

1. **Summarize the legal work you have done** and emphasize its benefits and what has been protected, i.e. financial assets and income for surviving spouse and or family, protection against loss from taxes, probate costs, potential losses due to investment risks or estate sales or family disputes.
2. **State the immediate and expected benefits** of legal work done
3. **Transition the conversation** by expressing concern that there may be financially-related problems remaining because of an unknown oversight or lack of coordination, something not completed or understood, or incomplete follow-through afterward. Feel free to use metaphors, medical doctor metaphors may be good, for example, getting the second opinion of a medical specialist is the right strategy for a serious condition. The protection of one's retirement estate and retirement income are important and serious, so your retirement position should get a second opinion too.
4. **Describe several of the more common problems** that may occur after legal work done, examples or stories of the kinds of concerns or problems just described above, if you can, things like beneficiaries or titles not changed, an unexpected death in family (the "wrong" person died first), new and later financial liabilities arise, issues with irresponsible children, issues with the marriages of children or grandchildren, that sort of thing.
5. **Discuss the importance of protecting the financial side of the estate** from substantial loss, since you've now taken steps to protect your legal estate from loss. Discuss a nightmare or problem case, even a celebrity example. Discuss the consequences to the estate planning because of losing retirement asset value and or income value because of market or investment risks. If you are retired or soon will be, how do you make up larger investment losses? For many people, Assets and Income should have more protection against loss near and at retirement.
6. **Prepare to address the primary objection -- "I'VE GOT A GUY"**  
Use a medical metaphor, your general practitioner handles everything common and conditions that are probably not life-threatening. For the serious matters, you will see the oncologist or cardiologist or neurologist or the other specialist. That's the difference between accumulation advice and protection and retirement income advice.

Use the "**Second Opinion**" idea. It is common practice in many fields and a very good decision-making technique. Remind clients there is NO obligation to talk to agent-advisor or to work with him or her.

"You have worked with your investment advisor and or insurance agent to accumulate assets for your retirement. Their focus was likely on how much can you save, how much can you earn, how much you can reduce or avoid income taxes, and how much can you keep? You now are or soon will be using those assets for income instead of growth. You might consider another opinion and service in order to obtain more protection and distribution expertise. Accumulation and distribution are two very different objectives and strategies are different.

"We could explain the purpose and objective of your new estate plan to our financial advisor pretty easily. Usually I've not had great experience doing that with other advisors, especially accumulation advisors. We want to protect your assets and objectives and that's a different point of view than theirs. Again, there is no obligation or cost to meet with our specialist."

“You might decide to ADD our retirement planning service to what you do now, to improve your full picture and position, and do so without ending any existing relationship.”

“We are not suggesting this is an “either-or” decision for you. Consider working with us, for protection and income; only for those things that make sense and increase benefits for you.”

“When you have a relationship with our firm, that relationship can go beyond just legal matters and can include financial matters like including asset protection, reducing the chance of mistake, gaining a better view of all that you want for yourself and your beneficiaries, and doing so with us might just be more convenient and reliable for you.”

7. **Emphasize the benefit** of a full or in-depth review of your retirement planning, your retirement accounts, your beneficiary designations in place, and your life insurance or annuity contracts. Again, remind the clients that there is no obligation to do this.
8. **Use the name of the associated financial professional** and discuss their qualifications (perhaps how selected, how associated, their primary professional methods, their qualifications if known, and even their community service, etc.).
9. **Discuss the required disclosure-acknowledgement** because there are TWO separate functions active here, 1) the legal practice and 2) the insurance practice. These are separate functions. If you do not distinguish these functions, you can be held to the conduct standards of the attorney-client relationship. You do not want to be held to the higher “client-interests-first” standard of care for legal advice instead of the “suitable” standard that now applies for most commission-based retirement planning. The difference is neither good nor bad; it’s just different. Our program prefers the suitability standards that now apply.
10. **A signed disclosure is required** when attorney is also a licensed insurance agent and may share in any commission generated. Commissions result only if insurance product purchased by client for their benefit. There is no obligation or expectation to use insurance service offered. Also, there can be no difference to legal fees if a retirement product or plan is purchased. Commissions will be paid as they would in any other insurance situation
11. **Thank you**, nudge to financial review, emphasize no requirement

**“LET ME INTRODUCE YOU TO.... “**