

## FIF RESET 4 Step Cheatsheet: *How to reset to an SME (Subject Matter Expert)*

Don't have \$, feel they can't **afford** life insurance? "Tell me a little more about that."

Have a LOT of \$, feel they don't **need** life insurance? "Tell me a little more about that."

Don't own a home, or say they don't like/need life insurance, or are just chatting with me:

### STEP 1: You Ask

### STEP 2: They Respond

### STEP 3: You Respond

<p><b>DFL</b> (RESET to DFL SME)</p>	<p>"If I could show you a way to pay off your mortgage in 9 years or less, would that be of interest to you?"</p> <p><b>If you didn't have any debt, could you save more for retirement?</b></p> <p>Do you pay extra on your mortgage? How much extra per month or per year?</p> <p>What else do you have that you pay interest on? (personal, student or IRS loans? Cars, boats, motorcycles, RV's or home improvement like solar or windows? Credit cards that you don't pay off in full each month?)</p> <p><b>Do you pay extra above the minimum required to <u>get rid of the debt faster?</u></b></p>	<p>YES they pay more than minimums to get out of debt faster, or they <b>COULD</b> pay more</p>	<p>"That is great you're prioritizing getting out of debt sooner rather than later. We have a system that might be a good fit for you where you <u>pay off your debt faster AND save \$ on interest while building additional wealth,</u> <b>without paying any more than you are now."</b></p> <p><b>(Go to STEP 4)</b></p>
<p><b>IBC</b> (RESET to DFL SME)</p>	<p>Do you contribute \$ toward savings, like an emergency fund where you're accumulating money for the future? Why exactly are you putting \$ into there?</p>	<p>YES they set aside money (<i>at least a couple hundred dollars per month</i>)</p>	<p>"We help educate people on how to grow their assets more efficiently - you make guaranteed growth on your savings and you won't LOSE any money, the \$ can only grow."</p> <p><b>(Go to STEP 4)</b></p>

**(If they ask you Questions):** "I'm sorry but it's just not my area of expertise, that's why I partner with an expert, they can definitely go through all your questions."

<p><b>IUL</b> (RESET to IUL SME)</p>	<ul style="list-style-type: none"> <li>- Are you saving for retirement right now? *Does your employer offer a 401k that you're contributing to? Do they match?</li> <li>- Are you saving for your kids' college fund? (Have a 529 already for kids?)</li> </ul> <p>How do you feel about your \$ going up and down with the market – I mean, the fact that you can lose \$?</p>	<ul style="list-style-type: none"> <li>- YES don't want to lose \$ in market OR</li> <li>- YES want a tax-free retirement OR</li> <li>- Want to save \$ for college for kids</li> </ul>	<p>“Would it be helpful to learn how to save for retirement (or college) so that <b>you get the market GAINS without market LOSS or RISK?</b>”</p> <p><b>(Go to STEP 4)</b></p>
<p><b>Retire-ment</b> (RESET to Annuity SME)</p>	<ul style="list-style-type: none"> <li>- Do you have any old retirement accounts? Old IRA's from previous jobs?</li> <li>- Are you saving for retirement right now?</li> <li>- Has your financial advisor gone over exactly what your income gap will be when you retire? I mean, how much income you'll have <b>then vs. now?</b></li> <li>- Most people's IRA's are down at least 20%, do you know how yours is doing?</li> <li>- How much have you lost in the market? <b>How much more are you willing to lose?...</b></li> <li>- <b>Are you concerned about outliving your money?</b></li> </ul>	<ul style="list-style-type: none"> <li>- YES has old IRA's</li> <li>- YES would like to learn how to prevent losing \$ in the market</li> </ul>	<p>“We can show you how to save for retirement so that <b>you get the market GAINS without the market LOSS and then when you retire, take out lifetime income. <u>We have an entire division solely based on education around retirement.</u></b>”</p> <p><b>(Go to STEP 4)</b></p>

**STEP 4: (You say while setting the Reset appointment):** “I have a colleague who specializes in that, she educates people on how it all works. She is great, I always hear back from families about how much help she was. **I'm pulling up her calendar now (pull up RESET in HQ)**, does *(date and time)* work for us all to get on a call so I can introduce you guys?”

**How to RESET to the SME in HQ:** *(HQ > My Clients > New FIF > (look up Lead or click “ADD NEW REFERRAL LEAD” on top right) > scroll to bottom and click on blue: EASY RESET > choose DFL or IUL or Annuity > choose SME's calendar > choose date & time, click Schedule Event > Go back to HQ page (with list of SME names) and click CONFIRM*