



PYLE FINANCIAL GROUP

INTRO - Before we begin, let me tell you a little bit about myself, I've been doing this just shy of 20 years. It's important for you to know that I'm an independent broker, so I don't have any loyalty to any specific company. I work for YOU and my job is to find you the best fit within the entire industry.

Also, Mortgage Protection isn't all that I do. I also assist clients with every type of life insurance, Estate Planning and most importantly, Retirement Planning. Such as, If a client is no longer with their employer and hasn't rolled over their 401k, losing money in the market, not earning enough interest, paying too much in fees or haven't spoke with their advisor. So, I'll be asking questions about each of these areas. Fair enough? (Green Light!)

Financial Inventory:

INCOME SECTION – John, you're 68 so I know you're on SS, what are you drawing each month? Perfect. And Jill? Thank you. Also, did you qualify and are you eligible for a pension, if so, how much? If you were to pass away first, does she get all of it, half, or none? Eesh, ok. And Jill?

So, it looks like the total per month is __? Sound right? Are you guys living fat off that, doing ok or barely getting by? Oh ok, so if you didn't get your SS or pension next month would it hurt financially? Oh, so you NEED your income each month? Got it. Now John, if you were to pass away first, Jill's income would immediately be reduced to ____, how would that work? (PAUSE – don't speak) So, we definitely need to get some insurance put in place. But...also if you have any retirement funds susceptible to market loss, we'll definitely need to review those as well. We can't have you guys losing income from death AND market volatility. Do you agree?



PYLE FINANCIAL GROUP

MORTGAGE SECTION – It looks like the mortgage amount is ____, correct? Term? Value? So, the equity is __? Wait, the monthly payment is __? John if you passed first, that's __% of the income? We definitely need to not only get some insurance in place, but also ensure all retirement funds are secure as well, agree?

FINANCIAL SECTION – Not counting employer group insurance you have at work; what do you have in the way of LI that you're personally paying for in life insurance? What else do you have that would go to __ upon your passing? IRA? 401k? Annuities? CD? Brokerage account? Substantial savings? Etc.

401k – Why haven't you rolled it over yet? (Explain 3 options) "Group Contract" Value? Company? Have you taken any losses? How do you feel about loss?

IRA / Brokerage acct – Have you EVER taken a Loss? How do you feel about Loss? Do you pay fees? Even when your acct goes down? Value? Company? Loss? Fees? Advisor?

CD – Why? Bank or CU? Amount? Rate? Access? Certificate of Depreciation? Inflation? Taxes?

Annuities – Do you have the new kind or the old kind? How long have you had it? Company? What type? Value? Why? iPhone comparison ("Upgrade")

CONTINUE WITH INSURANCE!!!!!!