



Mobile FNA to Life APP

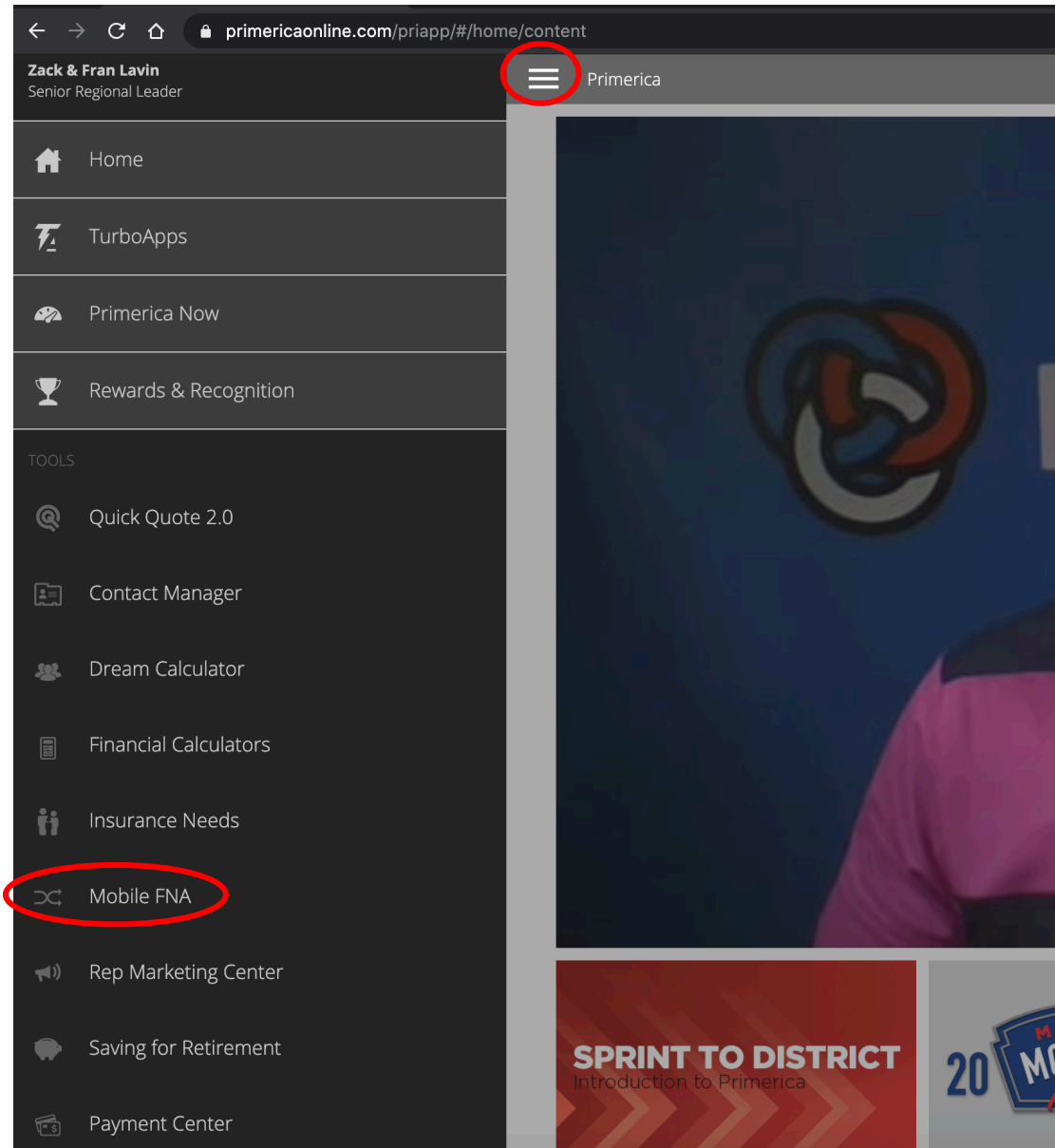
A STEP by STEP Guide

Commitment and Expectations

- Listen, what I would like to do is a Financial Needs Analysis for you. The average financial advisor charges about \$1100 bucks to do one, we charge a price that no one bickers about, we charge free. Because we charge free, I am going to ask you for two things in return.
 1. The first is this, when you can look at me across your screen and you can say “This is really good, this is absolutely worth doing, I got a lot of value out of this.” I am going to ask that you would be willing and able to refer me to five to ten people that are married, have kids, have a home and have an income, that may also benefit some of that same free information that you found beneficial. - Now if when I’m done you tell me “you know what I already knew all this stuff, you were really pushy, I learned nothing, I don’t want the referrals. Is that fair?”
 2. The second thing I am going to ask is if we put together a plan that does help you get out of debt faster, it does help you better protect your family, it does help you save more, or at least more efficiently than you are saving now, and it costs you the same amount a month that your currently spending to do these things, I am going to ask you to move forward with the improvements that I have found for you. Okay? - Now if it is not better, its more expensive, it doesn’t make any sense, I’m not going to ask you to move forward, is that fair?

Step 1.
Go to the Primerica app on your Computer, phone or tablet and click the three lines (hamburger) in the top left corner

Step 2.
Choose Mobile FNA



Step 3.

Search for existing Contact or add a new contact by hitting the blue + sign

Step 4.

Add trainee solution # client location and click accept (Enter Client Info on Next Page)

Mobile FNA Edit

Search +

NAME FNA

Before You Begin

Trainee



Solution Number

Client Location

Pennsylvania

Before you begin the FNA, you must acknowledge that you have (i) given the client the Privacy Notice appropriate for the client's state of residence and (ii) obtained a signed "Acknowledgement & Consent" from the client.

These documents can be provided electronically or in hard copy.

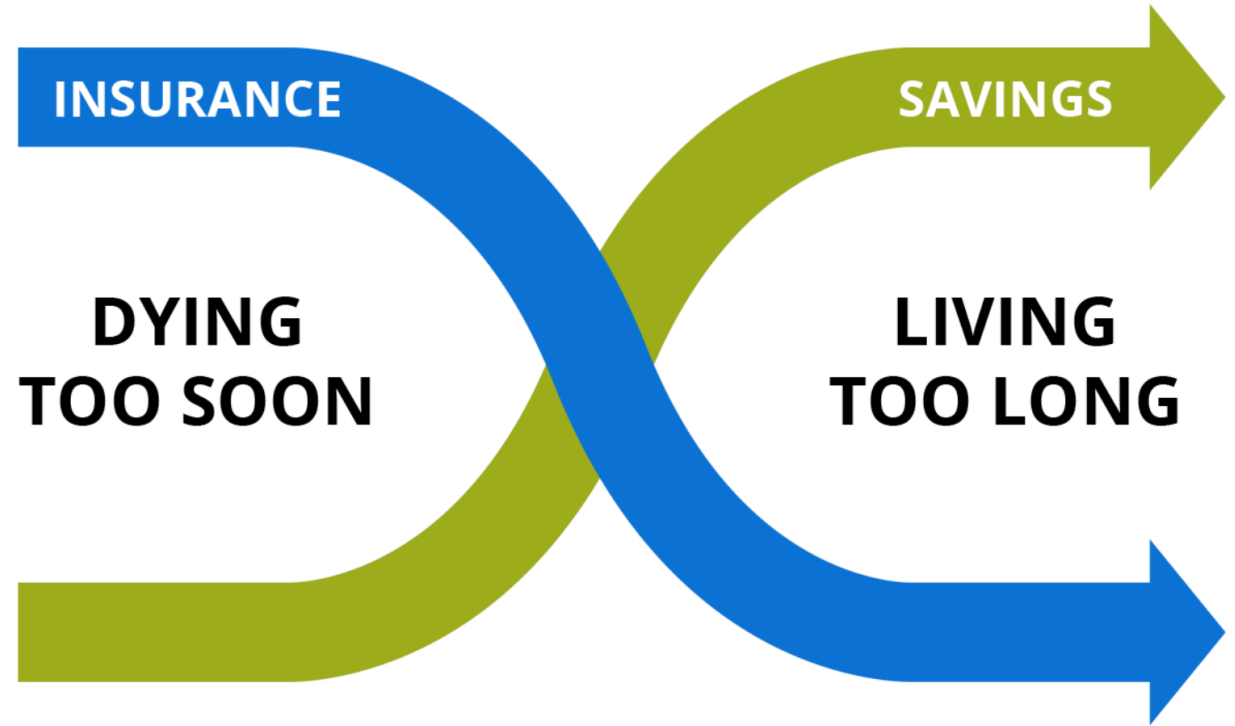
I, Zachary Ian Lavin, have provided the client with the state-appropriate Privacy Notice and obtained the clients' signed "Acknowledgement & Consent" to share and import the information the client(s) will provide for this FNA. The signed Acknowledgement & Consent must be kept in the client file.

Cancel

Accept

Step 5.
Read this page to client
(In life, there are two major risks...Dying too soon and living too long...)

In life, there are **TWO MAJOR RISKS**



The goal is to protect yourself and your family in the event of either situation.

The FNA can help provide solutions to both.


Step 6.
On a scale of 1-10,
how important is
being able to retire
one day to you?
(Read the Page and
get retirement age)

Mobile FNA

Retirement Age

Roadmap to Retirement

The best way to reach your destination is to make a plan and follow it.



The longer you wait, the more you'll have to put away each month to reach your retirement goals.

At what age would you like to retire?

67

36 Years
Until Retirement

Step 7.

What is your current monthly income? (Ask to both)

How much monthly would you need coming in minimum for retirement? The general rule of thumb is about 80% of your current income

Click top right arrow

Mobile FNA

Income Goal

Zachary

Current Income *

Frequency *
 Monthly
 Annually

Fran

Current Income *

Frequency *
 Monthly
 Annually

Total Monthly Income \$9,000

Retirement Goal

Percent of Income ⓘ

Monthly Income Goal * ⓘ

Step 8.

Change inflation rate from 3% to 2.25%

You will actually need \$16,040 a month coming in to spend like \$7,200 a month in today's dollars due to inflation.

Now we need to find out how much money you will need saved in order to provide that income.

That is your Financial Independence Number

Click top right arrow

Mobile FNA

Effect Of Inflation

How does inflation affect your goal?

Due to inflation, the cost of items you purchase will increase. Your income goal will also need to increase to keep up with inflation.

Your Monthly Income Goal at a 2.25% inflation rate

Today \$7,200

Future \$16,040

View Assumptions ^

Inflation Rate **2.25%**

Monthly Income Goal * ⓘ \$7,200

Retirement Age ⓘ 67

Step 9.

Click view assumptions and
change the Rate of Return
(before retirement) to 9%

Change the Rate of Return
(during retirement) to 7%

Your Financial Independence
Number is \$2,464,069

Click top right arrow

Mobile FNA

FIN

How much will you need?

Based on the assumptions, to meet your retirement income goal, you need to save:

\$2,464,069
by retirement

This is your
**Financial Independence Number
(FIN)**

[View Assumptions](#)

Monthly Income Goal * ⓘ
\$7,200

Retirement Age ⓘ
67

Life Expectancy ⓘ
85

Rate of Return (before retirement) ⓘ
9.00%

Rate of Return (during retirement) ⓘ
7.00%

Step 10.

How much do you currently have saved toward your retirement? Any old 401ks, IRAs anything like that?

How much are you contributing monthly?

It looks like you are going to have a shortfall of about \$857,000 on your current program

Click the top right arrow

Mobile FNA

Current Assets

How much do you have?

Now that you know how much you need, how much do you currently have saved?

Retirement Savings: \$25,000 Monthly Savings: \$300

Your savings will grow to	\$1,607,015
You need (FIN)	\$2,464,069
Shortfall	\$857,052

View Assumptions

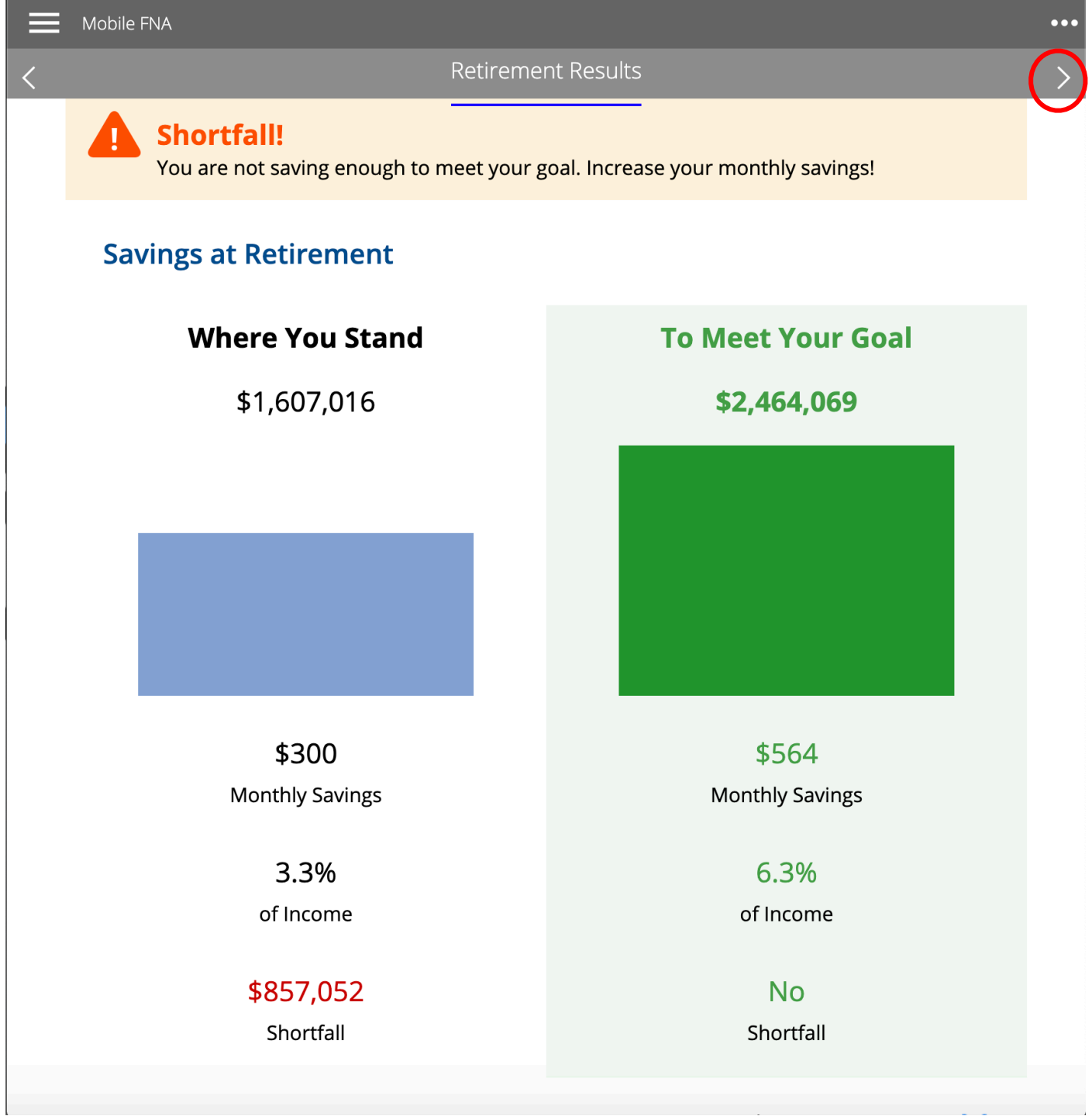
This illustration is a hypothetical and does not represent an actual investment. There is no guarantee that you will achieve these results. The illustration uses constant rates of return compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results.

Step 11.

In order to hit your goal you are going to need to increase your savings from \$300 a month to \$564 a month.

Does that make sense?

This is a big part of what we do and we are excited to help you hit your goals of retiring one day.



Step 12.

Read this mobile fna page page exactly first.

1. In your opinion, what is the purpose of Life Insurance? (give the purpose of auto, home, & cellphone insurance “replacement” talk)

2. If you died today, how soon would your income stop?

3. And which of your family’s bills would stop?

4. And what exactly would happen to your family if you died today and your income stopped, but none of your bills stopped? (MUST elaborate on this)

5. And if you were to die today, would you want your family to live better, the same, or worse?

8. Who is your life insurance (income replacement plan) with?

See Straight Line on next pages


Mobile FNA

Life Insurance

Protecting Your Family

Now that you have a roadmap to save for retirement, let’s discuss the other major risk we face in life...

DYING TOO SOON



INSURANCE

The FNA can help you determine the appropriate amount of life insurance to protect your family's future.

NO, THEY DON'T HAVE A POLICY STRAIGHT LINE:

- **When I meet a family that is under protected or not protected at all, it's usually due to one of these three reasons:**
 - 1. They don't think they need it.**
 - 2. They don't think they can afford it.**
 - 3. They just haven't gotten around to it.**
- **Tell me why would you say your family is not protected and exposed to this type of financial disaster?**
- **Would you say it's unimportant, important, or very important to properly protect your family in the event of an untimely death?**
- **Is protecting your family important enough to you that you would be willing to set aside some money each month to take care of this?**
- **So, if we can put together a program that is affordable for you, is there any reason you wouldn't implement that program?**
- **Before anything, we need to calculate how much life insurance you need. (step 13)**

YES, THEY HAVE A POLICY STRAIGHT LINE:

- **What do you like best about your current policy?**
- **We find that everyone greatly benefits by allowing us to evaluate their existing insurance program. Our promise is that we would never ask you to change any financial program unless there is a significant advantage for you, and that advantage is completely obvious to you, I would never ever ask you to change anything unless there was a great advantage for you to do so, fair enough?**
- **If it were possible that you could significantly improve your current life insurance program, for example, double your protection for the same money, or get the same protection for half the money, do you have any emotional attachment to your current company or agent that would prevent you from making a change?**
- **Great, run and get your policy so we can do an accurate cost/benefit comparison.**
- **Do A vs B comparison. (compare what your family gets if you Die, what you gets if you Live, and how much does it Cost?)**
- **(If cash value, go to funny banking/ refrigerator story in presentation)**

Step 13. Calculate Insurance Needs
(switch assumptions to 9% in bottom right corner)

If you were to pass away prematurely, how much of your monthly income minimum would your family need to maintain their current lifestyle?

That's the minimum?

How long would you like the income to last? General rule of thumb is until your youngest child is 23 years of age.

Would you want your mortgage paid off?

Do you have any consumer debt you would want wiped clean?

Would you want to fund you children's education? We recommend \$50,000 per child

Put \$15,000 for Funeral Expenses

Ask same questions to spouse (generally the same info minus income need)

Mobile FNA

Insurance Needs

Monthly Income Need If Zachary Dies * ⓘ	<input type="text" value="\$4,000"/>	Monthly Income Need If Fran Dies * ⓘ	<input type="text" value="\$2,000"/>
Provide for		Provide for	
<input type="text" value="10 years"/>		<input type="text" value="10 years"/>	
Immediate Cash Needs If Zachary Dies * ⓘ		Immediate Cash Needs If Fran Dies * ⓘ	
Payoff Mortgage	<input type="text" value="\$100,000"/>	Payoff Mortgage	<input type="text" value="\$100,000"/>
Payoff Consumer Debt	<input type="text" value="\$10,000"/>	Payoff Consumer Debt	<input type="text" value="\$10,000"/>
Fund Education	<input type="text" value="\$50,000"/>	Fund Education	<input type="text" value="\$50,000"/>
Funeral Expenses	<input type="text" value="\$15,000"/>	Funeral Expenses	<input type="text" value="\$15,000"/>
Income Needs	\$435,836	Income Needs	\$217,918
Cash Needs	\$175,000	Cash Needs	\$175,000
Total Needs	\$610,836	Total Needs	\$392,918

Step 13 B

(Once you have entered all the data, paint the picture of how we would help the client in the event of a premature death.)

Mr. and Mrs. Client This shows here that your insurance need if Zachary dies is \$610,836

I want you to understand what would happen as a client of mine in the event of your premature death.

Zack, if god forbid you died prematurely I would deliver a checkbook to your spouse with \$610,000 linked to it, First, we would cut a check of \$15,000 toward your funeral expenses, there would be no go fundme, no collection plate at church, it would be completely paid for.

Second, we would put \$50,000 in a savings for you child in order to pay for their education.

Third, we would wipe out all of your consumer debt and pay off your mortgage so your family can live out their years in your home.

Lastly, we would send \$435,000 to our mutual fund company and tell them to send your family \$4,000 a month so they could maintain their current lifestyle. How does that sound so far?

(Go over the summary with the spouse and their numbers if applicable.)

Mobile FNA

Insurance Needs

Monthly Income Need If Zachary Dies * ⓘ	<input type="text" value="\$4,000"/>	Monthly Income Need If Fran Dies * ⓘ	<input type="text" value="\$2,000"/>
Provide for		Provide for	
<input type="text" value="10 years"/>		<input type="text" value="10 years"/>	
Immediate Cash Needs If Zachary Dies * ⓘ		Immediate Cash Needs If Fran Dies * ⓘ	
Payoff Mortgage	<input type="text" value="\$100,000"/>	Payoff Mortgage	<input type="text" value="\$100,000"/>
Payoff Consumer Debt	<input type="text" value="\$10,000"/>	Payoff Consumer Debt	<input type="text" value="\$10,000"/>
Fund Education	<input type="text" value="\$50,000"/>	Fund Education	<input type="text" value="\$50,000"/>
Funeral Expenses	<input type="text" value="\$15,000"/>	Funeral Expenses	<input type="text" value="\$15,000"/>
Income Needs	\$435,836	Income Needs	\$217,918
Cash Needs	\$175,000	Cash Needs	\$175,000
Total Needs	\$610,836	Total Needs	\$392,918

Step 13 C

Obviously, life insurance isn't something you can just get, there is a cost to it and you have to qualify for it medically.

For me to get a better understanding, do you or your spouse smoke or have any medical issues whatsoever?

High Blood Pressure? Diabetes? Are you on any medications?

Great

Now Mr. And Mrs. _____, I'm sure that you would agree that money is always an issue when it comes to these things... How much do you feel you could comfortably put towards the program, on a monthly basis, to make sure your family is properly protected? Before you answer that, most of our clients say somewhere between **\$50-\$100 per/mth**, some say a little more than that maybe **\$100-\$200 per/mth**, and some of them even say as little **\$30-\$40per/mth**. Mr. And Mrs. _____ where do you feel like you can comfortably be? \$ _____

Okay perfect, I am going to work on some numbers for you just give me a few moments

Click on the top right arrow

Mobile FNA

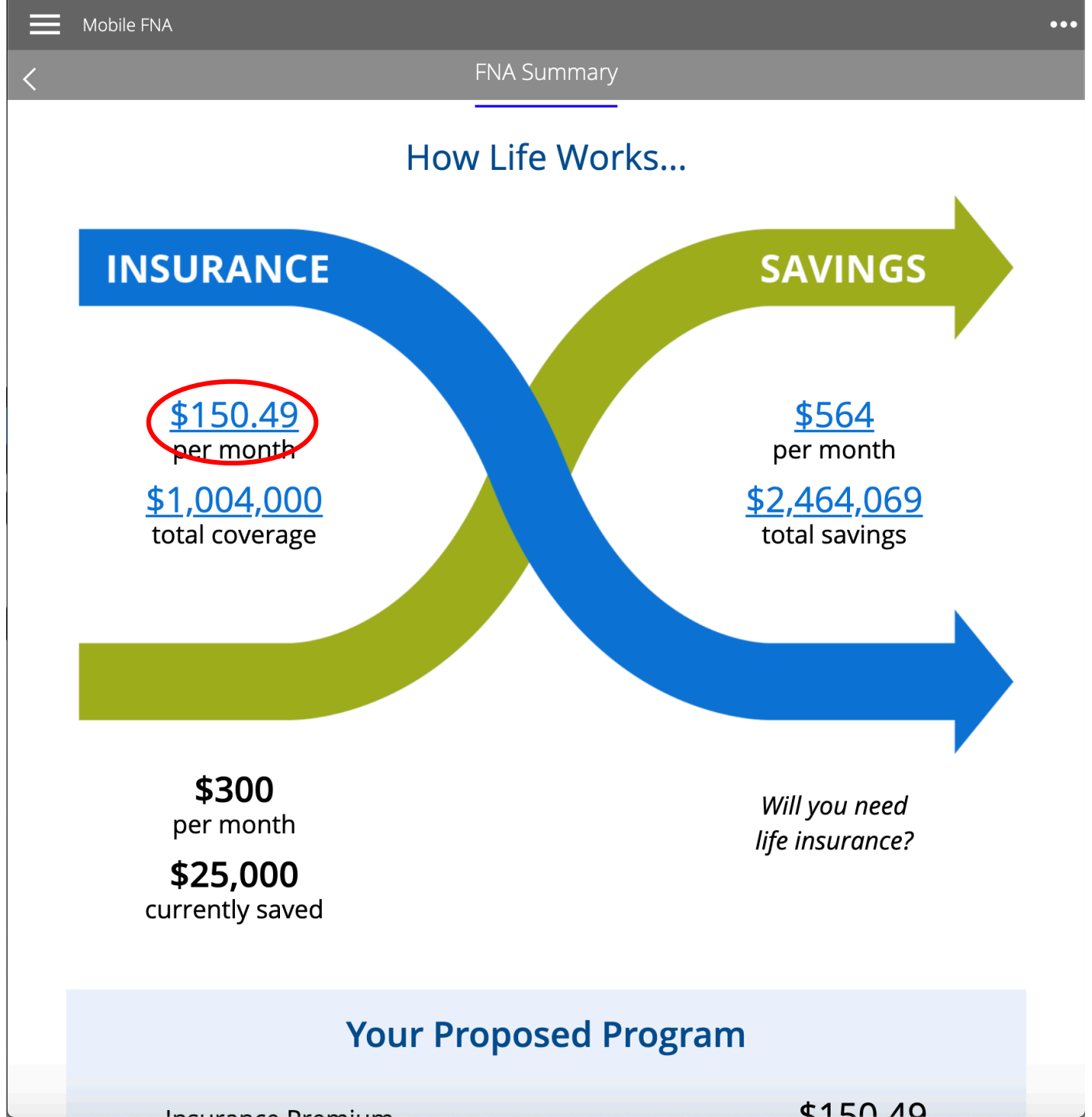
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Provide for	Provide for
<input type="text" value="10 years"/>	<input type="text" value="10 years"/>
Immediate Cash Needs If Zachary Dies * ⓘ	Immediate Cash Needs If Fran Dies * ⓘ
Payoff Mortgage	Payoff Mortgage
<input type="text" value="\$100,000"/>	<input type="text" value="\$100,000"/>
Payoff Consumer Debt	Payoff Consumer Debt
<input type="text" value="\$10,000"/>	<input type="text" value="\$10,000"/>
Fund Education	Fund Education
<input type="text" value="\$50,000"/>	<input type="text" value="\$50,000"/>
Funeral Expenses	Funeral Expenses
<input type="text" value="\$15,000"/>	<input type="text" value="\$15,000"/>
Income Needs	Income Needs
\$435,836	\$217,918
Cash Needs	Cash Needs
\$175,000	\$175,000
Total Needs	Total Needs
\$610,836	\$392,918

Step 14

Stop Share

The FNA prepopulates numbers. Click on the Premium amount on the FNA Summary Page to make changes.



Step 15 A

The FNA automatically selects a 35 year term, select edit and lower to the appropriate term for the client.

A general rule of thumb is to take them to where their youngest child is at least 23 years of age.

Mobile FNA

Life Insurance Needs

INSURANCE

To Meet Your Goal [Edit >](#)

Primary

Custom Advantage 35

Coverage	\$611,000
Monthly Premium	\$91.87

Spouse

Custom Advantage 35

Coverage	\$393,000
Monthly Premium	\$58.62

Total Policy

Coverage	\$1,004,000
Monthly Premium	\$150.49

[Enter Other Quote >](#)

Primary

Product Type ⓘ

Custom Advantage 

Insurance Class ⓘ

Non-Tobacco / Non-Nicotine 

Product ⓘ

25 Years 

35 Years

30 Years

25 Years

20 Years

15 Years

10 Years

Your Goal

Step 15 B

Get this quote somewhere in the ballpark of where the client said they can be, it is okay if it is a little over
 In this example the client said on the higher end of \$50-\$100
 Once you have a quote you feel good about hit save.

Primary

Product Type ⓘ

Custom Advantage ▼

Insurance Class ⓘ

Non-Tobacco / Non-Nicotine ▼

Product ⓘ

25 Years ▼

Waiver of Premium ⓘ

Premium Mode ⓘ

Monthly ▼

Spouse

Product Type ⓘ

Custom Advantage ▼

Insurance Class ⓘ

Non-Tobacco / Non-Nicotine ▼

Product ⓘ

25 Years ▼

Waiver of Premium ⓘ

Individual Coverage **\$611,000**

Individual Premium **\$70.98***

Child Rider

\$0 ▼

Total Coverage \$1,004,000

Individual Coverage **\$393,000**

Individual Premium **\$44.06**

Total Monthly Premium \$115.04

Step 16 A

Now that you have the
“To Meet Your Goal” quote in order,
Click “Enter Other Quote”

Mobile FNA

Life Insurance Needs

INSURANCE

To Meet Your Goal		Edit >
Primary		
Custom Advantage 25		
Coverage		\$611,000
Monthly Premium		\$70.98
Spouse		
Custom Advantage 25		
Coverage		\$393,000
Monthly Premium		\$44.06
Total Policy		
Coverage		\$1,004,000
Monthly Premium		\$115.04

[Enter Other Quote >](#)

Apply Now

Step 16 B

Now its time to create your “Other Quote” This quote should cost less than the previous quote to give your client two options. Either lower the term or the face amount to get it in the clients price range.

Once you feel good about the quote click save.

Mobile FNA Save Cancel

Other Quote

25 Years ⓘ	500	25 Years ⓘ	250
20 Years ⓘ	0	20 Years ⓘ	0
15 Years ⓘ	0	15 Years ⓘ	0
10 Years ⓘ	0	10 Years ⓘ	0
Waiver of Premium ⓘ	<input type="radio"/>	Waiver of Premium ⓘ	<input type="radio"/>
Premium Mode ⓘ	Monthly		

Individual Coverage	\$500,000*	Individual Coverage	\$250,000
Individual Premium	\$59.38*	Individual Premium	\$28.03
Child Rider	\$0		
Total Coverage	\$750,000	Total Monthly Premium	\$87.41

Step 17

Share Screen and Present the quotes
Okay Mr. and Mrs. ____ I put some quotes together for you.

The first quote here is the quote we discussed that provides a rock solid, bullet proof foundation for you. It is a 25 year term, \$611,000 on _____ and 25 year term for \$393,000 on _____ in order to make that happen you would be looking at \$115.05 per month

Now, I put a different quote together for you that is a little less, it would be \$500,000 on _____ and \$250,000 on _____ for \$87.41 a month.

Of these two quotes here, which one would you guys feel more comfortable with? (WFA)

You would not have any issue paying that correct?

Great! (Move to Application Process)

To Meet Your Goal [Edit >](#)

Primary

Custom Advantage 25

Coverage	\$611,000
Monthly Premium	\$70.98

Spouse

Custom Advantage 25

Coverage	\$393,000
Monthly Premium	\$44.06

Total Policy

Coverage	\$1,004,000
Monthly Premium	\$115.04

Primary

Custom Advantage 25

Coverage	\$500,000
Monthly Premium	\$59.38

Spouse

Custom Advantage 25

Coverage	\$250,000
Monthly Premium	\$28.03

Total Policy

Coverage	\$750,000
Monthly Premium	\$87.41

Select Your Plan *

Meet Your Goal: \$115.04

Other Quote: \$87.41

Apply Now

Application Process

CUSTOM ADVANTAGE

Like I said before, unfortunately life insurance isn't something you can just buy –it is something that you have to qualify for. Here is how the process works.

Think of it like you were applying to college, you don't necessarily get in right? With the **application** we would collect one months premium deposit of \$____ that will sit during the conditional coverage period of 30-60 days (Maximum \$500k) (Explain Conditional Coverage)

During the next 30-60 days you will need to do two things for us.

1. Complete telephone interview

- They will ask the same medical questions that we ask today

2. Complete paramed exam (If Custom Advantage)

- Blood, urine, vitals possibly a resting/full EKG
- It will be paid for, they will come to you, you can go to them, it is very flexible

After 30-60 days, we will get the physical policy returned to us beginning a 30 day free look period, in that thirty days you will have 3 choices.

Choice #1: (Most Common) The policy comes back exactly how we applied for it. Policy is issued and signed. The money that is on the deposit will pay one month forward.

Choice #2: If the policy comes back with a rating making it a bit more expensive, we can make some changes. Decrease the face amount or lower the term. Nothing is set in stone today.

Choice #3: There are situations where you can be declined, or it comes back and the price has gone way up due to some health issues. You do have the ability to not move forward with it. You can say no thank you. So, you really have zero risk to see if you qualify. If the policy is not accepted, deposit is returned.

First Month	App submitted, coverage is free
Second Month	Policy issued, 1 st premium paid from deposit
Third Month	Client begins paying the premium

(Time frames may vary based on the speed of the underwriting process)

The application takes about 15 minutes. Do you see any reason why you wouldn't want to go ahead and see if we can get you qualified?

Application Process

TERM NOW (NO EXAM)

Like I said before, unfortunately life insurance isn't something you can just buy –it is something that you have to qualify for. Here is how the process works.

Think of it like you were applying to college, you don't necessarily get in right? With the **application** we would collect one months premium deposit of \$____ that will sit during the conditional coverage period of 1-2 WEEKS(Maximum \$300k) (Explain Conditional Coverage)

During the next 1-2 WEEKS you will need to do ONE thing for us.

1. Complete telephone interview

- They will ask the same medical questions that we ask today

After 1-2 WEEKS, we will get the physical policy returned to us beginning a 30 day free look period, in that thirty days you will have 3 choices.

Choice #1: (Most Common) The policy comes back exactly how we applied for it. Policy is issued and signed. The money that is on the deposit will pay one month forward.

Choice #2: If the policy comes back with a rating making it a bit more expensive, we can make some changes. Decrease the face amount or lower the term. Nothing is set in stone today.

Choice #3: There are situations where you can be declined, or it comes back and the price has gone way up due to some health issues. You do have the ability to not move forward with it. You can say no thank you. So, you really have zero risk to see if you qualify. If the policy is not accepted, deposit is returned.

First 1-2 WEEKS	App submitted, coverage is free
Week 2-4	Policy issued, 1 st premium paid from deposit
Following Month	Client begins paying the premium

(Time frames may vary based on the speed of the underwriting process Policies are sometimes issued same day)

The application takes about 15 minutes. Do you see any reason why you wouldn't want to go ahead and see if we can get you qualified?

Step 19

Once they agree to the application say

Great, all we need is your drivers license and banking info.

Click Apply now to be taken directly into the life app!

Select Your Plan *

Meet Your Goal: \$115.04

Other Quote: \$87.41



Apply Now

*Annual policy fee of \$75 is added to the Primary's longest duration product premium

Life Application

Preliminary Questions

If a proposed insured has tested negative for COVID-19, proceed with the application and only answer yes to 2C if a non-COVID-19 condition exists.

- If a proposed insured has tested positive for COVID-19, you must answer yes to 2C.
 - If the proposed insured wishes to proceed with the application within 90 days of the positive test result, it will be denied at this time.
 - The proposed insured will be eligible for coverage 90 days after the positive COVID-19 test result.

Question 5B in the application asks if a proposed insured has received medical testing with results not yet reported:

- If the proposed insured is awaiting COVID-19 results, you must indicate that a COVID-19 test is pending in the comment section below and answer yes to Medical Question 5B.
- Consider submitting this application COD.

If the proposed insured has been in close contact with someone who has tested positive for COVID-19, provide details in the comment section below and consider submitting this application COD.

Please provide details

Country of Transaction *
United States

Location of Transaction *
Pennsylvania

Spouse or Child Rider Conversion? * ⓘ
No Yes

Practice Application? * ⓘ
No Yes

Are you completing this application using the 3rd Party video web conferencing tool and therefore are not physically present with the Applicant? *
No Yes

[Video Web Conferencing Guidelines](#)

Step 20 Referrals

- **Do you remember me talking about referrals? Let me ask you, Did you find this information educational and valuable? (WFA) Would you agree that your family and friends would benefit from this same information!? What I want you to do is grab your cell phone. Go through your phone and write down all the couples with children or single parents with children, who are working . Just right name and phone number on a piece of paper. I'm going to forward you a text message that reads as follows: "I sat down with a financial coach and he/she totally changed the way I view my finances so as a personal favor to me take a 5 minute phone call from ___." The text message accomplishes 3 things: 1. Protects your credibility because you're giving them advanced notice that I'll be calling. 2. Because most people don't have an inbox full of unread text messages, It allows them to text back immediately if they're not interested and then we would cross their name off the list. 3. It saves you time from having to call them all! So when you receive that text message from me I want you to forward it to every referral that you write down. Then send me a picture of all the names. My record is ___ names but everybody gives at least 10. You're welcome to break the record!**

Recruiting off the Shortfall conversation (After you establish Shortfall of FIN)

I've got good news and Bad news. I think I'll give you the bad news first

Your FIN came out to 1.2. How much do you have saved toward that?

Client: _____

So you are like a long way away. It's bad news. Not good news. It's bad.

And you need to up your savings from 100 a month to 800 per month

With what you are doing you are never going to get there. You've got to up that to 800 a month and if you don't you're not going to make it. When you reach the age of _____ you aren't going to have enough.

So that's the bad news.

You ready for the good news?

Client: Yes

The good news is that I just told you. That it's a 1.2 and 800 per month.

The good news is that you actually know what you have to do to reach your most important goal of financial independence.

The bad news is that you have a 1.2 problem. A 800 a month problem called "your shortfall!"

Now you have 2 options:

Now you have 2 options:

1. You can give up on your goal of total financial independence or
2. You can find the money and increase your savings by 700 a month?

And I'm assuming that its way to early to give up so I'm assuming that you need to find the money. True?

So after you pay all of your bills do you have the extra \$700 a month to start investing today?

C: No. I have a couple of hundred.

C- But not the whole \$700 . And if you don't have the whole amount, you're not going to make it?

You need the \$700.

So there are 2 ways to find the money.

1. Reduce your expenses to free up that \$700 a month. Can you do that?

Client: No

2. The other thing you can do is **earn** the extra money every month and there are 2 ways to do that.

Do you know what they are?

1. Is you go to your boss tomorrow, the company you work for and let them know that you need a \$700 per month raise so you can invest for your future. So if you asked for a raise, what would your boss say to you?

Client: No

2. So if you cant make more money doing what you are doing then you'll have to do something in addition to what you are currently doing to make the \$700 a month because if you don't do that, what you are doing is giving up and you said that wasn't an option. True?

So let me ask you one more question.

If you could earn an extra \$700 per month, to get you on track to fully achieve your financial independence number by age 60 which you said you wanted to achieve so that you'd never have to work for money, so if you could earn that working maybe 5-7 hours per week, with a totally flexible schedule, online from home, and we'll help you every step of the way,

Can you think of any logical reason not to at lease try?

Client: No, I cant

Now I don't know and I cant promise you that this is going to be the answer to your \$_____ a month shortfall. I am saying that this could potentially solve your problem. But if this doesn't work, your're going to have to find something else because if you make the money with us or somewhere else what matters is that you make the money to reach your goal. My job is to help you make it. My clients and agents make it. People on their own, not so much. Our job is to provide the plan and the training.

Shortfall Talk (Short Version)

- **Good News Bad News:**

1. The good news is that I just told you. That it's a _____ and _____ per month.
2. The good news is that you actually know what you have to do to reach your most important goal of financial independence.

- The bad news is that you have a _____ problem. A _____ a month problem called "your shortfall!"

- **Now you have 2 options:**

1. You can give up on your goal of total financial independence or
2. You can find the money and increase your savings by _____ a month?

- And I'm assuming that its way to early to give up so I'm assuming that you need to find the money. True

- **So there are 2 ways to find the money.**

1. Reduce your expenses/ask you boss for a major raise
2. **Earn more money outside of what you are currently doing**
 - If you could earn an extra \$1000 per month working maybe 5-7 hours per week, with a totally flexible schedule, online from home,
 - Can you think of any reason not to at lease try?