



THE FIVE R'S

Our most successful agents understand that the real money is in what comes *after* the sale is made (or even if the sale isn't made). Be sure to understand how to ask the right questions so you can uncover more money than you ever thought possible! Remember, the key is to *ask every time*. Just make asking the Five R's a part of your in home script.

1. **REFERRALS.** (See the Referral Script)
2. **RETIREMENT.** (See the E.A.S.Y. System Script) Most agents are afraid to ask the annuity questions because they don't feel like they know enough about the subject matter to effectively help their client. In other words, most agents don't ask because they're afraid of what they might find! Sounds stupid, but it's the truth. Keep it simple. All you have to learn initially is what questions to ask. Once you uncover the money and the need, we'll help you close the deal. Here are a few sample questions to ask:
 - a. *How are you saving for retirement?*
 - b. *Are you happy with the returns you're getting?*
 - c. *Do you have any retirement money still sitting with a former employer?*
 - d. *Where is your safe money?
 - i. *What are you doing with your safe money? OR How is your retirement?*
 - ii. *Do you have any money in an old 401K?**
3. **REPLACEMENT.** Always be sure to review your client's current policies to be sure that they have what they think they have. You may be surprised at how often you'll find that your client's current policies are nearing expiration or that their benefits are not what they thought. Saving your client additional money on their existing coverage will definitely make them a client for life!
4. **RUGRATS.** Make sure your clients understand that you're there to serve their needs and the needs of their family. Show your clients how they can lock in affordable coverage on their children or grandchildren and give them a great head start in life.
 - a. *Have you enrolled your children/grandchildren in the HeadStart program yet?*
 - b. *If I could show you a way to lock in very affordable coverage for them, would you be opposed?*
5. **RECRUIT.** Most of our agents want to build an organization to create passive and permanent income. Some of our best agents were clients that we met at their kitchen tables. The question is really simple:
 - a. *Who do you know that would like to make an extra \$500-\$1,000 each month on a very part time basis?*