TRANSITION TO STATEMENT

Mr. Client, I understand that maybe this just isn't the right time for you to start a final expense program. I mean, everything in life is about timing and maybe this just isn't the right time, even though you know that you and your loved ones do need it. I am confident when the right time does come, you will use my services to help provide that for you.

(Allow the client to agree)

But that being said Mr. Client now that we know in the event of your death the family is not going to receive a life insurance benefit, a greater importance arises, because now upon your passing your family is dependent on your only other death benefit,… your IRA and since we are not insuring your life, it becomes of critical importance to insure your accounts. Your family is going to need those funds to cover expenses and final arrangements and wouldn't it be a shame if that was your family's only death benefit and it were to lose 50% of its value because of a sudden market downturn or a slumping economy. It is vital now; that we insure that does not happen. We at Coeus Financial have a division of specialists that do just that. They sit down with our clients and show them how to insure their assets from market volatility and losses, while remaining positioned for gains, all the while protecting your entire principal on a guaranteed basis. What they do is go over your options with you and as you know whenever we look at our options before making a decision we usually make the right choice, it's when we make decisions without going over our options, when we tend to make mistakes. At the end only two things are going to happen, either they'll tell you that you're currently in the best position possible, given your situation and to stay the course, or they are going to show you how to dramatically improve your situation and expedite your retirement goals. Either way it will be a positive outcome for you and you will have the best night sleep, knowing that you have met with a professional and either been validated in your previous decisions or have been put back on track to achieving your financial goals. We provide these services to all of our existing clients at no cost and because I know you will eventually become a client of mine I want to extend this service to you as well at no charge. The reality is that because you don't have an insurance plan in place you need these services more so. I have had so many of my clients call me and thank me for referring them to Robert and I know you will too. All I need to set up an appointment for you is a copy of your current statement; Robert will need it to do an analysis on your current positions and review that with you on your appointment.

(Agent sets appointment on the spot for no sooner than two days out, no later than one week out, if client is reluctant to set with the specialist or is still unsure, use Bank Analogy script.)