

# SILAC's Agent Cheat Sheet for Annual Reviews

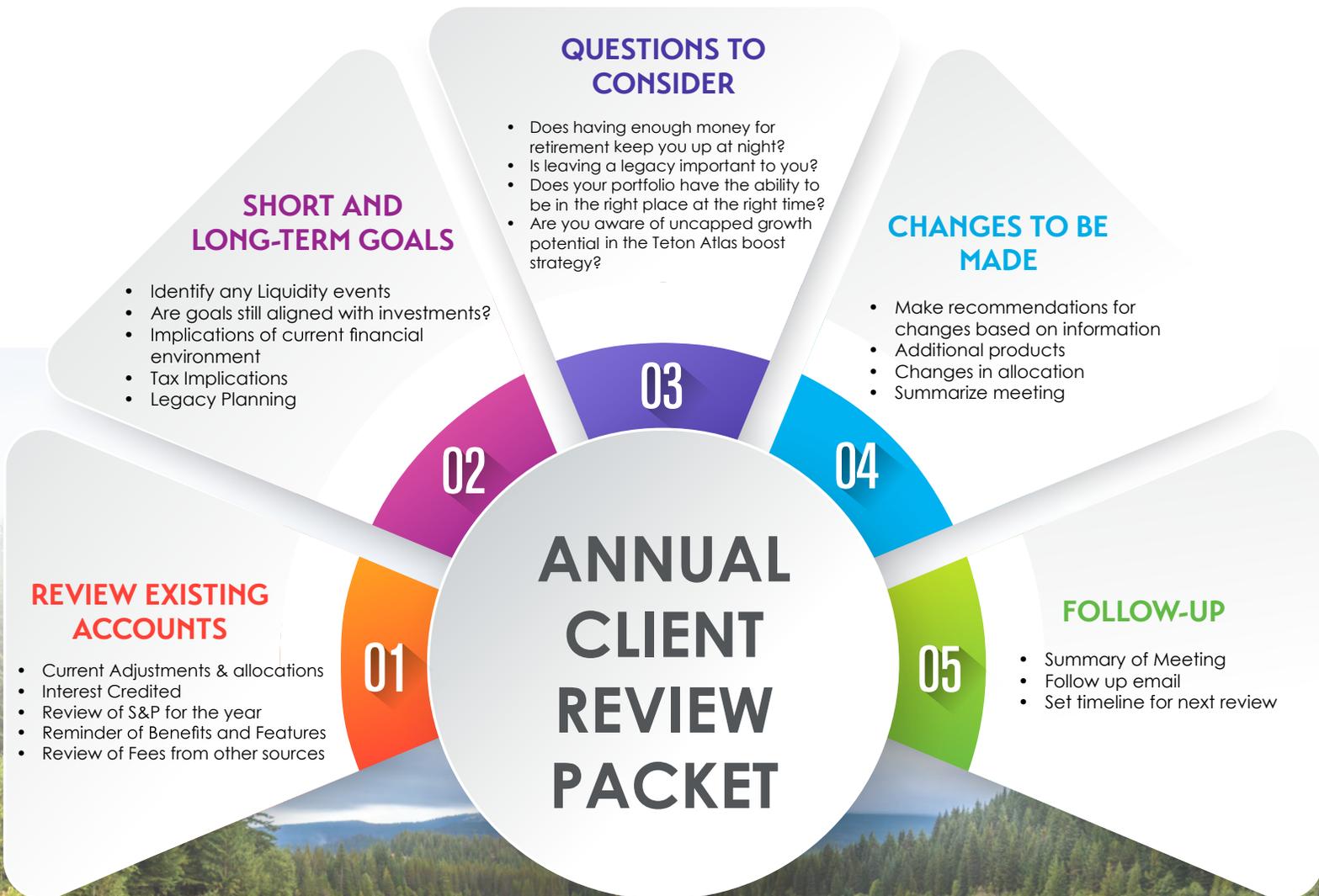


At SILAC, we take pride in being a consistently competitive long-term partner for our agents. In order to do the same for your clients, it is important to build lasting relationships. Often, clients can feel forgotten about or overlooked by their agents. Conducting regular reviews with your clients gives them peace of mind that you are still looking out for their best interests. While also ensuring their existing annuity contracts align with their current needs and future goals.

Make a promise... and keep your promise!

## WHAT DOES THIS PROCESS LOOK LIKE?

UTILIZE SILAC'S ANNUAL CLIENT REVIEW PACKET DURING YOUR MEETING!



**REMEMBER: If you aren't doing annual reviews with your clients, someone else will!**

# ANNUAL REVIEW: SUGGESTED MEETING DOCUMENTS



## FOR THE REVIEW:

Annual Statements  
Client Folder  
Notes from Prior Years  
Current Rate Sheet

## SALES PIECES:

Annuity Brochures  
Atlas At-A-Glance  
How Your Annuity Will Grow

## MEETING INTRODUCTION: SAMPLE SCRIPT

Thank you \_\_\_\_\_, for taking some time to meet with me today. Before I begin, I want to first ask you if you have any questions for me regarding any of your investments or if you have anything you would like to discuss first.

**Discuss any items and take notes.**

Why we are meeting here today? Not only did you purchase an annuity through me *\*Insert timeframe\** but with that purchase I made a promise to you. My promise and commitment to you is to make sure, first and foremost, your interests come first. Secondly, discuss your goals to ensure I can help you accomplish them and we are on the right path. Did you know that the three years before your retirement and the three years after your retirement are the most critical years for making the right financial positions? With this in mind let's first look over your existing annuity contract(s) and we can decide if we need to make any changes. Then we will go over your goals and take a peek under the hood to make sure all of your assets are working as hard as possible. If some of them aren't working as hard as you would like, I will share some solutions on how we can reposition them to make them work harder for you so you can have a peace of mind when you leave my office.

**Transition Story.**

But before we start, I want to tell a quick story that I think you will enjoy. There was a dear friend of mine whose washing machine was making a terrible noise. She could not figure out why it was making this awful banging noise. She called the service center and scheduled a repair tech to come out and fix the problem.

The repair man showed up and she explained to him what was going on. The man turned the machine on and heard the banging noise. He put his ear next to the machine and listened for about a minute and turned the machine off. He left to go out to his van and came back with a bag of tools. The man grabbed the machine, pulled out a rubber hammer and WHACK!!! Hit the machine. The guy picks up his things and begins writing up the ticket.

The lady standing there looked at the ticket at and said, "You are charging me \$250 after only being here for 10 minutes and hitting the machine?!" The man replied, "yes, its \$50 for me to show up, and the \$200 is for knowing where exactly to hit the machine."

**"You can think of me as the 'repair man' for your portfolio. By telling me exactly what your concerns are, I know exactly how to help you achieve your goals. Let's get started."**

# ANNUAL REVIEW: SAMPLE SCRIPT STEP-BY-STEP



## 1. EXISTING ACCOUNTS

*Let's begin with a review of your existing policies. From there, we can look at your current adjustments and allocations to determine if any changes need to be made, as well as answer any questions you might have.*

## 2. SHORT TERM & LONG-TERM GOALS

*Based on our discussion of your existing accounts, it is important to outline what your short- and long-term goals look like. What I would like to do is outline your 1 year plan, 5 year plan and 10 year plan. The goal of this is to ensure, not only that your investments align with your goals but also, to make sure we revisit these plans in the future.*

## 3. QUESTIONS TO CONSIDER

*After discovering your goals, I would like to ask a few questions to make sure we are on track to fully accomplish them.*

## 4. YOUR FINANCIAL PICTURE

*Keeping in mind your financial goals and the questions I asked we now need to look at what your assets are to make sure they align with your goals.*

## 5. CONCLUSION

*Now that we've reviewed your goals and your current investments, I have a better understanding of your entire financial picture. I would like to take some time to review everything we discussed today to ensure your goals and financials are aligned. My plan is to conduct an analysis of all available options and discuss my findings with you during our next meeting.*

*Does \_\_\_\_\_ day at \_\_\_\_\_ time work for you?*

# ANNUAL REVIEW

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PREPARED FOR:

PREPARED BY:

SILAC

INSURANCE COMPANY

## EXISTING ACCOUNTS:

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Review of  
Existing Policies

Benefits/  
Features Of  
Contract

Interest Credit  
History

Review of  
Crediting  
Strategies

Liquidity  
Available

Changes To  
Be Made

Overview of Any  
Fees/Charges

## NOTES:

# SHORT TERM & LONG-TERM GOALS:

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## 1 YEAR PLAN

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PERSONAL GOALS

FINANCIAL GOALS

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## 5 YEAR PLAN

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PERSONAL GOALS

FINANCIAL GOALS

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## 10 YEAR PLAN

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PERSONAL GOALS

FINANCIAL GOALS

## QUESTIONS TO CONSIDER:

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*Does having enough money saved for retirement keep you up at night?*

*Is leaving a legacy for your family important to you?*

*Do you hold an investment from another financial institution or professional that no longer aligns with your current investment objectives?*

*Do you think the SECURE Act will impact your future financial goals?*

*Are you aware of uncapped growth potential with the Barclays Atlas 5 Boost strategy that has no annual fees?*

*Does your current portfolio have the ability to be in the right place in the world, at the right time? Can it diversify globally?*

*Have you heard how SILAC's annuities are designed to provide simplistic solutions with strong accumulation potential?*

*You likely have homeowner's insurance to protect your home and auto insurance to protect their vehicles... but do you have asset insurance or a means to minimize risk and volatility?*

# YOUR FINANCIAL PICTURE:

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**CHECKING/SAVINGS**

**ANNUITIES**

**IRA/401K**

**CERTIFICATES OF DEPOSIT (CD)**

**LIFE INSURANCE**

**OTHER**

**NOTES:**

**NEXT MEETING:**