

SILAC's Agent Cheat Sheet for Annual Reviews

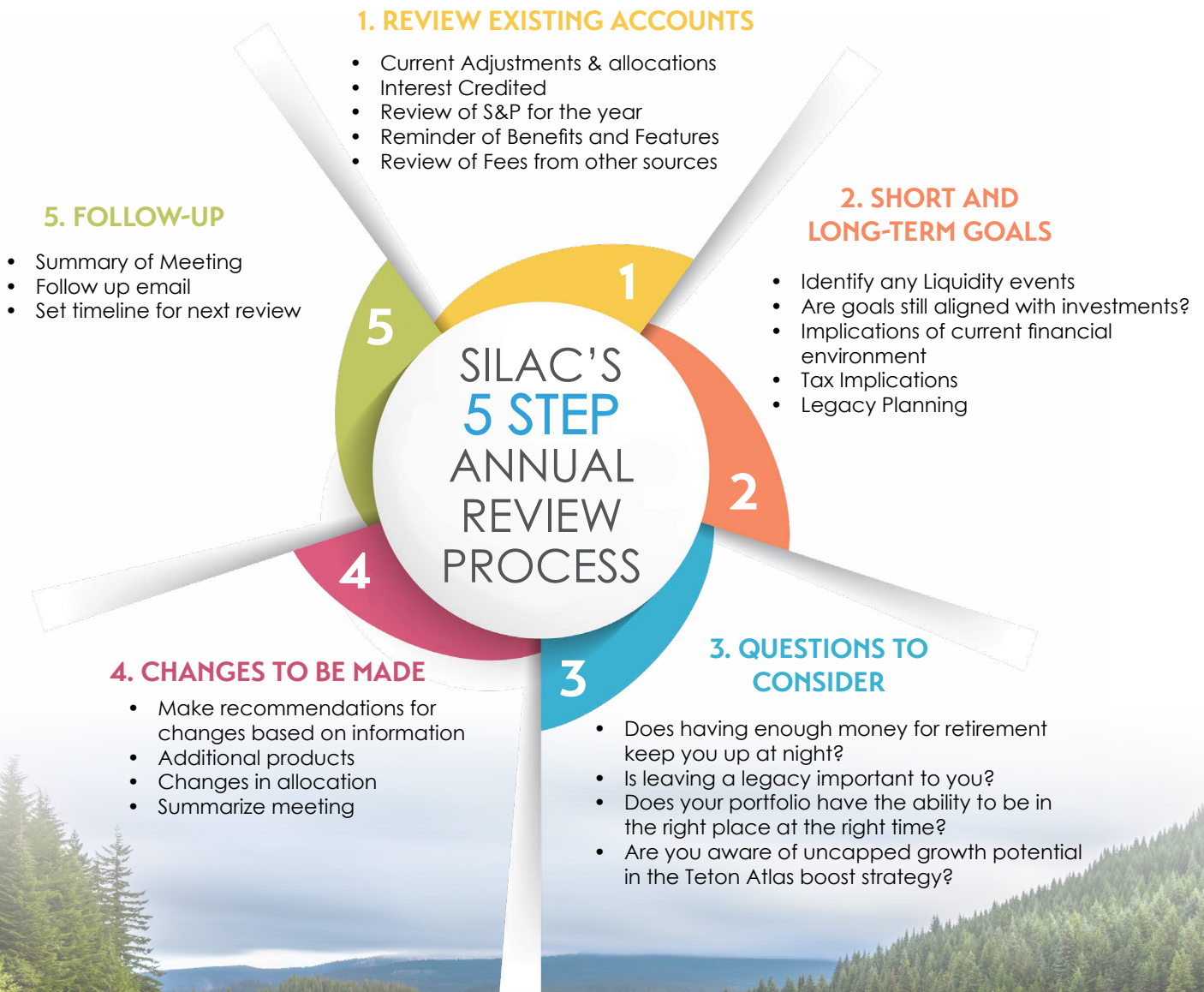


At SILAC, we take pride in being a consistently competitive long-term partner for our agents. In order to do the same for your clients, it is important to build lasting relationships. Often, clients can feel forgotten about or overlooked by their agents. Conducting regular reviews with your clients gives them peace of mind that you are still looking out for their best interests. While also ensuring their existing annuity contracts align with their current needs and future goals.

Make a promise... and keep your promise!

WHAT DOES THIS PROCESS LOOK LIKE?

UTILIZE SILAC'S ANNUAL CLIENT REVIEW PACKET DURING YOUR MEETING!



REMEMBER: If you aren't doing annual reviews with your clients, someone else will!

ANNUAL REVIEW: SUGGESTED MEETING DOCUMENTS



FOR THE REVIEW:

Annual Statements
Client Folder
Notes from Prior Years
Current Rate Sheet

SALES PIECES:

Annuity Brochures
Atlas At-A-Glance
How Your Annuity Will Grow

MEETING INTRODUCTION: SAMPLE SCRIPT

Thank you _____, for taking some time to meet with me today. Before I begin, I want to first ask you if you have any questions for me regarding any of your investments or if you have anything you would like to discuss first.

Discuss any items and take notes.

Why we are meeting here today? Not only did you purchase an annuity through me **Insert timeframe** but with that purchase I made a promise to you. My promise and commitment to you is to make sure, first and foremost, your interests come first. Secondly, discuss your goals to ensure I can help you accomplish them and we are on the right path. Did you know that the three years before your retirement and the three years after your retirement are the most critical years for making the right financial positions? With this in mind let's first look over your existing annuity contract(s) and we can decide if we need to make any changes. Then we will go over your goals and take a peek under the hood to make sure all of your assets are working as hard as possible. If some of them aren't working as hard as you would like, I will share some solutions on how we can reposition them to make them work harder for you so you can have a peace of mind when you leave my office.

Transition Story.

But before we start, I want to tell a quick story that I think you will enjoy. There was a dear friend of mine whose washing machine was making a terrible noise. She could not figure out why it was making this awful banging noise. She called the service center and scheduled a repair tech to come out and fix the problem.

The repair man showed up and she explained to him what was going on. The man turned the machine on and heard the banging noise. He put his ear next to the machine and listened for about a minute and turned the machine off. He left to go out to his van and came back with a bag of tools. The man grabbed the machine, pulled out a rubber hammer and WHACK!!! Hit the machine. The guy picks up his things and begins writing up the ticket.

The lady standing there looked at the ticket and said, "You are charging me \$250 after only being here for 10 minutes and hitting the machine?!" The man replied, "yes, its \$50 for me to show up, and the \$200 is for knowing where exactly to hit the machine."

"You can think of me as the 'repair man' for your portfolio. By telling me exactly what your concerns are, I know exactly how to help you achieve your goals. Let's get started."

FOR AGENT USE ONLY

ANNUAL REVIEW: SAMPLE SCRIPT STEP-BY-STEP



1. EXISTING ACCOUNTS

Let's begin with a review of your existing policies. From there, we can look at your current adjustments and allocations to determine if any changes need to be made, as well as answer any questions you might have.

2. SHORT TERM & LONG-TERM GOALS

Based on our discussion of your existing accounts, it is important to outline what your short- and long-term goals look like. What I would like to do is outline your 1 year plan, 5 year plan and 10 year plan. The goal of this is to ensure, not only that your investments align with your goals but also, to make sure we revisit these plans in the future.

3. QUESTIONS TO CONSIDER

After discovering your goals, I would like to ask a few questions to make sure we are on track to fully accomplish them.

4. YOUR FINANCIAL PICTURE

Keeping in mind your financial goals and the questions I asked we now need to look at what your assets are to make sure they align with your goals.

5. CONCLUSION

Now that we've reviewed your goals and your current investments, I have a better understanding of your entire financial picture. I would like to take some time to review everything we discussed today to ensure your goals and financials are aligned. My plan is to conduct an analysis of all available options and discuss my findings with you during our next meeting.

Does _____ day at _____ time work for you?