

## **Annuity Opportunity Toolkit - Commercial Lines Agent**

It's built to help you uncover annuity conversations with existing business-owner clients and their employees—without sounding salesy, and without making promises.

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### **1) Segmentation Checklist (Who to Target First)**

Use this to quickly scan your book and flag **highest-likelihood** annuity conversations.

#### **A. Business-Owner / Decision-Maker Triggers**

Check any that apply:

- Owner is **50+** (or key partner 50+)
- Recent **liquidity event**: sale of equipment/property, business sale, buyout, inheritance
- Large **cash reserves** sitting in business/personal accounts
- Concerned about **rate changes**, market volatility, or “where to park cash”
- Has **SIMPLE IRA / SEP / 401(k)** but also substantial taxable cash
- Wants **income planning** within 5–15 years
- Has a **key person** or partner nearing retirement
- High premium commercial policies (often signals healthy revenue / surplus)

#### **B. Employee / Executive Opportunities (Through the Business Relationship)**

- Key executives / long-tenured employees **55+**
- Company offers retirement plan but participation is low or inconsistent
- Recently hired / terminated senior staff (rollover conversations)
- Owners/executives asking about **benefits retention** and financial wellness

#### **C. “Safe Money” Behavior Indicators**

- Keeps large balances in money market/CDs
- Mentions “I don’t want to lose principal”
- Avoids market-based solutions
- Mentions laddering CDs, Treasuries, short-term rates

**Next step:** anyone with **2+ checks** goes into your “Review Invite” list.

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## 2) Short Fact-Finder (10 Questions, 2 Minutes)

Use this as a quick intake (phone, email, or during renewal/annual review).

1. What’s your **timeline** for needing these funds? (0–2 yrs / 3–5 / 6–10 / 10+)
2. What’s the **purpose** of these dollars? (reserve, future purchase, retirement, income, legacy)
3. Roughly how much is currently in **cash/CDs/money market**? (range is fine)
4. Do you expect a **large inflow** in the next 12 months? (sale, bonus, distribution, inheritance)
5. On a 1–10 scale, how important is **principal protection**?
6. Are you comfortable with **limited access** for a period if you get benefits in return?
7. Do you want **guaranteed income** later, or mainly accumulation now?
8. Any **tax considerations** driving the decision? (taxable vs qualified funds, upcoming bracket changes)
9. Do you have a **beneficiary/legacy** priority for these dollars?
10. Anything that would make you say “no” immediately? (fees, lockups, complexity)

### Compliance-friendly note to say:

“I’m not making a recommendation yet—just learning what you’re trying to accomplish and whether a review makes sense.”

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## 3) Conversation Starters (Commercial Lines-Friendly)

These are designed to feel natural in P&C/commercial conversations.

### During Renewal

- “Rates are changing everywhere. Aside from insurance, are you doing anything with **cash reserves** to keep them working without taking on more risk?”
- “A lot of owners are asking where to park dollars they don’t want exposed to market swings. Would it be helpful if we did a quick **safe-money review**?”

### **After a Claim / Loss Event**

- “Claims remind us how important certainty is. Do you keep a portion of reserves in something designed for **principal protection** and predictable growth?”
- “When volatility hits, some clients like having a ‘sleep-well bucket.’ Want to explore options for that?”

### **Annual Review / Relationship Check-in**

- “What’s changed in the last year—any plans for retirement, buying property, or reducing day-to-day business stress?”
- “If you had to choose: is your priority **liquidity**, **growth**, or **certainty** for your reserve dollars?”

### **Soft Transition to Annuities (without saying “annuity” first)**

- “There are solutions designed to prioritize **principal protection** and can offer either predictable accumulation or future income. If you’re open, we can compare a few approaches.”

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## **4) Objection Handling (Client-Friendly, No Hype)**

### **“Aren’t annuities expensive?”**

#### **Response:**

“Some can be, and some are very cost-efficient. It depends on the objective—principal protection, income guarantees, or growth potential. If costs matter most, we’ll only look at options where the value is clear and disclosed.”

### **“I don’t want my money locked up.”**

#### **Response:**

“Totally fair. We’d only consider timeframes that match your plan. Many contracts include liquidity features (like annual withdrawal provisions). If you need full access at any time, we’ll rule those out.”

### **“I can just buy CDs/Treasuries.”**

#### **Response:**

“You absolutely can—and sometimes that’s the right answer. The question is whether you want anything beyond what CDs provide: different crediting approaches, tax-deferred accumulation (when applicable), or income features later. We can compare side-by-side.”

**“I heard annuities have penalties.”**

**Response:**

“Some have surrender charges for early withdrawals—similar to breaking a CD early. That’s why we only consider amounts you truly want earmarked for a specific timeframe.”

**“This sounds complicated.”**

**Response:**

“Let’s keep it simple. We’ll start with your goal and timeframe, then review 1–2 straightforward options. If it doesn’t feel clear, we won’t move forward.”

**“Is this guaranteed?”**

**Response:**

“Some parts can be guaranteed depending on the product, but not everything is. I’ll be clear on what is guaranteed, what isn’t, and what assumptions we’re using.”

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## **5) Three Plug-and-Play Campaigns (Email + Call + Text)**

Each campaign includes: **email, call opener, voicemail, text**. Replace bracketed fields.

### **Campaign 1: Renewal Season (“Reserve Dollars Check”)**

#### **Email Subject Options**

- “Quick question during renewal: reserve dollars”
- “Renewal check-in + a safe-money idea”
- “Where are you parking cash reserves this year?”

#### **Email**

Hi [Name],

As we work through your [policy/renewal], I’m also checking in on a non-insurance item I’m hearing from a lot of business owners: **where to park reserve dollars** in a way that prioritizes principal protection.

If you’re holding meaningful cash in money markets/CDs and want to explore alternatives designed for **certainty and planning**, I can run a quick comparison and keep it simple—no obligation.

Would a 10–15 minute call next week be helpful?

– [Your Name]

### **Call Opener**

“While we’re reviewing renewals, I wanted to ask: do you keep any reserves you’d like to protect more intentionally—money you don’t want exposed to market swings?”

### **Voicemail**

“Hi [Name], it’s [Your Name]. Quick renewal check-in plus one question: are you doing anything beyond money markets/CDs for reserve dollars you want protected? If you’d like, we can do a simple 10-minute comparison. Call/text me at [#].”

### **Text**

“Hi [Name]—quick renewal check-in. Are you parking reserve cash only in MM/CDs, or open to a brief ‘safe-money’ comparison for dollars you want protected? –[Your Name]”

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## **Campaign 2: Claim Follow-Up (“Certainty Check”)**

### **Email Subject Options**

- “After the claim: one more planning thought”
- “A quick certainty check”
- “Protecting the ‘sleep-well’ bucket”

### **Email**

Hi [Name],

I’m glad we were able to help during the recent claim. These situations often spark a broader planning question: **do you have a portion of funds set aside for stability and predictable planning?**

If you’d like, we can review options that prioritize principal protection and match the timeframe for those dollars. If it’s not a fit, no problem—I’ll say so.

Want to set a quick 10–15 minute call?

– [Your Name]

### **Call Opener**

“After claims, some owners like reassessing their ‘certainty bucket.’ Do you have reserves earmarked for protection—separate from growth money?”

### **Voicemail**

“Hi [Name], [Your Name] here. Following the claim, I had one planning question: do you have a protected reserve bucket set aside for certainty? If you want a quick comparison of options, call/text me at [#].”

## **Text**

“Hi [Name]—following the claim, quick question: do you have a dedicated ‘certainty’ reserve bucket? If you want, I can share a simple comparison of principal-protection options. –[Your Name]”

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## **Campaign 3: Annual Review (“Business Owner Safe-Money Review”)**

### **Email Subject Options**

- “Annual review: quick safe-money check”
- “Two-minute question for our annual review”
- “A quick planning item for 2026”

### **Email**

Hi [Name],

As part of our annual review, I’m asking clients one simple question:

#### **What’s your plan for dollars you want to keep safe but still working?**

If you have funds sitting in cash/CDs and want a clearer plan for the next [3–10] years—whether that’s accumulation or future income—I can walk you through a couple of straightforward options and what’s guaranteed vs. not.

Do you have 15 minutes sometime this week or next?

– [Your Name]

### **Call Opener**

“For the annual review, I’m asking: what portion of your funds is ‘safe money’—and do you want it strictly liquid, or are you open to tradeoffs for more planning certainty?”

### **Voicemail**

“Hi [Name], it’s [Your Name]. For our annual review, I had a quick planning question about safe money—cash/CDs and reserve dollars. If you’re open to a simple comparison for the next few years, call/text me at [#].”

## **Text**

“Annual review question: any cash/CD reserves you want to keep safe but more intentional with for the next few years? If yes, I can share a simple comparison. –[Your Name]”

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