Life Producer Toolkit: scripts + emails you can plug in

A) Quick call scripts (client-friendly)

1) 60-second warm check-in (Term client)

“Hi [Name]—it’s [Agent]. Quick check-in: we set up your term coverage to protect your family if something happened. A lot of clients your age are also asking about the other side of the plan—protecting retirement savings from market swings.
If you’re open to it, I’d like to do a 15-minute ‘safe money’ check to see if any of your cash/CD/IRA money should be positioned more conservatively. Would [two times] work?”

2) CD / savings trigger call

“Hi [Name]—many clients are re-evaluating what they keep in CDs and savings, especially with renewal rates changing. If you have any cash/CD money you’d like to keep protected, I can show a couple conservative options that may offer tax-deferred growth and/or future income planning—depending on your goals.
Want to take 15 minutes this week to look at it?”

3) Pre-retirement / rollover conversation

“Hi [Name]—I’m calling because people within a few years of retirement often want a clearer plan for the ‘safe’ portion of their savings. If you ever change jobs or retire, you may have rollover choices.
I can help you compare a few approaches for the protected portion of your retirement plan—no obligation. Would next [day/time] be convenient?”

4) “IUL review” bridge

“Hi [Name]—I’m doing quick annual reviews. Along with your policy, I’m also asking one question: how much of your savings do you want protected from market swings?
If you’re open, I can show a simple way some clients structure a ‘safe money’ bucket alongside their long-term investments.”

B) Text message templates (short + natural)

1. **Check-in + meeting ask**
   “Hi [Name]—quick question: are you keeping any money in CDs/savings that you want to stay protected but still work harder? If so, I can share a couple options. Want to chat 10–15 min this week?”

2. **Retirement “safe bucket”**
   “[Name], as you get closer to retirement, many clients like setting a ‘safe bucket’ for peace of mind. Want me to run a quick checkup with you?”

3. **Rollover prompt**
   “If you ever change jobs/retire, you may have rollover choices. Want a simple side-by-side comparison for the protected portion?”

C) Email templates (producer → client)

Email 1: “Safe Money Checkup” invite (general)
Subject: Quick retirement “safe money” check-in?
Hi [Name],
Hope you’re doing well. As part of my client reviews, I’m reaching out with one simple question: **how much of your savings do you prefer to keep protected from market swings?**

If you’re open to it, I’d like to schedule a brief 15–20 minute check-in to review:

- what you’re keeping in cash/CDs today
- whether any portion should be positioned more conservatively
- how this could fit alongside your existing plan

No pressure—just a straightforward conversation to see if anything has changed since we last spoke.
Would [two time options] work?

Best,
[Agent Name]
[Phone] | [Email]
[Disclosures/Company, if required]

Email 2: CD renewal / rate change hook
Subject: CD renewal coming up? A quick option review
Hi [Name],
Many clients have a CD renewing or are rethinking what they keep in savings. If you have money you want to keep protected, there are options designed for conservative savers that may offer **principal protection** and potential **tax-deferred growth** (depending on the strategy).

If you’d like, I can put together a simple comparison and walk through it in 15 minutes.
Are you free [two time options]?

Best,
[Agent Name]

Email 3: For ages 55–70 (retirement timing)
Subject: 15-minute retirement checkup (protected savings)
Hi [Name],
As retirement gets closer, it’s common to want a clearer plan for the **protected** portion of your savings—money you may not want exposed to day-to-day market movement.

If you’d like, we can do a brief checkup to review what you want “safe,” what you want “growth,” and whether there are better ways to structure the protected bucket.
Would [two time options] work this week?

Best,
[Agent Name]

D) Voicemail scripts (quick + non-salesy)

1) Safe money check

“Hi [Name], this is [Agent]. Quick check-in—many clients are reviewing how much of their savings they want protected from market swings as they get closer to retirement. I’d like to offer a brief 15-minute ‘safe money’ checkup. Call me back at [number].”

2) CD renewal

“Hi [Name], [Agent] here. If you have a CD renewing soon, I can share a couple conservative options to compare before you lock into a new term. Call me at [number].”

E) Objection handling (simple, compliant language)

“I already have investments.”
“Totally makes sense. This isn’t about replacing your investments—it’s about deciding whether any portion should be in a more protected ‘safe bucket’ for peace of mind.”

“I don’t want anything risky.”
“Understood. We can focus only on options designed around principal protection and a conservative approach. If it doesn’t fit, we’ll say so.”

“I’ve heard annuities are expensive/complicated.”
“Some can be. That’s why we’ll keep it simple—compare a few straightforward options side-by-side and review tradeoffs like liquidity, time horizon, and fees (if any).”

“I might need the money.”
“Liquidity matters. We’ll only look at strategies that align with what you may need access to, and we’ll review withdrawal provisions and surrender charges before any decision.”

A simple 10-day execution

Day 1–2: Pull lists

- Term policies 3–8 years old
- Ages 55–70
- Notes: CDs/savings, nearing retirement, rollover potential

Day 3–5: Send Email 1 + texts to top 25

- Book 6–10 short check-ins

Day 6–10: Hold calls + run quick fact finder

- Deliver 2–3 simple options + summary