

HELLO NOVEMBER NEWSLETTER



LEAD GENERATION SCRIPT TO HELP CLOSE TEACHER, GOVERNMENT & RETIREMENT PORTFOLIOS



NOVEMBER 2025

Understood. Below is a conversion-focused version designed specifically for agents to use in real conversations. It includes:

- A simple client conversation script
- Key questions to uncover needs
- How to transition into your solutions
- Closing language that feels natural and confident

No jargon. Easy to say. Easy for clients to understand. Designed to move the prospect from interest → appointment → application.

Client Conversion Script for Educators

Your Approach
Instead of leading with product (403(b), annuity, life insurance), you lead with clarity and guidance. Your job is to explain, then position, then solve.

Step 1: The Opening Conversation Agent:

"Most educators have great benefits, but it's not always clear how those benefits fit together for retirement. My role isn't to sell you anything — it's to help you understand what you already have and how to make the most of it. From there, we see what makes sense."

This reduces walls. They relax. They now see you as a helper, not a salesperson.

Step 2: Ask These 4 Core Questions

Ask these exactly as written:

1. "When you think about retirement, how confident do you feel that your pension alone will fully cover your lifestyle?"
2. "Do you currently contribute to a 403(b) or 457(b)?"
3. "Have you ever been shown the difference between accounts that grow money versus accounts that can guarantee income for life?"
4. "Would you prefer more growth, more guarantees, or a balance?"

Their answers tell you exactly which direction to go.

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Step 3: Explain Their Benefits in Simple Terms

Agent:
"You'll have three main pieces in retirement:

1. Your pension — this gives you guaranteed monthly income.

2. Your 403(b) or 457(b) — this grows money for later.

3. Any additional savings or insurance that fills in the gaps."

Then ask this key question:

Agent:

"How much of your retirement income would you like to be guaranteed, no matter what the market does?"

This shifts the conversation into lifetime security, not products or fees.

Step 4: Position Your Solutions Clearly

If they want security:

"That's where the annuity option inside the 403(b) works well — it can turn part of your savings into a guaranteed monthly check for life." If they want flexibility or early-access money:

"That's where the 457(b) and permanent life insurance can help — because you can access money without the penalties or tax headaches before retirement age." If they are worried about their spouse:

"Instead of choosing the lower pension option to protect your spouse, we can use a life insurance plan to protect them and still allow you to take the higher pension amount. That means more income every month while you're alive."

This is Pension Maximization — simplified.

Step 5: The Close (Soft but Direct)

You do not ask,

"Do you want to buy a policy?"

You say:

Agent:

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**“Let’s go ahead and put a plan together so you can see exactly how this would play out for your situation. We’ll take a few quick numbers and run your pension and retirement projections. Once you see the comparison, you’ll know which path makes the most sense. Sound good?”
This leads to the application naturally.**

Step 6: Action Prompt to Seal the Appointment or Move to Enrollment Agent:

“Great. Let’s start with your pension statement and your current contribution amount. Do you have access to those, or should I show you how to download them now?”
This turns the conversation into a working session, not a sales pitch.

RESULT

This structure:

- ✓ Reduces client resistance
- ✓ Builds trust quickly
- ✓ Positions you as their advisor
- ✓ Leads them directly to the decision
- ✓ Closes business without pressure

