

EXPAND YOUR AEP EARNINGS— SELL LIFE & ANNUITIES



Leverage Medicare Meetings to Sell Life & Annuity Solutions

STEP 1—USE MEDICARE AS THE CONVERSATION STARTER



- Review their Medicare coverage to build trust.
- Follow CMS Guidelines when developing a follow up process
- “While we’re updating your health coverage, let’s make sure your income and savings are protected too.”

STEP 2—ASK PURPOSE-DRIVEN QUESTIONS



LIFE INSURANCE DISCOVERY

- If something happened to you, how would your family replace your income?
- Do you have coverage to pay off debts or final expenses?

ANNUITY DISCOVERY

- Do you have a plan for guaranteed lifetime income?
- How are you protecting your savings from market risk?

STEP 3—IDENTIFY GAPS THAT MATTER MOST



LIFE INSURANCE

- No coverage or inadequate amount
- Existing term coverage expiring soon
- No final expense protection

ANNUITIES

- No guaranteed retirement income
- Concern over market volatility
- No tax-deferred growth strategy

STEP 4—PRESENT & POSITION SOLUTIONS



LIFE INSURANCE

Final expense, term, or permanent life plans to protect loved ones and leave a legacy

ANNUITIES

Fixed indexed, MYGA, or income annuities to lock in lifetime income and protect principal