

Enhanced Care RiderSM Client Phone Script

Step 1: Distribute Enhanced Care RiderSM client ad as a mailer or print ad.

Step 2: Mail Enhanced Care RiderSM preapproach letter.

Step 3: Call.

Hello, it's _____ from _____.

Have you received the information I sent you? [If client answers "Yes," reply "Great!" If client answers "No," verify mailing address and offer to resend the information.]

I'm just trying to give people like you a snapshot of opportunities for preserving your financial independence.

What types of retirement plans are you using today?

- | | | |
|--|---|---|
| <input type="checkbox"/> 401(k) Plan | <input type="checkbox"/> Government Pension | <input type="checkbox"/> Certificate of Deposit |
| <input type="checkbox"/> IRA | <input type="checkbox"/> 403(b) Plan | <input type="checkbox"/> Money Market |
| <input type="checkbox"/> SEP IRA | <input type="checkbox"/> 457 Plan | <input type="checkbox"/> Account |
| <input type="checkbox"/> Company Pension | <input type="checkbox"/> Savings Account | <input type="checkbox"/> Brokerage Account |

What types of insurance do you currently own?

- | | | |
|-------------------------------|-------------------------------------|---|
| <input type="checkbox"/> Life | <input type="checkbox"/> Disability | <input type="checkbox"/> Long-Term Care |
|-------------------------------|-------------------------------------|---|

Some of the information I sent you talks about **accessing benefits without depleting your principal, avoiding invasive medical questions, and paying for in-home care**. Which of these are *you* most interested in hearing more about? _____

I often find that as people age, they:

1. Don't want to admit they may need long-term care in the future.
2. See the need for long-term care insurance, but either can't qualify for, or afford, it.
3. Have long-term care insurance, but their monthly benefits are too low.

With any of these situations, a person's financial independence could be at risk! Do you see yourself in one of these three categories?

If you like, I can show you a financial option that offers an efficient, affordable way to protect your financial independence.

I'm going to be in your area _____ and _____. Which date would work best for you?

[Most common objection: JUST MAIL ME THE INFO.]

By now you've received my information on the company I'm working with and what it can offer you. Of course, any information is good only if it applies to your particular situation. What I'd like to do is evaluate *your* situation. It should take only 20 to 30 minutes. When was the last time you had a review of your savings OR retirement assets?

[Ask again which two dates would work best for them.]