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**The Lifetime Returns Select Sales Scripts**

**First of all, thank you for allowing me to spend some time with you to share with you this unique saving opportunity, but before we get started I would like to ask you some questions.**

1. **What are you attempting to accomplish in your financial life?**
2. **What is important to you?**
3. **How do you make financial decisions?**
4. **Do you own any life insurance?**
5. **When was the last time you had your insurance reviewed?**
6. **How much coverage do you currently have in place?**
7. **What type of coverage do you have?**
8. **How do you feel about life insurance?**

**I would like briefly like to share with you my financial approach. I call it my P2 (squared) program. My first responsibility is to protect your money. What am I protecting it from? The answer is market risk, inflation and taxes. Our safe money tax free strategy ensures that your beneficiaries will receive the proceeds tax-free. The second P stands for Participation. Our approach allows you to participate in the S& P 500 without the fear of losing your money since we use an index strategy.**

**The unique opportunity for you and your family is the ability to work with a highly regulated multi- billion dollar company to protect your hard earned money. Next, you start with a lump sum of money and have insurance assigned to it. Our company is National Western Life located in Austin, Texas USA. They have over eleven billion dollars in assets with an A Excellent rating from AM Best rating service along with an A rating from the Standard and Poor’s.**

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**National Western Life has one of the best capital surpluses percentages in the industry that measure the financial health of the company.**

**The product is called the Lifetime Returns Select. There are many benefits to you, so I would like to focus on the three important ones. The first is the growth opportunities. You have four strategies for your clients. The first is a fixed account** **that is currently paying you 3.3 %. Option A links to the S& P 500 with a participation rate of 80% along with our Option D with a 2.75% monthly cap and our annual cap rate of 6.5%. The next benefit is that the product is a life insurance product which means you can pass this money to your heirs tax free. In other words, you invest your money with NWL and 100% goes to work for you and NWL will attach life insurance to your principal. This product has a 100% money back guarantee that means if you ever need your money there will be no penalty on the original principal. In addition, God forbid you ever have a life threatening illness you can be advanced 75% of the face amount. The other wonderful benefit is if you are not able to perform two of the six Activities of Daily Living that include transferring, toileting, showering, dressing, eating or continence you can receive two (2%) of the face amount of insurance per month. Let’s me illustrate the value of this product.**

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|  | POCKET 1 | POCKET 2 |
| AMOUNT | $100,000 | $100,000 |
| INTEREST RATE |  1% | 3% OR MORE |
| @ 10 YEARS | $110, 462 | $123,468 @5,15% |
| DEATH BENEFIT | $100,000 | $207,490 |
| ACCELERATED BENEFITS | $100,000 | $194,990 |
| TAXES | $1,500 - $2,000 | NONE |

My final question to you is which of these two pockets would you rather put your hard earned money into right now? There is some minor paperwork that we can do together in order to start this program for you. Congratulation, you are making a great financial decision.