask, “Would you like to earn more?” (Only now have I uncovered some discomfort—they don’t like the low rate)

Other questions I ask:

- *What company is your annuity with?*
- *Have you been happy with the rate you have been earning?*
- *Have you been happy with the performance? (Variable annuity)*
- *Do you know the safety rating of the company?*
- *Does it worry you that if the stock market crashed, you could lose a lot? (Variable annuity)*
- *If you could have the same safety, but earn more, how would you feel about that?*
- *Are you aware that instead of a fixed rate, you could have an annuity that goes up with the stock market, yet fully protects your principal? How could that help you? (Index annuity)*
- *Do you think your estate will be subject to estate taxes? My article on page four of the booklet shows you how to avoid this or have the taxes paid for by converting an annuity to a life policy that will pay estate taxes. Is avoiding tax important to you?*

The entire goal of these questions is to probe for the *hot button*, the prospect’s concerns, and use it to close an appointment to determine if you can help them. Do not ask the more technical questions too early. Chit-chat first.

You can’t fire these questions at prospects one after another. You need to weave them into a conversation. The questions we have provided here are a sample. The questions you ask will be in response to what the prospect says to you.

The conversation is like an onion and you keep peeling to the center. Ask questions *in relation* to what they just said. Here's an example:

***What motivated you to order the booklet?***

*I pay too much taxes and I need a break*

***How much tax do you think you pay?***

*My quarterly estimates are \$20,000.*

***That is a lot. Has your accountant been able to help you?***

*Not really.*

***Has your financial advisor been any help?***

*We purchased some tax-free bonds, but that did not make a big difference.*

***It sounds like you're not getting the type of advice you want; is that true?***

*Yes.*

***What do you think some solutions are?***

*I don't know, I'm looking for someone that thinks creatively.*

***So you are seeking new ideas?***

*Yes.*

***If you got advice on new ways to cut taxes, what would you do with those savings?***

*I'd probably take another vacation.*

***You like to travel?***

*Yes, it's my favorite activity.*

***Well let's see if we can send you on another trip. Would you like to know what other people in your situation are doing to cut taxes?***

*Yes.*

***Great. We provide free community service appointments on Tuesday and Thursday afternoons as a service to the community, and also as a way to meet people we can help. Which day is more convenient for you?***

Some people will make it real easy and call you when they receive the booklet. *Do not* give any specific solutions on the phone. Give general ideas, because you want to close to an appointment. Tell them to bring in their annuity or insurance policy and their most recent statement. Then you can review it and accurately address their concerns and answer their questions.

For each booklet the process always starts:

*"Mr. Jones? Hi, Mr. Jones. A few days ago you were on the Internet and ordered a copy of my booklet, (name of booklet). Did that get to you?"*

*"Yes, but I haven't read it."*

*"Funny you should find me on the Internet. You live in (name of town) and I live in (name of town). My name is (your name) How long have you lived in (name of town)?"*

*"May I ask, what was it that motivated you to call for the booklet when you saw my offer?"*

Then, you keep probing until you find a strong motivator and you close the appointment around the motivator (explicit desire). For example, if they say something like, *“Oh, the rate I am getting is terribly low,”* you ask: *“Why does that concern you?”*

*They say “I need to earn more.”*

*“Would you like to know how to earn more?”*

*“Yes, I would!”*

*“Great, I would be happy to show you how. Why don’t we set a time to meet....”*

The Following are some questions you want to ask for other types of booklets and to give you additional understanding:

## **Long-Term Care**

- *Have any of your friends or relatives needed long-term care?*
- *What are your plans once your health changes?*
- *Does that worry you?*
- *Do you plan for your kids to take care of you?*
- *Is there anyone to take care of you?*
- *Do you know anyone who has this insurance?*
- *Why did they get it?*
- *Why is it that you have not gotten it?*

Any of the above questions might reveal pain and when you hear that, you ask the basic question *“Would you like to get rid of that (pain)?”*

For example, they say: *“I don’t want my kids to have to take care of me.”*

*“Would you like to know how other people insure that’s never necessary?”*

*“Yes, I would.”*

*“We teach people how. We have free community appointments....”*

## **Investments**

- *What was the return on your portfolio last year?*
- *Does that bother you?” or “How does that make you feel?*
- *Is the return on your funds enough to meet your goals?*
- *Have you been satisfied with your results in the market?*

- *Why do you think you haven't done as well as you would like?*

(If they don't know the risk level or return, that's the perfect opportunity to ask if they would like to know. If they say yes, then you set an appointment to review the Morningstar or Weisenberger or ValueLine reports.)

- *Do you find that it's harder to know which fund/ETFs/money managers to choose?*
- *How do you do it?*

## **CD Shoppers' Guide (interest income seekers)**

- *What motivated you to call for the booklet?*
- *What kind of CDs do you have?*
- *Why do you have CDs? (they may be unaware of other alternatives)*
- *How's the interest rate?*
- *Is it enough for you to live on? (if the answer is no)—Would it help if you could get twice the interest rate you now receive?*
- *Some banks pay 50% more interest than others—would you want to find out more about that?*
- *How long are your CDs? 1 yr, 2 yr, 5 yr?*
- *Is it a bother for you to roll them over?*
- *What about when you're on vacation—what happens if they mature?*
- *Would it be helpful not to bother with the maturities and rolling them over?*
- *Which bank do you use?*
- *How's the service there, how do they treat you?*

You probe until you find the discomfort, and then close the appointment around solving their discomfort.

## **IRA Distribution Mistakes**

- *What motivated you to call for the booklet?*
- *Is saving taxes on your IRA withdrawals a goal for you?*
- *Do you know how to do that?*
- *Are your beneficiaries your family members?*

- *You can sometimes save taxes by choosing different family members as your beneficiaries—did your IRA custodian explain that, or did they just let you choose whoever you thought was best?*
- *Some people will pay double taxes (income and estate) on their IRA—are you in that situation?*
- *Are you taking withdrawals from your IRA yet?*
- *(If not 70½) Did you know that some people can save income taxes by starting their IRA distributions before they turn age 70½?*

## **IRA/401k Rollover**

- *What motivated you to call for the booklet?*
- *Why do you think you need to do a rollover?*
- *Do you know how to do that and avoid the withholding tax?*
- *Did your employer explain the direct transfer and the 60 day rule?*
- *Are you taking withdrawals from your IRA/401k yet? Would you like to?*
- *(If not 70½) Did you know that some people can save income taxes by starting their IRA distributions before they turn age 70½?*

## **Six Strategies to Help Retirees Cut Taxes**

- *What motivated you to call for the booklet?*
- *Do you feel your income taxes are too high?*
- *How much do you think you pay each year?*
- *What do you think causes them to be so high?*
- *Has your accountant been able to help you?*
- *Has your financial advisor been able to help you?*
- *Do you think there might be other ways to cut your taxes?*
- *What do you think they might be?*
- *If you did reduce your taxes, would you use the savings for enjoyment like a vacation or would it go toward living expenses?*
- *Would you like to know what other people in your situation have done to cut their taxes?*

## **Retiree and Pre-Retiree Booklet**

- *What motivated you to look for information about retirement finances?  
(if retired)*
- *Have you been getting sufficient income?*
- *How have the low interest rates affected you?*
- *If you could get more income, how would you use it?  
(If not retired)*
- *What is your major concern about retirement?*
- *What plans have you already made?*
- *You are concerned that you won't have enough?*

## **Individual Health Insurance**

- *What motivated you to call for the booklet?*
- *What's your biggest problem with getting health insurance?*
- *Does your health prevent you from getting the coverage you need?*
- *Has anyone shown you how much you save by changing the deductible?*
- *Has anyone explained to you how to save with an HSA?*
- *What plan do you have now? What plans have you investigated?*
- *Would you like to know what other people in your situation have done to get the health coverage they need?*

## **Life Insurance**

- *What motivated you to call for the booklet?*
- *How long have you had that policy? Why did you buy it?*
- *Does your policy have cash value?*
- *Why do you think you need life insurance?*
- *What pricing have you gotten for that coverage?*
- *Was the quote you received guaranteed to age 100?*

- *Have you taken advantage of the drop in rates over the last 5 years?*

Would you like to hear an audio recording of the way to make this call? Go here:  
<https://www.seniorleads.com/app/resources/followup-howto>

## Computerized Financial Plan Follow up

The people that request the computerized plan should be expecting your call. The ad they complete states: “phone number with area code required to contact you for your information.” Do not wait three days—call as soon as you get the prospect.

*Mrs. Jones? You requested the free computerized retirement analysis on the Internet and I was assigned to prepare that for you. Do you have a few minutes now?*

*Great. this is Jane Doe with ABC financial here in (name of town). What I do is gather information about your financial situation. I put this information into software I have that prepares an excellent plan and illustrates what you're doing well and where you can make positive adjustments in your financial situation. It takes about 30 minutes to get the information and prepare the plan right on the spot (proceed to close appointment in your office or their home using your laptop).*

If the prospect is hesitant, do not be confrontational, like “well **you** requested this so I'm just calling....” Instead, change the subject like this: “Let me ask you. When you saw the opportunity to have the free computerized plan prepared, what particular issue motivated that—what's your greatest financial concern?” You are then in probing mode and can peel the onion to their core concerns.

When you hit that concern, ask “would you like to see how other people like yourself have eliminated that worry/handled that issue, solved that problem? Great. We have free appointments on Tuesday and Thursday afternoons as a service to the community and also as a way to meet people we can help. Which day is more convenient for you?”

We have used J&L retirement planning software, but it may be too elaborate to do a quick plan (get a free demo copy at <http://www.jlplanner.com/>). We have heard that software from Torrid Tech produces a fast and nice plan (<http://www.torrid-tech.com>).

The prospect may ask if you can do it over the phone.

*“Sure, we can do it over the phone. I have a number of questions that will require information from your tax return and your financial statements. It may be easier if we do this in person so that we don't miss anything. I want to make this plan as accurate and as complete as possible. Is that also your goal? Then let's do this in person and do it correctly (set a time).*

If you call a few times and do not reach them by phone, send an email and letter:

*Dear,*

*You requested a free computerized retirement plan on the Internet. I am the local professional assigned to prepare that for you. As you recall, there is no cost. What time would you like to set for that? We can do that over the phone or set a time to meet in person.*

*Even if you are no longer interested, would you please call and let me know that so I don't get into trouble? The web site that asked me to contact you always checks to see that I contacted people who request the analysis. So please contact me either way.*

*I have enclosed a sample plan so you see what you will receive. This is a fantastic free benefit and all you need to do is phone me to get a personalized analysis for yourself, my number is xxx-xxxx.*

*Sincerely,*

*John Planner*

## **For Those People Who Say They Did Not Order the Booklet**

We are constantly striving to improve the SeniorLeads program, and would like to address a concern we hear from some advisors in the program. You may have some prospects say "I didn't order that booklet." Or "I filled out a form to get a free laptop." This prospect is not correct. They may not remember the offer, but they SPECIFICALLY ordered the booklet, and you can see this for yourself. Print out these instructions and follow these steps to see how this can occur:

1. Go to [www.pch.com](http://www.pch.com). This is the web site for publishers clearing house (you know, Ed McMahon giving away \$10 million). You are offered the opportunity to win \$10 million on the web site.
2. Fill out this form completely to enter the site
3. After you enter you will get a bunch of magazine offers. Click past them.
4. Next you will see offers for various products and the visitor to the web site can opt into those offers with one click of the check box
5. Click through those offers and go deeper into the site
6. You will eventually come to offers that look like this:

Official Rules | See Sweepstakes Facts

 PUBLISHERS CLEARING HOUSE

Special Offers, Exciting Opportunities For tom thumb.  
To qualify for the offer below please fill in all required fields and click on the CONTINUE button.

SouthlandMall  
Priced to style

Southland Mall - Join The Club and You Could Win a \$100 Shopping Spree!

**win \$100 Shopping Spree**

**The Club**  
Savings Events Service

**Join The Club!** Become a member of the online program that offers you a chance each month to WIN a \$100 mall shopping spree.

Plus, by registering for The Club you will receive advance notices of sales, events, and preferred offers emailed directly to you.

**Complete the form below to get started!** Membership is FREE. No purchase necessary to join.

First Name  required

Last Name  required

Address  line 1 required  
 line 2

City  required

State  required

Zip Code  required

E-Mail Address  required

Confirm E-Mail Address  required

Gender  male  female required

Birthdate  /  /  required

By clicking on the CONTINUE button you consent to sharing your information with the offer sponsor.

[Privacy Policy](#)

No Purchase Necessary To Enter. A Purchase Won't Improve An Individual's Chance Of Winning.  
Please note that these offers are not made by or on behalf of pch.com.

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If our booklet ad appears on a site like this, it will appear in the same format as the above ad, with the prospect's complete information, a full description of the offer, and required fields that they must complete to opt into the offer.

So yes, the prospect may have entered the site to win \$10 million or win a laptop or an Ipod, but in order for you to receive the lead, the prospect must specifically opt into the offer for the booklet (or financial plan).

Most of our ads do NOT run on sites like this but we participate in advertising networks with 5000 web sites (we don't get to pick on which of the 5000 sites our offers run, it's all or none). So in order to get on great sites like Bankrate.com and USAtoday.com, our offers for financial booklets or a retirement analysis could also appear on a site like the one above. Even if it does, the prospect MUST choose our specific offer and opt in.

So you can see that every prospect you get is legitimately generated, but it IS possible that not all leads have entered the correct information. The Internet is an "open environment", and we can't guarantee that you won't get some bad information. When the information does not meet our guarantee, simply return it for credit. Please study this document completely in order to make the most of every lead.

**Want to hear what other advisors says when the prospect says "I don't recall ordering the booklet" or "I didn't order it?" Listen here**  
<https://www.seniorleads.com/app/resources/advisor-audio>

## What to say to “I did not order the booklet”

It's not uncommon for consumers to forget that they made a request information on the Internet. In fact, they may even be "certain" they did not make the request. We now include a piece of personal information to help you verify their request. On your email prospect notifications, you will now see the birth month and day displayed below the zip code. In the Back Office, under "view prospects", you will see it listed next to the email address. Rarely, this info is not available, but you should see it 95% of the time from this point forward.

Here's how you use that information:

You: Mrs. Jones? I had to call you about a coincidence that occurred last week, My name is Bob – I am a neighbor of yours here in Toledo. Let me tell you how I have your name. Apparently you found me in the Internet. I had an offer for my business on retirement advice and anyone on the Internet could have seen it and it was such a coincidence when I saw you lived across town from me. How long have you lived in Toledo?

Mrs. Jones: I don't recall ordering anything on the Internet.

You: That's strange. Let me check the information I have here. You live on Alba Street, correct? And your phone number is 999-9999, is that right? And your email is [mrsjones@jonesfamily.com](mailto:mrsjones@jonesfamily.com), Correct?

Mrs. Jones: yes

You: I'm sure you must be busy, and it's so easy to forget. May I ask what would have motivated you to want information on IRA rollovers?

You are now into the conversation and have every chance to get an appointment when you proceed as explained so far. **Do not be easily thrown off by what the prospect says to you initially.**

Don't get confrontational with the prospect. The idea is to use this additional data to show them NICELY that they did in fact complete a request for information on the Internet. They may still insist that they did not order the booklet. Notice that you DON'T ARGUE. You simply ask "What would have raised your curiosity about information on IRA rollovers? If they don't have any interest, be polite, thank them for their time and move on.

Remember, some prospects will simply not be interested in what you have to offer, and like every other prospecting method, it's a numbers game. Put them on a drip system ([www.advisor-newsletter.com](http://www.advisor-newsletter.com) is an easy way to do this), and they may convert some time down the road.

Just re-engage their interest **BY ASKING QUESTIONS** and finish the call to the appointment offer. This is called selling, and if you would like training in how to ask questions to get prospects do what you want them to do, there are many resources available to help you with this. One of the best books you can read on this subject is Neil Rackman's book "Spin Selling" (<http://www.amazon.com/SPIN-Selling-Neil-Rackham/dp/0070511136>).

## For Those People Who Won't Budge

Send these people your seminar invitations. They are a responsive group, and you will get appointments with them through your seminar.

Send these people your regular monthly newsletter. They will respond to the coupon (see the example of our monthly newsletter at <http://www.advisor-newsletter.com>), which gives you yet another opportunity to do business. The monthly newsletter works great because it contains articles about annuities, long-term care, income investing, tax reduction, estate planning, and issues that are of concern to seniors. So, maybe you do not get the annuity appointment, but then you get a call in two months and they want your advice about estate planning. That's the power of sending a newsletter. For \$79 a month, we will provide you an automated drip newsletter (all articles FINRA reviewed except for the Life Insurance articles). This powerful dripping will convert prospects to clients. Call 888-893-2993 to ask about it.

If you don't have a newsletter, you are missing the whole point of prospecting. You must "drip" on people. Not everyone is ready to do business when you are. They might be ready in three months or six months. If they do not hear from you repeatedly, you won't get their business.

Don't leave these people alone. Drip on them. Many show up at one of my seminars months later—with the booklet firmly grasped in their hand! These people almost *always* book appointments with me after the seminar.

Please get the two sales books recommended above and study them. You will find that you can get appointments with 20% or more of the people when your question asking ability is honed.

## **Other resources to increase your results:**

- How to Read a Tax Return and Uncover More Opportunities for Business:  
[www.seniorleads.com/resources/taxreturn.pdf](http://www.seniorleads.com/resources/taxreturn.pdf)

## **Requests for Lead Credits - Agreement**

This is the agreement (click the link below) you acknowledged when you registered for the lead system. Please read it carefully. You must watch the consulting call video completely before you can request lead credits.

Please review the agreement here: <https://www.seniorleads.com/agree>

## **How to Get Support**

1. You can get administrative assistance any time—from your back office, just send a support ticket:

2. There is a wealth of information in the SeniorLeads back office: <https://www.seniorleads.com/app/login> (also accessible from the link on the home page at [www.seniorleads.com](http://www.seniorleads.com))
3. You can access the knowledge base which has the answer to every question we have ever received: <https://seniorleads.freshdesk.com/support/home>

## Your First Prospects

If there are prospects waiting when you first sign up for the service, these people may have been waiting for up to 7 days for their booklet or financial planning call. After the first day, you get the prospect as soon as they come to us.

So from the first batch of prospects, you may get people that say “I don’t recall ordering that.” Do not let this throw you off. Here’s a tip—you will make more money if you address what concerns people rather than what they say. Here’s the way to approach this prospect:

*“That’s my fault and I apologize. You were online several days ago and I ran out of booklets to mail so it’s my fault it took so long to respond. Did a copy of (name of booklet) get to you? Great—why do you think you may have ordered that – what interests you about that topic?”*

If you listen to their words “I don’t recall ordering that,” you will get stopped. If you realize that they did order the item and they had something that motivated them to do so and speak to that, you will start a conversation that leads to an appointment. This is always true in sales—address prospect’s concerns, not their words.

## **Do Not Call List**

**We are not attorneys so you may not rely on this as legal advice. Laws in your state may be different, so please consult your local authority.**

Our understanding is that you may call any of these prospects for up to 90 days based on this section of the do not call web page:

“A telemarketer or seller may call a consumer with whom it has an established business relationship for up to 18 months after the consumer's last purchase, delivery, or payment - even if the consumer's number is on the National Do Not Call Registry. **In addition, a company may call a consumer for up to three months after the consumer makes an inquiry or submits an application to the company.** And if a consumer has given a company written permission, the company may call even if the consumer's number is on the National Do Not Call Registry.”

**For a more complete explanation, please visit:**

<https://www.donotcall.gov/faq/faqbusiness.aspx>

## **The Internet Ads We Run**

We have our own web sites where people visit and the ads we run there look like these:

**LTC** [https://www.seniorleads.com/long\\_term\\_care\\_insurance\\_lead\\_sample.html](https://www.seniorleads.com/long_term_care_insurance_lead_sample.html)

**Investing** <https://www.seniorleads.com/investor-leads-sample.html>

**Fixed Income** <https://www.seniorleads.com/investor-lead-sample.html>

**Tax Reduction** <https://www.seniorleads.com/annuity-lead-variable-sample.html>

**Financial Plan** <https://www.seniorleads.com/financial-planning-leads-sample.html>

**Life Insurance** <https://seniorleads.com/life-insurance-lead-sample.html>

**IRA/401k Rollover** <https://www.seniorleads.com/rollover-leads-sample.html>

**Retirement Planning** <https://www.seniorleads.com/retirement-planning-sample.html>

**Retiree Issues** <https://www.seniorleads.com/retiree-lead-sample.html>

But we run many ads on other web sites. In many cases, we cannot control the design of those ads (we do control the verbiage).

See the below for some sample ads that run on other web sites:

For a short video that further explains how we gather our prospects on the internet please see: <http://www.seniorleads.com/video/prospectsources.html>

**FREE Retiree Financial Guide** Don't Make Irreversible Financial Mistakes  
 We'll help you cut taxes, increase interest income, reduce taxes on social security income and IRA distributions and teach you everything financial advisors never tell you! Must be 50+ to qualify.

**Get Your FREE Retiree Financial Guides**  
 Receive any of these important retirement guides by filling in the form below:

**Annuity Owner Mistakes & Opportunities**  
 Facts you must know if you already own an annuity or you are considering an investment.

**Six Strategies to Help Retirees Reduce Taxes**  
 Advanced strategies to reduce or eliminate taxes.

**IRA Distribution Mistakes & How to Avoid Them**  
 Protect your IRA and pay less tax on withdrawals.

**Six Best and Worst IRA Rollover Decisions**  
 Explains How to Avoid Common and Costly IRA Rollover Mistakes.

**Don't Make a Mistake You'll Regret - Get Your Complimentary Guides NOW!**

First Name   
 Last Name   
 Email   
 Address   
 City   
 State   
 Zip   
 Home Phone   
 Birth Date Month  Day  Year

**Select One or More Free Retirement Guides**

Annuity Owner Mistakes and Opportunities Booklet  
 Six Best and Worst IRA Rollover Decisions  
 IRA Distribution Mistakes and How to Avoid Them  
 Six Strategies to Help Retirees Reduce Taxes

I have genuine interest in Retirement Planning  Yes

YES  NO **Avoid irreversible financial mistakes! Get a free retirement guide today.**

**Don't Make Irreversible Financial Mistakes!**  
 Get Your Free Retirement Guide Below

Select Any or All Topics:

Annuity Owner Mistakes Booklet  
 Six Strategies to Help Retirees Reduce Taxes  
 Six Best & Worst IRA Rollover Decisions Booklet  
 Helping You Avoid IRA Distribution Mistakes Booklet

Email\*  Confirm Email\*   
 First Name\*  Last Name\*   
 Address\*  Address 2   
 City\*  State\*   
 Zip Code\*   
 Phone\*

Phone number with area code required to confirm your request prior to shipment

**FREE** Retiree Financial Guide RetirementIncome.net - Retirees and Senior Citizens! Get a FREE Financial Guide!

Retirement-Income.net  
**FREE and Useful Financial Information for Seniors & Retirees!**

**It's easy to make financial mistakes – mistakes you can never correct.**

Our Social Security system has serious problems that will only grow worse with time. Investing in retirement can be tricky, as it requires that you consider several factors of lesser concern to younger investors. Make a mistake and you could find yourself surviving on less income than you planned, paying more in taxes, or leaving a much smaller legacy to your heirs than you thought you would.

**Regardless of your age, it's essential to take your finances under YOUR control.**

- ▶ Eliminate the Double Tax on Your IRA
- ▶ Annuities – What to Watch Out For
- ▶ Mutual Fund "Sucker Deals"
- ▶ Estate Planning Disasters to Avoid

This critically important booklet can help you avoid devastating financial mistakes you can't reverse!

**Get Your FREE Booklet Now!**

First Name  required

Last Name  required

Address  required

City  required

State  required

Zip Code  required

E-Mail Address  required

Confirm E-Mail Address  required

Birth Year  required

Select FREE Items You Desire:  
 required

Phone Number  -  -  required

By clicking on the **SUBMIT** button you consent to sharing your information with the offer sponsor.

## SeniorLeads Service Application

Fax this completed form to 1.800.800.6126 or subscribe online at [www.patlive.com/signup/BRV](http://www.patlive.com/signup/BRV).

**Contact Information:**

Subscriber Name \_\_\_\_\_ Email Address \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Fax \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Business Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

**Service Selection:**

**PATLive Receptionist**

*(Live person answers calls 24/7)*

~~\$119.90 activation fee~~ **FREE**  
 \$74.95 monthly service fee  
 \$1.00 per Live Receptionist minute

One number is included, then just \$5 each. How many would you like?  
 \_\_\_ Local area code(s) \_\_\_\_\_  
 \_\_\_ Toll-free (888/877/866)  
 \_\_\_ 800 (premium - \$5 extra)

**Messaging Executive**

*(24-hour recorded message line)*

~~\$19.95 activation fee~~ **FREE**  
 \$14.95 monthly service fee  
 5.9¢ per automated minute

One number is included, then just \$5 each. How many would you like?  
 \_\_\_ Local area code(s) \_\_\_\_\_  
 \_\_\_ Toll-free (888/877/866)  
 \_\_\_ 800 (premium - \$5 extra)

**Call Tracker**

*(Ad tracking numbers forward to you)*

\$7.95 activation fee  
 \$7.95 monthly service fee  
 1000 local, 100 toll-free minutes  
 3.9¢ per additional minute

One number is included, then just \$5 each. How many would you like?  
 \_\_\_ Local area code(s) \_\_\_\_\_  
 \_\_\_ Toll-free (888/877/866)  
 \_\_\_ 800 (premium - \$5 extra)

Forward to #: \_\_\_\_\_

For just \$30 a month, Add **Caller Insight**, PATLive's Advanced Caller Demographics, like Address, Mortgage Information, and Occupation!

**Payment Method:**

VISA                       MasterCard                       Discover                       American Express

Credit Card # \_\_\_\_\_ Cardholder's Signature \_\_\_\_\_

Expiration Date \_\_\_\_\_ Name As It Appears On Card (please print) \_\_\_\_\_

**Customer Signature:**

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

## Drip On Prospects to Make Then Clients

SeniorLeads is designed to find prospect at the beginning of their decision when they are doing research and seeking information. While some prospects will be ready to meet at that time, **many will not**. It is a matter of timing.

But if you drip on them, they can be your new clients.

Research shows that after 6 months, 65% of the people who were investigating a purchase still have not made the purchase but intend to do so. Therefore, dripping on prospects **is critical to maximize sales.**

One of the best ways to drip on prospect is with a newsletter – [see this video](http://www.advisor-newsletter.com/#video) (<http://www.advisor-newsletter.com/#video>) and use this service.

Your  
Picture  
Here

# ANNUITY OPPORTUNITIES

A MONTHLY RESOURCE FOR NEW AND EXISTING ANNUITY OWNERS

YOUR NAME,  
PUBLISHER

JANUARY 2010

## What Affects Your Fixed Annuities?

There are at least four things that may possibly impact the return you receive on your fixed annuity:

- Market interest rates
- Budget deficits
- Income tax rates
- Competition between companies

Of these, interest rates probably have the greatest bearing. And this can even be more critical whenever we are entering a period of rising inflation and higher interest rates. For instance, many annuity companies offer multi-year guarantees (MYGA) whether rates are falling or rising. And when interest rates go up, MYGAs can become even more attractive since their rates climb, too.

Please note that all investments in annuities involve fees, charges, and expenses, and MYGA Annuities will often have higher fees and charges than annuities that do not offer these guarantees.

Budget deficits can also affect your annuity's performance. When deficits are high, the government may need to borrow more money to finance its debt. That means it is competing with other borrowers—corporations, municipalities, and you—for the lowest possible interest rate on the money it needs to borrow. This, unfortunately, could have the effect of driving interest rates up.

The earnings on your fixed annuity accumulate tax-

deferred. This means that you or your beneficiaries will not have to pay income tax until the money is removed from the account. Of course, these annuities are designed for long-term investing, and ordinary federal income taxes and a 10% tax penalty could apply to withdrawals taken prior to age 59½.

Rate competition between annuity companies can sometimes result in opportunities for you to receive a higher return on your money. But you have to know what to look for. For example, how safe is the company, what is the renewal rate history, what are its Moodys or S&P Financial Strength rating, and what are the withdrawal options. As annuity guarantees and benefits are subject to the claims-paying ability of the annuity company, financial stability is very important to consider.

For a listing of annuity rates and terms, complete and return the enclosed coupon.

## Fixed Annuity Rate Renewal Time—What Option Should You Choose?

If you bought a fixed deferred annuity a few years ago, you may be looking at the end of your initial rate guarantee. And the renewal rates could be lower than they were when you first made the investment. Some fixed annuities, though, leave you no options other than accepting the current one-year rate or transferring the annuity to another one so you can lock-in a new, long-term rate guarantee.

But a one-year rate lock may not be such a bad

idea. You could earn a reasonable return and wait until next year to see where interest rates have gone before deciding to renew for another year or explore other options.

Or if your contract surrender period has ended and the renewal rates are low, the insurance company might offer you a new multi-year (usually five to 10 year) rate guarantee period. This could be their way of trying to keep your business rather than lose you to another insurance company. However, you could possibly face a new round of surrender charges by doing this (surrender schedules and rates vary among companies).

Fixed annuities are designed for long-term investors, and ordinary federal income taxes and a 10% tax penalty often applies to annuity withdrawals and surrenders taken prior to age 59½. However, you can consider “exchanging” your annuity to another company for an annuity that offers a better renewal history or more multi-year rate guarantee options. Assuming that all requirements of Internal Revenue Code §1035 are satisfied, you can exchange your old annuity and you will not owe any federal income taxes or penalties on the exchange. Surrender charges could still apply depending on your existing contract’s terms. Therefore, you would want to consider the comparative fees, surrender charges, and surrender schedules of the contracts prior to making an exchange.

Before you make any changes, review your annuity company’s renewal rate history. This will show you the rate that the company paid past clients as their renewals came due. This could also indicate how well the company paid its existing annuity holders as compared how much it paid to attract new investors.

If you are not clear on the renewal options that you might have on your annuity, please call for a comparison of your current annuity’s renewal rate history to others available on the market today. You may also want to look at annuities that lock in the rates for the entire contract term. This way you’ll know where you’re going to be at the end of the fixed-rate guarantee period (All annuity rates

and guarantees are subject to the insurer’s claims-paying ability).

Please provide the name of your annuity on the enclosed coupon and drop it in the mail.

## **A Fixed Annuity Offers More Control Over Your Taxes**

**A** study last year concluded that high tax-bracket investors who had held taxable mutual funds were losing 25% of their returns to taxes each year. And bond funds’ returns were shown to have lost almost 40% in 2002.

This loss to taxes can be attributed in part to how portfolio managers control the tax liability that is passed on to shareholders. Because every time the fund manager declares a distribution, such as an interest payment or a short- or long-term capital gain, it flows through to your taxable income. And this happens even if you never withdraw any money. Therefore, if you presently don’t need the income from an investment, why pay taxes on its earnings?

Based on the above study’s findings, if you invest \$100,000 in a bond fund that yields 6%, you would lose up to 40% to taxes. And you will end up with a 3.6% after-tax return. After five years, your account would be worth \$119,344. On the other hand, an investment that allows interest to accumulate tax-deferred, such as a fixed annuity, with a five-year 5% rate would grow to \$127,628. All of this doesn’t mean that bond funds are bad investments. But depending on your present and future needs, a fixed annuity can be a good alternative. The interest rate is locked in for a term that you choose, your principal is guaranteed, and you control when to pay income taxes.

For our free booklet that describes how annuities could possibly save you thousands, check off and return the enclosed coupon. ♦