

Date

Name

Address

City State Zip

Dear:

Do you have money set aside that you hope to pass on to your loved ones or your favorite charity?

Would you like to increase the amount of money that you have earmarked for your heirs?

Do you want your heirs to receive the money generally free of income tax and avoid the potential costs and delays of probate?

Would you like access to this money in case you need it for long term care costs?

If you answered “Yes” to any of the questions above, Liberty Series Estate Maximizer Next Generation may be right for you. Liberty Series Estate Maximizer Next Generation is a whole life insurance policy designed specifically for wealth transfer planning:

- Tax-free transfer to heirs
- Instant increase of estate values to heirs
- Great Liquidity
- Access to money in case of long term care needs
- 100% return of premium

A female, age 65, can create an immediate, guaranteed estate of at least \$193,070 with a one time payment of \$100,000*. Unlike a taxable or tax-deferred investment, \$193,070 would be payable to her beneficiaries with no income tax bill attached.

I would like to have the opportunity to tell you more about this product and how to protect your hard-earned dollars. I'll be calling you in the next few days to set an appointment and answer any questions you may have. In the interim, please feel free to contact me at 888-888-8888.

Sincerely,

Life Insurance: Not a Deposit - Not FDIC Insured – Not Insured by Any Federal Government Agency – Not Guaranteed by the Credit Union- May Go Down In Value

Guarantees are subject to the claims paying ability of the issuing insurance company.

*Example based on medical qualification.

WEALTH TRANSFER SCRIPT

The following script is designed for current or new clients that have assets earmarked for wealth transfer.

Representative: Mrs. Smith, in the past we've discussed what to do with your (CD, Money Markets, Savings Account, etc.)

Mrs. Smith: Yes

Representative: Let me ask you a few questions about that money? What are your plans for this asset? (let member tell you their thoughts) Would you be interested in a solution that gives you a higher benefit to your heirs while still providing easy access to your funds if you need them? Another way to ask "Is this money for LIVING or LEAVING?"

Mrs. Smith: Yes, I'd like to hold onto the money, just in case I have an emergency, but I'd like to pass it to my grandchildren.

Representative: Here at _____ Credit Union, we are always looking for better solutions for your money. I have a great new solution for you to take a look at. We have a plan that offers:

- Return of principal at anytime
- Access to cash, 10% annual withdrawals and zero net cost loans after year 2
- Instant increase in value to heirs
- Income tax-free transfers to heirs
- Guaranteed rate of return
- Access to funds should you need it for long term care costs

Mrs. Smith: Sounds good, let's see it.

Representative: The plan is called the Liberty Series Estate Maximizer Next Generation. It is a type of life insurance contract that DOESN'T require a blood or urine test. You have 100% access to your initial deposit if you need it, and it creates an immediate tax-free estate to your beneficiaries. Here are a few health questions, if you can answer NO to the questions, we can issue a contract right away. (Show member health questions) Fill out application.

APPOINTMENT SETTER SCRIPT

Appointment Setter: Hello, this is _____ calling from _____ Credit Union. How are you doing today? (**Wait for a response**)

Great, I am following up on the letter we sent you about a new opportunity to help diversify your retirement assets. I'd like to schedule some time for you to come in and meet with _____ to discuss the Liberty Series Estate Maximizer Next Generation from Liberty Mutual.

Member: What's this about?

Appointment Setter: Here at _____ Credit Union, we are always trying to find better solutions for you money.

- We'd like to show you an opportunity to increase the amount of money you leave to your family

AND

- You can still have 100% access to your money

AND

- You can avoid as much risk as possible

Does this sound like something you might be interested in?

Member: It might be!

Appointment Setter: Great, would Thursday or Friday work better for you?

Member: Thursday is better.

Appointment Setter: Would you prefer morning or afternoon?

Member: Morning works for me.

Appointment Setter: Great, we look forward to seeing you on Thursday, at 9:00 am.

VOICEMAIL SCRIPTS

If a member has a voicemail message on their phone, DO NOT HANG UP, leave the following voicemail message:

Hello Mr/Mrs. _____, this is _____ from _____ Credit Union. Sorry I did not catch you. I am following up on a letter we sent you last week. Please give me a call when you get a chance at 888.888.8888. I am looking forward to speaking with you soon.
Goodbye.