KT presentation Andy

Know how the appointment was set up. Normally a favor. Use their names a lot. Edification is more important than the presentation. I want to be able to show you what (trainee) is doing If you can use something great if not you’ll be helping trainee out. Call trainee before meeting to get background and information on the people doing the appointment.

Thank you for scheduling time (helping trainee out) to show you what we do. (What trainee will be doing) That way if you or anyone you know in the future can use it you have enough information that you feel comfortable referring back to me (or trainee). Is that ok? Awesome. If you can use it great and if not (it will really help trainee out) you can tell others.

Anytime I sit with family, companies, small businesses I always do the exact same presentation. Literally over and over and over again, every time. Ok?>

We are, our Companies name is Primerica. Have you heard of Primerica before? That’s what they always say. Then I say like a good neighbor and they say what? (state farm is there) or say stay over there and then you realize you’ve been brain washed. Am I right? I always pick on State Farm cause last year did you know they spent over a billion dollars just in marketing and advertising alone… isn’t that crazy.

Primerica has been around for 47 years since 1977 and we never paid a dollar on advertising.

We are the largest independent financial company in the country with over 140,000 licensed agents and don’t pay any money in advertising. Let’s be honest if a company spent a billion dollars a year in advertising do you think they are more concerned about you or their bottom line.

We’ve been around since 1977, used to be owned by Citi Bank or Citi Group, CITI do you remember Citi Bank? So what happened in 2008-2009, there was a mortgage crisis, the market crashed right? Cit Bank was going to take a bail out from the government, we said that is not good. This is at the worst financial time and we, Primerica decided to go Independent on the NY stock exchange as our own company, the worst financial time 2010. Our public offering was around $15 a share. I am proud to tell you today it is $226 a share. In the last 13 years even in our great economy-right, there is massive massive growth am I right? So we do all kinds of stuff, so we do millions of investment accounts, 401k’s, 529, Roth Ira’s, retirement stuff, we do mutual funds working with Franklin Templeton, Invesco, fidelity investments, American Century, American all of them. We do Pre Paid Legal, wills, trusts, power of attorneys all that stuff, we do home and auto insurance.\_\_\_ who does not want to save money on auto insurance, am I right \_\_. We actually do mortgages as well, started doing mortgages again with Quicken Loan, have you heard of Quicken loans or Rocket mortgage? Perfect, have just started up with them a couple of years ago and Life Insurance is one of out biggest pieces of all. Last year we put over 100 billion dollars of life insurance in force in 1 year. Isn’t that crazy? \_\_. Just a massive number but always say of we don’t take advantage of people we don’t need a mascot- right? Have you ever heard of Forbes magazine at all? Forbes magazine has named Primerica for the last 5 years one of the best employers for women and we were in Forbes magazine 2022 on of the Best Insurance companies, so this is a big deal and I want to do some fun stuff real quick. If I were to ask you who are the biggest most well known insurance companies in the country, financial companies, ones with all the money \_\_ if I was going to day to you, duck, quack, quack, who does the duck work for? (AFLAC) what about our girl Flo, who does Flo work for, (Progressive) and last but not least, who does our buddy Jake work for (State Farm) The thing is we are a massive massive company, the only difference is we don’t have a duck or a Flo or a lizard or General or Jake form State Farm wearing kakis, it’s me and trainee.

Our main mission is just helping families. How do we help them, well we help them own more money like you and like trainee any body gets licensed with us and work part time, spare time is an independent contractor, you make your own hours, we hire a lots of teachers, why because they like to help and educate and they get laid off all summer and make crazy money anyway am I right \_\_ & \_\_. They are able to come with us, get a license, work when they can, go to work in the summer make great money go back to work in the fall. The other reason we do that is I don’t know if you know this but the average bankruptcy in last 30 years could have been avoided by just $500 a month in extra income. So what we are doing as trainee is sitting on these appointments helping people save money, helping them get out of debt , helping them retire faster. Now if she sees a short fall in their finances she can offer them the opportunity to help them make an extra couple hundred dollars a month make since?

The other thing we’re helping with proper protection insurances, now \_\_ I would say insurance is not sexy, you would agree with me on that – yes- but like we said earlier we’re not spending a billion dollars a year in marketing yes, can see how we can help way more people for way less cost-yes..

Last piece the most important of them all is we teach families how to be completely debt free and financially independent. Have you ever heard of Dave Ramsey or Susie Orman or any of those people, yes, I thought Dave Ramsey was some chef off of TV found out that was the other guy, now we know, but that’s exactly what \_\_ is going to be doing, helping people teaching those concepts we always say if anyone asks what \_\_ is doing I would say \_\_ is going to be in financial education, going to help people with concepts, showing them how money works. Ok. And what she will be doing is giving them a Financial Needs Analysis which is fancy for plan. And what we charge, we have no complaints we do it for free, so what city and state do you live in now. I’m not normally in an office. If I said I am going to buy you lunch at Starbucks all you have to do is get here if I gave you the address how would you find the place? GPS right. Now \_\_\_ I know I’m probably older than you, but do you remember Map quest? We used to print out pages and pages and then try to follow sit line by line while driving with no back up plans. Even though you know where you are and you know where we are going you’re never going to go there for the first tie without taking a map or a plan right \_\_ so we know people want to get out of debt faster, know they want to retire early, know they want more money in the bank and don’t have a way or a map or plan to get there isn’t that wild? \_\_ so that is what trainee is going to be doing with us. She is going to be giving people that financial road map and for that will charge a price that no one ever complains about, we do it for free and they always think BS what is the catch, the gotcha right and the catch is trainee is going to be able to save some people money in auto insurance, life insurance going to get people out of debt faster, going to get to be able to retire faster \_\_ if she can save you money anywhere put you I a better position, you see something of value on and possibly save you money and get you in a better position, you would take advantage of it -is that fair?

In addition to that we don’t do any cold calling or bother people so if we are able it do that I would ask them for 5 to 10 referrals to help build her business, is that fair? And if we get back together and you are like that Claudia person is an idiot and I can’t do anything for you, you don’t have to tell anybody-sound good. Yeh so honestly you would agree having a plan is better than not having a plan right \_\_ so \_\_ outside of yourself and your job who else handles your financial plan and retirement? Let’s be honest that is something \_\_ and I can help you out with in the future is that something you would be open to taking a look at? Perfect so just generally as far as getting back together when is normally a good time, normally 8 am on Wed morning good time for you? Is a week day or week end better. Ok. Sun after church, does that work for you? Ok let’s pencil that in for Sun at 3- 2 weeks from now, do me a favor if closer to the time that does not work reach out to trainee by phone call and let her know a few times that work better for you. Is that ok? I’ll have trainee get a list of things together for you for our mini plan. I need to know a few things before I get out of here. Who currently handles your investment and insurance outside of work. So you don’t have anything set up outside of work \_\_? ( Response: I thought work would be ok). Yeh, I thought exactly the same thing. Well let me ask you a couple of things, we’ve found a couple of reasons people just don’t have things set up outside of work is A they never got around to it, B they thought the cost would be way too expensive and C not saying this is you, don’t slap me in the face, some people just don’t care, don’t care about retirement, don’t care about their kids, I know that’s not you, you think it is just A never got around to it or B thought the cost would be way too expensive. (B) Good, good, so let me ask you a question if we were able to get you some type of a plan set up for you and fit that into your budget at work and get you some good retirement outside of work, get you all set up and kids taken care of forever, is that something you’d be open to taking a look at today? (yes) Awesome so I want you to think if money was no object and just on the life insurance side if it, if money was no object how much life insurance do you want God forbid something would happen to you? Wfa Really like a billion dollars really probably one of the dumbest questions here, if you don’t have to pay for it you want a kazillion right \_\_? Money is always an object, am I right\_\_? That’s why we are doing this today because at some point it is not an object anymore-ok but I want you to think how often do you get paid at work, do you get paid weekly, biweekly, monthly \_\_? Biweekly ok, so I want you to thik if every 2 weeks when you get paid and you were going to take a couple bucks out of paycheck and put it in a box, bury it in back yard, I don’t care what you do with it, hide it in shoe box in your closet, but every pay check you put couple bucks in that shoe box, but you knew no matter what you would be able to retire and not have to get a job at Walmart as a greeter, your kids are set up forever and everything taken care of forever, how much could you feel comfortable putting in the shoe box every pay check, now before you answer we have people that do 2 to 300 dollars every 2 weeks, people that do $500 to $1,000 every 2 weeks, I’ve got people that do $5,000 every 2 weeks, that is probably too much for you, generally where would you be comfortable at? (200 2 weeks) $200 that is 200 to 400 a month. (yes) Perfect.

*SO HERE PULL UP QUICK QUOTE AND ALSO THE DAVE RAMSEY CALCULATOR ON LINE. PULL UP QUICK QUOTE AALO SEE ABOUT GETTING THAT COETAGE AND ALSO THE DAVE RAMSEY QUOTE. ASK THER AGE. USE THE BUY TERM INVEST THE DIFFERENCE. SHOW THEM WHAT THAT DIFFERENCE WOULD LOOK LIKE AND THEN GIVE THEM QUOTE AND SHOW RETIREMENT WOULD LOOK LIKE. SOME PEOPLE SAY I’M GOOD OK USE THE MOBILE APP FOR FNA IT SHOWS THE SHORT FALL. LIFE INSURANCE IN THE ZOOM DAYS YOU DON’T GET THEIR POLICY AND IF THEY TAKE PICTURES THEY DON’T KNOW WHAT TO SEND YOU. IF YOU GET PUSH BACK, THEY HAVE A POLICY DO NOT FEEL LIKE YOU HAVE TO KILL IT, SAY THAT IS GREAT. DO YOU FEEL LIKE THAT IS ENOUGH COVERAGE. IS IT OK IF I SHOW YOU ONE OF THE TOOLS WE USE TO SHOW YOU HOW MUCH COVERAGE PEOPLE SHOULD HAVE? USE MOBILE FNA ALWAYS THERE IS A GAP. IF HAVE AD&D JUST SAY GREAT. DO YOU THINK YOU HAVE ENOUGH COVERAGE. DON’T FIGHT OR TRY TO CHANGE THAT, MAKE UP GAP AND BUILD RELATIONSHIP WITH THEM AND THEN MOVE BACK AND HANDLE.*

*If good market and need lots of coverage use precision term do not change premium class. Look at age and sell wof to them telling them and asking them if there is valule.*

*9% use for investment return*