

Key Conversation Worksheets (KCWs) are designed to assist Advisors in presenting concepts / planning solutions during a client meeting. They intended to be conversational and provide a comprehensive explanation of the concept to the client if followed as intended. KCWs should only be used after the Advisor has received training on the concept by their AIMCOR member agency.

DEFINITION OF SUCCESS

1. Client understands that they're not buying life insurance...they're buying "future financial security."
2. Client understands that they must protect against financial adversity during retirement, even if it means scaling-back their retirement.
3. Client agrees to submit an application for Universal Life with AG Asset Protector.

IF I WERE IN YOUR SHOES...

What's actually bothering your client? What problem do they need solved?

1. I know you have a vision for your retirement, but do you ever worry about what you'll do if something goes wrong? Tell me a little about what you're thinking.
2. Do concerns about. . . investment losses / market corrections / tax rates / S.S. uncertainty / interest rates keep you up at night?
3. Are you ever worried about how you'll pay for unexpected expenses like home repairs (furnace, A/C, water heater, roof, flooring, windows, etc.) and health care during retirement without depleting your investments?
4. If I were in your shoes, I might be wondering if I guessed wrong about how much I can spend in retirement, especially during my early retirement years.
5. Have you ever thought about whether you've saved more than you need for retirement, or that maybe you didn't save enough?
6. Are you wondering. . . what will happen if you live longer than you expected? Will your money last as long as you will?

WHY ARE WE HERE?

1. Today I'd like to help you sleep better at night By showing you how to turn your life insurance policy into a liquid pool of money you can use for virtually any purpose so that you can enjoy your retirement knowing that you have a financial safety net protecting your portfolio.

QUESTION – PROBE – PROBE:

Question (closed-ended, fact-based): On a scale of 1 to 10, what's your level of confidence that you won't outlive your money?

Probe (open-ended, emotional): What kinds of things could put your retirement income at risk? (help them by identifying things from the "financial uncertainty" list above)

Probe (open-ended, emotional): When you get to age 75 or 80 or 85 and see that your portfolio might not last as long as you will, what might you be thinking? What changes would you need to make?

Alternate Probe (open-ended, emotional): What changes would you make to your lifestyle if you knew you were going to run out of money? In other words, what's your "plan B"?

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WHAT DO YOU HAVE NOW? -- WHAT'S WRONG WITH IT? -- WHAT'S THE SOLUTION?

What Do You Have Now? You've made a decision: It's important to you to protect your family from financial hardship in the event of your unexpected death. You want to be sure that, upon your death, your debts are paid, your children graduate from college, and your spouse and family can continue to maintain their current lifestyle.

So you have purchased life insurance. For a manageable premium you have a death benefit that, if you die, will pay to your family an income-tax-free death benefit. If they invest and manage the money appropriately, it should be adequate for your family to accomplish these goals.

What's Wrong With It? Unfortunately, premature death isn't your only financial concern. And you have financial concerns even if you don't die prematurely. If you don't die unexpectedly, what are the other two things that could happen? You could encounter an illness in retirement that could exhaust much – or all – of your hard-earned retirement resources, leaving your surviving spouse in a very difficult financial situation.

But what if you end up being healthier than you expected, and it looks like you may live significantly longer than you thought? Your number-one concern changes from your physical health to your financial health. Will your portfolio last? What if it's already on its way down? What will you do if you actually run out of money?

Traditionally the only way to overcome these concerns is to (a) purchase more health and Long Term Care insurance, and (b) try to save more money in your portfolio (or, conversely, spend significantly less money – is this realistic?).

What's Your Solution? AG Asset Protector is a unique package of life insurance and riders that provides you with unparalleled financial flexibility and security. It's designed so that it can protect your portfolio – and your loved ones – whether you (a) Die too soon; (b) Live too long; or (c) Get sick along the way. How?

By turning your “death insurance” into “life insurance” – life insurance death benefits that you can spend while you're still alive – you completely change the role life insurance plays to provide you with long-term financial security. We call it “living benefits.” It's a package of a life insurance policy with two innovative riders. The package looks like this:

1. Permanent life insurance to protect you against dying too soon.
2. Lifestyle Income Solution death benefit acceleration to protect you, your portfolio and your surviving spouse from the multitude of financial uncertainty you face.
3. Critical, Chronic and Terminal Illness death benefit acceleration that enables you to pay for the costs associated with these health-related issues.

When you realize that you can spend your entire life insurance death benefit – while you're still alive – on anything you want – you'll never want to own life insurance that can't do these things. Create a new asset for yourself: make the switch from “death insurance” to “life insurance” . . . life insurance for the living!

To Learn More Contact Your Local AIMCOR Member Agency or Visit www.aimcorgroup.com

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