

Client Consultation Sheet

Note* Be sure to have your CD Rom installed before your client arrives!!!

Seminar Experience

1. How did you feel about the seminar?
2. Did you enjoy it?
3. Did you find it informative, interesting?
4. Was there anything at the seminar you did not like?
5. What was the most important area of concern for you?

Financial Profile Review

Take the time to collect some information from your client.

Addressing Client Concerns.

1. Ok, according to the Financial Profile Questionnaire, you express particular interest in the upcoming renewal of CDs (insert date of renewal)
_____ Lets take a look at the returns you are currently receiving from the bank. (Go to the index section of your CD Rom, and click on CDs, to initiate conversation. After you're finished with CDs please click on the investment comparison chart, to view the advantages of annuities compared to other investments.

Or

2. According to the Financial Profile questionnaire, you also expressed concerns about (circle the areas of concern)
 1. The high rate of taxes
 2. Inflation/ the rising cost of living.
 3. Choosing the right mix of Assets.
 4. Low current yields on retirement savings
 5. Doubts about traditional sources of retirement funds.
 6. Risk associated with stock and bond markets.
 7. Having access to your money for emergencies.
 8. Outliving your income sources.

Product Recommendations

Assuming you have reviewed the client's concerns, and collected as much information as possible, you need to consider product recommendations. ABS is always available for particular product recommendations.

Qualified rollovers and qualified transfers

- a. Example: If your client is presently invested in; Mutual Funds ,a Variable Annuity, a Pension, a 401k, profit sharing, or a403B/TSA, (all of which are market sensitive investments), Your natural inclination should be to recommend an equity-indexed annuity.

Exchanges from variable products with losses suffered

- b. Example: If your client is interested in transferring assets which have experienced market losses, you may want to introduce either an equity- indexed annuity with a bonus, or a traditional fixed annuity with a bonus.

Exchanges from products with surrenders or penalties

- c. Example: If you client has existing penalties or surrender charges associated with an existing annuity, you may want to introduce either an equity- indexed annuity with a bonus, or a traditional fixed annuity with a bonus.

Immediate income needs

- d. Example: If your client is looking for income, you may recommend a single premium immediate annuity, or use a fixed annuity which permits interest only withdrawals (most products), and /or a fixed product which allows up to a 10% withdrawal feature, available systematically in the form of a monthly, quarterly, semi-annually, or annually, check or deposit into their checking account.

Emergency needs for liquidity (nursing home/disability)

- e. Example: If your client is concerned about uncertainties, such as potential nursing home costs, or disability, many products permit a full waiver of surrender charges, providing access to their full account value, if they need it. In addition, some products allow annuitization with an increase in the monthly payout of 30% for partial disability, and 60% for full disability.

Split annuities (preserving retirement savings while providing income)

- f. Example: If your client is looking for income, but at the same time wishes to maintain their principal, a split annuity will allow them to increase their current income without depleting their principal, by showing them a "split Annuity". This split or combination annuity provides tax efficient immediate income (where only a small portion of their income is taxable), by using a portion of their retirement savings for income, while another portion of their savings grows tax- deferred.

Desire for bonus products

- g. Example: If your client has expressed a desire for income, but tells you he or she will not need this income until some time in the future, a bonus annuity may be the perfect solution. Various products offer bonuses, provided the client stays in a state of deferral for two to five years, offering bonuses from 5% to 15% of their original premium!

CD replacement with multi-year rate guarantee annuities

- h. Example: If your client tells you they are using their CDs for interest income, multi-year rate guarantees/CD annuities may offer greater liquidity, and give your client a higher interest rate, which can be guaranteed for the term.

