

# TEAM M&M ONE PAGER SCRIPT

Our company is Freedom Equity Group:

FEG is a life insurance independent broker.

Founded in 2002 by three gentlemen with combined 100 years of experience in the financial industry. They are...

**CEO: Ron Petrinovich/ Chairman: Ron Bloomingkemper/ President: Bill St. Clair**

FEG is currently serving the entire United States with a total of 350,000 plus satisfied customers.

Our company offers many different life insurance companies to match your needs, and we are partnered with

Fidelity & Guaranty, American National, National Life Group, AIG and many more.

**BOX 1:** FEG's main crusade is to protect and provide solutions to the 3 major risks in life why millions of families in the United States are suffering today. The 3 major risks are.

**1. Becoming ill**

**2. Living too long**

**3. DIE too soon**

Let's talk about it...

**Become ill** - What if you Become ILL & can't go back to work? Your medical insurance will pay for your medical bills, what about your income? What will happen to your family's financial situation due to your lost income?

**Live too long** - What if you Live Too Long? Why do you think so many people at the age of retirement are still working today? Because most retirement plans like 401K, Roth IRA, Social Security are not enough.

**Die Too Soon** - If you died too soon is your family financially protected?

**1. OUT OF THE THREE MAJOR RISKS IN LIFE WHICH ONE CONCERNS YOU THE MOST?**

**2. IF THERE ARE SOLUTIONS TO THE 3 MAJOR RISKS IN LIFE WOULD THAT BENEFIT YOU?**

**3. WHAT DO YOU KNOW ABOUT LIFE INSURANCE? ANSWER: (IT ONLY PAYS WHEN YOU DIE)**

**BOX 2:** I would like to introduce to you a revolutionary solution. **Life insurance you don't have to die to use.** Index Universal Life. IUL is a permanent life insurance which has 4 Products in one that solves the three major risks in life.

## **1. Living Benefits**

**"Life insurance you don't have to die to use"** Money you will receive **Tax Free** from your life insurance face amount while you're still alive in case you become Critically, Chronically, or Terminally ILL. Which means you don't have to wait to die to cash out your death benefits so you can stay home to focus on healing instead of worrying about going to work to pay for your monthly expenses.

**2. Cash Accumulation:** The amount of compound interest your money will earn overtime that can be cashed out for anything you want **Income Tax Free**. For example: College FUNDS for your children, or Down payment on your new home.

**3. Lifetime Tax Free Retirement Income:** The yearly income you will receive **Tax Free** at any age you decide to retire so you don't have to look for another JOB. This product is created to help people stay retired without having the need to go back to work to pay for monthly expenses.

**4. Death Benefits:** The amount of money your beneficiary will receive **Tax Free\*** in case you die too soon.

The best part about **Living benefits**, these additional benefits are available to you at no additional cost. You receive 4 benefits in one product, paying one monthly payment, with one company, and in most cases cost less than what people currently pay for. Do you think something like this can benefit you and your family?

**Box 3: Product Comparison Instruction. 401K VS. IUL**

on this part of our presentation, just point and read the 401K VS. IUL comparison. Keep asking **WHICH ONE IS BETTER** to prove to your customer without a shadow of doubt that IUL is better than a 401K plan.

To wrap up our product presentation, which is simple to understand, what we are offering to families is a Better Plan that does not require them to produce a new BILL. Just reallocate your 401k investment into an **IUL** which includes **Living Benefits & Lifetime Income Benefit Rider that 401K doesn't have**. Mr. customer is this a better plan? "This is why we love sharing our Living Benefit Crusade, because what we do is HEROIC when we help a family buy life insurance with Living Benefits."

**BOX 4 "THIS IS TOO GOOD TO BE TRUE" (LIVING BENEFIT TESTIMONIALS)**

Dr. John Bought an IUL Policy primarily for Supplemental Tax Advantage Income. The living and death benefits to him were important but secondary. He paid only one month on his policy before DR. John diagnosed with throat cancer. Within a MONTH.DR. JOHN WAS PAID OVER **\$734,000** & IS NOW CANCER FREE.

**SHOW A LIVING BENEFIT TESTIMONIAL VIDEO TO ELIMINATE "THIS IS TOO GOODTO BE TRUE" OBJECTION. LIVING BENEFIT IS AMAZING, BUT HOW DOES INDEXING WORK? GREAT QUESTION. HERES THE ANSWER...**

**BOX 5** Let me give you an overview on the savings side of your portfolio. How your cash value will increase to help you retire and stay retired. If you look at this graph and you concentrate on the orange line, you can immediately see how unstable your money will be if you choose to invest your money on accounts like 401k, 403b, or Roth IRA because there is no guarantee or safety net in case the economy crashes. Do you agree?

The Blue line, however, is the smarter way to save your money because your savings will consistently grow. When the market crash, your savings will not crash with the market because you're protected at 0%. When the market increases, your savings is guaranteed to grow up to 12% or more and guaranteed not to crash with the market at 0% giving you the **Upside potential of the market without the Downside risk**.

Based on what I just showed you where would you rather save your money, Blue Line or Orange line? Can you imagine how beneficial this can be in terms of saving money for you and your family, so you never RISK losing any of your money in the stock market?

Our company provides a revolutionary solution to the 3 major risk in life. **Die too soon, Live too long, Become ILL**. Giving you peace of mind and security for your future. To summarize our presentation our company provides 4 key components that will help you financially in the event of a Medical Emergency, Retirement, and Death. Mr. customer, do you have any questions?

**NOW, LET ME SHOW YOU YOUR NUMBERS = Instructions on how to show an illustration.**

- 1. Do a Needs Analysis
- 2. Show an Illustration based your customers' needs analysis
- 3.Keep it simple & WOW the customer...
- 4. After you perform an illustration, close the DEAL with the "Take Away Close."

**The Takeaway Close**

Mr. customer, do you like the policy I just showed you? "Unfortunately, did you know that life insurance is not purchased with your money? It doesn't matter how much you love this policy and how much you can afford it; life insurance is purchased with your health first. A Life insurance company will not approve your protection if you are not healthy enough to live a longer life. What we can do right now is submit an application with your complete information so we can find out if you qualify for this plan or not. During this process of your application, we may need more information to get you approved which will require your full cooperation. So, Mr. customer, is it okay for me to give you a call anytime so I can get the rest of the information to get your policy approved?"

Note: Whenever you read a question within our script please wait and don't say anything until your customer gives you an answer to our question...