



Small Business Phone Script

Hi (first name). This is _____. I am with the small business retirement team at Equis Financial. Did I catch you at an OK time? I am sure that you are busy, so I will be very brief.

We work with small business owners and teach them how to create their own retirement plans. We are finding that many small business owners have to work much longer than they anticipated because they can't afford to quit working. Owning a business is great, but the downside is that you don't have access to a pension or retirement plan like employees that work for a large corporation. We are also finding that many small business owners that become seriously ill, and aren't able to work, risk losing their business, their income, and even other assets like their home.

I meet with you and show you some tax-free retirement saving options, as well as show you how to protect your business and income if you are injured or become seriously ill. There is no charge for our free consultation. I meet with you in your home or office. It only takes about 30 minutes.

I am going to be teaching in your area on _____ and _____

Do you think it's worth 30 minutes of your time to learn more about small business retirement options?

Ask for cell phone number/email and send confirmation of appointment.

Small Business Phone Script

Set Appointment

10 phone contacts yield 2-3 appts

50% will purchase an IUL approx \$3600 AP

Questions to Ask in the Appointment

Create the pain then offer IUL solution. Lead with Living Benefits first then IUL tax-free benefits, IUL cash available as business loans.

How long have you been in business?

Do you own your home? How much is your mortgage? Who would take care of your mortgage when you die?

What do you currently have in place for retirement, IRA, 401K, etc.?

Do you have a disability policy in place?

What would you do if you get sick or have an accident and are unable to work?

If we were to fast forward to retirement, how much would you need per month to live on?

What would be your source of income if you don't have income from your business?

Talk about RMD at age 70, 10% penalty under age 59, tax on IRA/401K

2017 Max IRA contribution is \$5500/\$6500 over age 50. No limit on IUL contribution.

Are you comfortable gambling with your retirement savings in the stock market?

IUL flexible premiums min/max and max carry over accumulation for selling business.

Ask for referrals. Are you aware of other small business owners like yourself that could be made aware of their tax-free retirement options?