Below is a ready-to-use **Annuity Opportunity Toolkit** built for **P&C-focused agencies** designed to uncover retirement/asset-transfer opportunities inside an existing book without sounding "salesy."

1) Segmentation Checklist (Who to flag in your book)

Use this to identify who should get a light "retirement options" conversation.

A. Ideal-fit indicators (check all that apply)

Age / stage

- ☐ Age 50–75
- ☐ Nearing retirement (0–10 years) or recently retired
- ☐ New grandchild / caregiving responsibilities / lifestyle change

Assets likely sitting "idle"

- ☐ Large bank balances (CDs, money market, savings)
- ☐ Recently rolled 401(k) / changed jobs / retired
- ☐ Inherited IRA / beneficiary funds
- ☐ Brokerage account owner who is "nervous about the market"

Income / protection needs

- ☐ Wants predictable income (pension gap)
- ☐ Concerned about market volatility
- ☐ Concerned about outliving money
- ☐ Spouse depends on their income

Behavioral triggers you already see in P&C

- ☐ Price-shopping every renewal / rate fatigue
- ☐ Likes higher deductibles (often prefers control/predictability)
- ☐ Buys umbrella coverage (already values protection)
- ☐ Owns rental property / small business (planning complexity)

B. Best "event triggers" to act on

- ☐ Auto/Home renewal window (45–90 days out)
- ☐ Claim closed in last 30 days
- ☐ Home sold / downsized
- ☐ Retirement notice / job change
- ☐ Spouse passed / divorce (handle gently and compliantly)

C. Quick "Not-now" screen (pause and refer/educate only)

- ☐ Needs emergency fund / high short-term liquidity
- ☐ High-interest debt is primary issue
- ☐ Very short time horizon (<3 years)
- ☐ Unclear goals or discomfort discussing finances
  (These can still receive education, but avoid pushing product.)

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3) Short Fact-Finder (5 minutes, client-friendly)

Use this in a call, in-person, or as a form.

1) About you

- Age: ___ Retirement target date: ___
- Married/partnered? ☐ Yes ☐ No
- Primary goal today (pick one):
  ☐ Protect principal ☐ Create income ☐ Grow conservatively ☐ Legacy ☐ "Not sure"

2) Where your "safe money" sits today (ballpark)

- Savings/MM/CDs: $___
- 401(k)/IRA/rollover: $___ (☐ still at work ☐ former employer ☐ IRA)
- Brokerage (non-retirement): $___
- Other (inheritance/home sale): $___

3) Access & time horizon

- Any large expenses expected in next 24 months? ☐ Yes ☐ No If yes: ___

- How important is easy access to funds?
  ☐ Very ☐ Somewhat ☐ Not very

4) Volatility comfort

- If the market drops 15–20%, I would:
  ☐ Sell ☐ Wait it out ☐ Buy more ☐ Unsure
- I prefer:
  ☐ Predictability ☐ A mix ☐ Maximum growth potential

5) Income planning

- Do you want guaranteed lifetime income as a "paycheck"? ☐ Yes ☐ Maybe ☐ No
- Other income sources: ☐ Social Security ☐ Pension ☐ Rental ☐ Part-time work

6) Legacy & protection

- Leaving money to spouse/heirs important? ☐ Yes ☐ Somewhat ☐ No
- Biggest concern: ☐ Outliving money ☐ Market loss ☐ Taxes ☐ Healthcare costs ☐ Other ___

Close

Based on what you shared, it may be worth a brief review of options that can help with (goal). If it makes sense, we'll go through suitability/best-interest steps before any recommendation.

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4) Conversation Starters (P&C-to-annuity bridge scripts)

Keep these **natural** and **service-oriented**.

"Protection mindset" bridge

- "You've done a great job protecting your home and family—have you ever looked at how you're protecting the **income** you'll live on in retirement?"
- "A lot of clients are rebalancing their 'safe money' because CDs and markets can be unpredictable. Want to take 10 minutes to see what options exist?"

Renewal season bridge

- “Rates are moving everywhere. While we’re reviewing your coverage, many clients also ask about ways to create more **predictable retirement income**. Is that on your radar this year?”

Claim follow-up bridge (after resolution)

- “I’m glad that’s wrapped up. Claims remind people how fast life can change—do you have a plan for **steady income** if something unexpected affects work or retirement timing?”

Annual review bridge

- “We do a yearly protection checkup—home, auto, umbrella. Would it be helpful to include a quick ‘retirement income check’ too—just to see if anything’s changed?”

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5) Objection Handling (client-friendly, compliant)

1) “I’m not interested in annuities.”

- “Totally fair. My goal isn’t to push a product—it’s to make sure you know what options exist for **principal protection** and/or **income**. If it’s not a fit, we’ll rule it out.”

2) “I heard annuities lock up your money.”

- “Some do have surrender periods, which is why we only look at money you truly don’t need short-term. Many contracts include **penalty-free withdrawal provisions** and can be structured around your liquidity needs.”

3) “Fees are too high.”

- “Some annuities have optional riders with fees; others don’t. We can compare options and clearly outline any costs before you decide.”

4) “I can just use CDs/bonds.”

- “That can absolutely be appropriate. The reason some clients still explore annuities is **insurance-based guarantees** and the ability to create a **lifetime income** stream. We can compare side-by-side.”

5) “The market will do better long-term.”

- “It might. The question is whether you want a portion of your plan designed for **predictability** and **income stability**, especially near retirement.”

6) “I’m worried about the company.”

- “That’s an important question. Guarantees depend on the insurer’s claims-paying ability. We review carrier strength and diversify where appropriate.”

7) “This sounds complicated.”

- “Let’s keep it simple: we’ll start with your goal—income, protection, or legacy—then review 1–2 options. If it’s still confusing, we stop.”

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6) Three Plug-and-Play Campaigns (ready to send/use)

Each campaign includes: **audience**, **timing**, **touchpoints**, and **copy** (email + text/VM + call opener).

Campaign 1: Renewal Season “Protection Checkup + Retirement Income Check”

Audience: Age 50–75 + renewal due in 45–90 days
Goal: Book a 15-minute add-on conversation
Cadence: Email → Text → Call → Reminder email

Email (subject options)

- Subject: “Your renewal review + a quick retirement income check?”
- Subject: “Protection checkup: home/auto + income plan”

Email body

Hi [Name],
As we head into your [Home/Auto] renewal, we’ll review coverage, deductibles, and any discounts.

Many clients also ask a simple question right now: **“How do I protect the income I’ll rely on in retirement?”**

If you’re open to it, we can add a **10–15 minute Retirement Income Check** to your renewal review—just to see whether your “safe money” (CDs/savings/old 401(k)s) is positioned the way you want.

If it makes sense, we’ll go through appropriate suitability/best-interest steps before discussing any specific product.

Would you prefer a quick call this week or next?
— [Signature]

Educational only. Annuities are long-term insurance products and may include surrender charges. Guarantees depend on the claims-paying ability of the issuer.

Text

Hi [Name]—as we prep your renewal, want to add a quick 10-min "retirement income check" to make sure your safe money is aligned with your goals?

Voicemail

"Hi [Name], it's [Agent]. Calling about your renewal review—and a quick add-on many clients appreciate: a short retirement income check to see if your safe money is positioned how you want. Call/text me at [#]."

Call opener

- "Before we wrap renewal, can I ask one question: are you more focused this year on **growth**, **protection**, or **predictable income**?"

Campaign 2: Claim Follow-Up "Resilience Planning"

Audience: Closed claims in last 7–30 days (especially water/fire/theft)
Goal: Convert a service moment into a protection conversation
Cadence: "Glad you're okay" note → Call → Email resource

Client note (email or letter)

Hi [Name],
I'm glad the claim is resolved and you're getting back to normal. Experiences like that are a good reminder to review protection plans—not just for property, but also for **financial resilience**.

If you'd like, we can do a brief check-in to review your coverage and also talk through retirement-income options that can help create predictability for the future.

No pressure—just a service conversation.
— [Signature]
Educational only. Any annuity discussion would follow suitability/best-interest review.

Call opener

- "After a claim, people often ask, 'What if my timeline changes?' If retirement had to happen earlier than planned, would you want a **guaranteed paycheck option** as a backup plan?"

Follow-up email (resource-style)

- Subject: “One-page: Retirement income options (simple overview)”
- Body: “Here’s a simple overview of common ways people create predictable income. If you want, we can walk through it together in 10 minutes.”

Campaign 3: Annual Review “360° Protection + Income”

Audience: Policies held 12+ months, bundled households, umbrella owners
Goal: Establish an annual rhythm and identify assets-in-motion (rollovers, CDs, inheritances)
Cadence: Invite → Meeting agenda → Post-meeting recap

Invite email

- Subject: “Annual Protection Review – let’s schedule your checkup”

Hi [Name],
It’s time for your annual protection review (home/auto/umbrella). I’ll also ask one optional question many clients appreciate: **how your retirement income plan is coming along**, especially for any “safe money” you don’t want exposed to market swings.

Want to grab 20 minutes next week?
— [Signature]
Educational only; no recommendation without suitability/best-interest review.

Meeting agenda (send ahead)

1. Coverage changes (vehicles/home updates)
2. Deductibles/discounts/umbrella check
3. Life events (new job/retirement timeline)
4. Optional: “Safe money + retirement income” snapshot (5 minutes)

Post-meeting recap template

Thanks for meeting today. Here’s what we updated on your coverage: [bullets].
Next step (optional): If you’d like, we can schedule a short follow-up to review retirement-income options aligned with your goals and liquidity needs.

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7) Quick One-Page “Agent Workflow” (how to use this toolkit)

1. Run segmentation checklist (renewals + age filter).
2. Send the relevant campaign invite.
3. Use the 5-minute fact-finder.
4. If interest + basic fit: schedule a longer review and move into your firm’s suitability/best-interest process.
5. Document: client goals, time horizon, liquidity needs, risk tolerance, why annuity discussion was appropriate.