

KITCHEN TABLE PRESENTATION for ROLE PLAY!

Use FORM – Building Rapport: **Family, Occupation, Recreation, Motivation.** 2-3 minutes tops.

INTRO: *This will vary according to what you told them on the phone call.*

Hey, listen, _____ & _____, like I told you when I called you the other day that I had recently gotten some financial licensing...and that I just wanted to POP by and show you guys what I was doing and that if you, or somebody you guys knew in the future could use what I do, that I would just love for you to know enough you'd feel comfortable referring me. So I really do appreciate you making a little bit of time and if it's alright with you I'd just like to spend a few minutes just kinda sharing with you what we do and how we help people. Is that alright with you guys? (WFA). Awesome, very, very good.

BODY: *This part never changes.*

I work with a company called Primerica. I don't know if you have ever heard of Primerica before? Do you guys know anything about it? *If they have heard about Primerica, say "Great, what do you know about what we do? (Let them explain) Just out of curiosity, how did you hear about us? (Let them explain.) (If they haven't heard of us, we will educate them)*

For 20 years we were actually a Citi company. You've probably heard of Citi Bank, Citi Group, Citi Finance, Citi Mortgage, Citi Card. We essentially worked as an advisory arm/subsidiary for that company. We broke off a handful of years ago, we went public. The company is doing really, really well.

And really in Primerica we have 2 jobs: *(Have the Crusade Brochure open)*

Our first job is to educate families about how money works.

Second is we teach them some concepts that will help them do things like get out of debt faster *(point to brochure).*

We do that through a tool called the Financial Needs Analysis. Right now, we have 40 to 50,000 families a month switch their finances in some way shape or form over to our company. This is a gigantic, gigantic organization right? The best way to think about the Financial Needs Analysis is to think about it... kinda like a GPS...ok?. So if you were to take a road trip from here to Los Angeles you would probably put it in your Google maps or if you were old school you would at least take a Rand McNally right? But you probably wouldn't just start driving West, right? Why? (WFA). Right. You know what you might be able to get there if you were really great at following road signs, but for sure you're not going to take the fastest route; it's probably going to take you a ton longer, right? OK. So everybody gets having a plan when it comes to a 3 day road trip, but ironically most people don't use that same logic when it comes to planning for their financial future right? They're just kinda doing the best they can with what they have available to them. So out of curiosity, do you guys have any sort of a written plan right now, that shows you how to get out of debt faster, where and how to save, what sort of

insurances are really best and how to save money on those. Or are you guys really like most people right now that are just kinda doing the best they can with what's available from work and maybe some of the other things they piece together. *They almost always say yeah just kinda doing the best we can.*

(If they have a plan poke a couple holes in it.) Great, how long ago did you do that plan? Have things changed in your life at all since then? So, it would probably be good to revisit it, right?

Tie-down – So, listen you don't have a plan right now. Obviously having a plan would be better than not having a plan, right? You guys would agree with that? So, listen what I would like to do is, I would like to come back and help put together that plan for you guys, ok?. The average Financial Advisor, charges according to Consumer Reports, somewhere between \$1,000 and \$1,100 to do a plan, a written plan that deals with specifics, exactly how these things work. We are going to do it for a price that nobody bickers about. We are going to do it for Free ok? So because we do it for free, there are just 2 things I'm going to ask you guys in return *(these are the tie-downs/commitments)*. So let me explain those to you and make sure you are good with that.

So the first thing is this. When I come back and I put together a plan for you that does help you get out of debt faster, and helps you save more, or at least more efficiently, helps you better protect your family, you can look at this plan and say, "You know what _____, this is really good." "This was absolutely worth our time. We learned a ton. Great, just an absolute great experience." I'm going to ask you that you would be willing and able to refer me to 5-10 people that are married, have kids, have a home and have a job, that may find some benefit like you guys saw benefit in that free information?

Ok, now listen, when I come back and you're like _____, you know what, I already knew all this, it didn't make any sense to me, you were really pushy, your breath smelled bad, Whatever. For any reason you don't feel incredible about what we did for you, I'm not going to ask you for the referrals. Is that fair? *(And I'm going to get a YES. If I don't get a YES here, I'm not moving forward)*. "Well you know we'd have to see it," Absolutely _____, I definitely understand that, but provided when you see it you can look and say this is really good, you wouldn't have any problem being able to provide me with those referrals right? Ok, great!

The 2nd thing that I'm going to ask is, when I come back and have a plan put together for you, that does help you get out of debt faster, it does better protect your family, it does help you save more or at least more efficiently than you are saving now and it costs the same or less per month than you are currently spending right now to do these financial things, I'm going to ask that you move forward with the information and the recommendations we are making to you. OK? Now listen, when it comes back, if you're like hey you know, what, I already knew all this stuff, it was more expensive, it didn't make any sense...I'm not going to ask you to move forward with anything ok? But if it's good, and you're like hey, this is a clear improvement, doesn't cost you any

more, I'm going to ask you to move forward with the recommendations we're making, is that fair? Ok, awesome, great.

So, listen, what I'd like to do is... go grab your calendar really quick, and let's go ahead and set up a time to do that. We're going to need probably 60 to 90 minutes. I'll give you a little list of some things that you're going to probably need to compile. (*handout "Get started Today-FNA"*) Don't worry about it. Most of it you know in the top of your head, right, you see these bills and these things all the time and everything else you'll have pretty quick access to but go ahead and grab your calendar for me real quick and we'll go ahead and set up that time. (*So we set a time to come back to do the FNA.*)

TRANSITION: (*So... here's the transition*)

So...what I'm going to need from you when we get back together is I'm just going to need statements ok for debts, so like mortgage statement, car payments, student loans, credit cards, anything like that. Statements for all the debt. I'm going to need statements for any sort of savings, investment plans you have, like 401K's, IRA's, anything like that and insurance policies. So I'm just gonna need you to grab that. If you can't find something, it's not a huge deal; we can probably call the carrier in just a minute or two and get some of the pertinent information. So I'm definitely going to need you to grab as much of that as you can. And then just a couple of things that I would like to try to grab from you tonight, if possible ok. The first thing is any statements you have for old 401ks, IRA's, any retirement assets from a previous employer. Do you guys have anything like that? (*most people do and say yes*) Ok, I'm gonna want to grab those statements tonight so I can do a little bit of research on them so that when we get back together, I can be prepared and come to you with maybe some other options that are better. Ok? The second thing I want to look at tonight with you guys really quickly is what you have set up for your life insurance. So obviously you guys do have life insurance, right?

At this point you are going to TRANSITION to the Life Insurance conversation and use 1 of the 5 scenarios.

- 1. No life insurance, not married, no kids.**
- 2. No life insurance, married, kids**
- 3. Life Insurance only through work**
- 4. People who have whole life, universal life, some form of cash value**
- 5. People who have other sorts of term.**

Sometimes people will give you that and say... ("you know, why don't we just wait until we get back together, I'd kinda like to see it.)

Absolutely, you know what, when we get back together we're probably going to actually hone in a little bit more on exactly what you need. But, if we can start the underwriting process tonight that will help us a lot when we get back together because we may actually get the underwriting back and know for sure which health rating we are going to have. And so when we're planning we are not going to have to plan twice. Plan the first time around an assumption that doesn't actually end up being true, right? Maybe you get upgraded in the rate, maybe it costs you a little more and now we have to go and redo the entire plan because a piece of it is wrong. Right? So, let's get started with it today and let's get the medicals done quickly and hopefully by the time

that we get back together we'll know pretty well exactly what you're going to have. So that will help us to start that now.

CLOSE THE APP

So which one of you is the record-keeper? She is. Ok, what's your email, I'm just going to email you this really quickly. It's just a little bit about what we applied for today. Just some basic information about what we signed and also if you ever get insomnia this is great, great material. Pull it out, start reading it and you'll be asleep in two minutes, ok. So let me grab that email, I'm gonna send you the leave behind. *I'm going to close up my folder and now I'm going to post close the FNA*

POST CLOSE

Guys, listen, I'm really, really excited to come back and put this plan together for you. You are going to be so much further ahead than all your friends and all your family members who will wait longer to do this. And some of them won't ever do this. And then they're going to be looking at you 15, 20-25 years down the road and their going to be wishing they were you and that they'd taken the time to sit down and do something like this. So I just really want to tell you what an awesome, awesome decision you are making! So we've got the date and time right? Ok. You're going to have all those things for me right, the statements, at least as much as you can find. Very good. So listen, I'm really excited to see you.

So you close up the binder. Say listen, one last thing before I leave. I would be remiss to not at least ask you ok? But on a scale of 1-10 with 1 being I hate helping people and I also hate making money, this would not be for me. 10 being if I could make a few thousand dollars a month on the side doing this kinda spare time, around my own schedule, I'd be interested in learning more. So guys, just based on what you've seen so far tonight, what would your initial interest level be? *If around 8-10... keep asking questions.* So what intrigued you most? What is the most interesting part for you? What did you like best about what you saw today? *I'm going to ask them questions. If they start asking you questions, like what's it cost, just answer them. When they run out of questions, the next step is going to be* Well, let's get you involved, let's get you signed up and started with your class. *If a 5, 6, 7 8,* You know what I'd really like you to do? Is between now and when we get together, I'd like you to think about getting involved with us a little bit on the side. What I would really like you to do is to write down any questions that you have. Nothing's off limit, I'm an open book, ok? And I think that will help you maybe understand a little bit more about whether or not you'd like to be involved with us. And we can definitely talk about that a little more. Is that ok with you? Ok, very good.

So I've given them a little bit of an assignment. Most of them won't do very much with it. But what do I have? I've planted a seed and I've got permission from them to talk about the opportunity when we're back doing the needs analysis. Now if they are like a 4 or a 5, I just say "_____", You know what, if you don't mind me asking, just out of curiosity, why did you put yourself at a 3? And they will tell you, they don't like people etc. I say Alright, Hey, no problem, you know what, I really, really do appreciate your

candor because it will save us some time when we get back together to do your needs analysis because we just won't talk about that subject any further. Is that alright with you guys? Awesome, great.

Then you post close again. Hey look, I'm really looking forward to seeing you guys at (appt time). Again, you're going to be so far ahead of everybody else in your circle, I mean, it's just going to be amazing. You're going to be so happy when you're older that you put a plan together and you've got some organization here. You're really really going to enjoy, I'm really going to enjoy working with you. So hey listen, I do appreciate your time, thank you so much, I'm excited to see you on date and time, hey listen, I'll talk to you then. Again write down any questions you may have, alright. Thanks for the time tonight.