



#### **ERIC HUTTER**

- Live in Palm City, Florida
- Married to Laura for 18 years
- Started with Wachovia Securities as Wealth Advisor
- Transitioned to Independent Insurance Agent in 2009



WHAT ARE YOU NOT WILLING TO DO
TO BE SUCCESSFUL?



#### TRANSITION FROM FINAL EXPENSE / MORTGAGE PROTECTION TO RADIO

#### 2009

- Decided to go Independent
- April 2009, started selling Final Expense/Mortgage Protection

#### 2012-2013

- Started working with Nate Murphree (First Annuity, now Aegis Financial)
- Introduced to Safe Money Radio, Anthony Owen

#### **GETTING STARTED WITH RADIO**



#### **CHALLENGES**

- Finding the right radio station
- Time slots
- Losing a good radio station
- Geographical area that would work for me
- Started in West Palm Beach would be driving too far south only to go north for other appointments
- Budget
- Commitment









## RADIO LEADS QUALIFICATION PROCESS

#### Process - Radio Leads

leads No message
leads Leave message #2
all leads
leads

<sup>\*</sup>By end of the week all leads should have been reached.

#### Message #1:

Signature

	Hi, this is	with	Money Radio on	and
	We did get program.	the message t	hat you called in durin	g Sunday's financial radio
	Sorry I misse directly at _	ed you. It's Mor	nday at about	You can reach me
	Thanks for y	our interest, I lo	ook forward to speaking	g with you.
Mes	sage #2;			
	I've been tr	ying to reach y	of Money oul Sorry I missed you , I look forward	Radio again. d to speaking with you!
Emc	<u>iil:</u>			
	This is	from	Money Radio on	and
	Money boo I have tried	k. to reach you b	ny radio show to receiv ny phone.	
		y to this email o stening to the s	r call my office how!	*

#### **CLIENT DATA FORM**

#### RETIREMENT ANALYZER



#### CLIENT DATA FORM

#### RETIREMENT PROFILE

Date:	_
Client Name	Client Name
Address:	
Telephone:	E-Mail:

#### PERSONAL AND EMPLOYMENT INFORMATION Date of Birth **Current Gross Monthly Salary** Estimated Annual % Salary Increases Projected Retirement Date SOCIAL SECURITY BENEFITS Currently Receiving Benefit(s) If Yes, Current Benefit Amount If No, Age to Begin Benefits Projected Benefit at Age 62 Projected Benefit at Normal Retirement Age Projected Benefit at Age 70 Projected Cost of Living % Increase Pension Income Currently Receiving Benefit(s) Yes No Yes No If Yes, Current Benefit Amount If No, Age to Begin Benefit(s) Projected Gross Monthly Benefit(s) Projected Cost of Living % Increase Percent to Survivor

Astro #16134 Client Initials \_\_\_\_ Date \_\_\_ Agent Initials \_\_\_ Date \_\_\_





#### HANDLING OBJECTIONS

- Can you just send me the book?
- How much is this going to really cost me?
- It sounds too good to be true.
- Why hasn't my financial advisor mentioned this?
- I've heard negative things about annuities.
- My financial advisor is like family.
- Can I come to your office?





#### HOME APPOINTMENTS

- What is your story?
- What is your background?
- Why do I feel these areas are important in the beginning?
- Want clients to know us on personal/human level, as consultants.
- We solve problems using tools Wall Street doesn't like.
- Show passion, enthusiasm, and sincerity.
- Have faith, courage, and LOVE WHAT YOU DO!
- Do what you say you're going to do when you said you'd do it.
- NEVER overpromise and underdeliver.
- Return phone calls.





You have a brain tumor, I'm sorry, Mr. Jones.

Your Financial Advisor is your general practitioner.

I am the brain surgeon.

Who do you want to operate on your brain tumor?

Your current advisor does not have the tools to protect and guarantee you against losses. So, when it comes to Income Planning, I am the Specialist.





Mr. Jones, you're an automotive mechanic and you have to give your car a tune up.

I'm going to give you two sets of tools to choose from, a socket set or a set of screw drivers. Which set of tools would you use to get the job done more efficiently?

As an independent advisor, we have very specific tools that we use when it comes to income and retirement planning that doesn't involve any risk.





Mr. Jones, you've flown on a plane, right? You probably boarded the plane by entering behind the cockpit and made a right turn to go to your seat. Have you ever made a left turn instead to go into the cockpit to ask the pilot for his qualifications and flight plan? Why not?

Because you have a high level of trust and confidence that the pilot is competent and will get you to your destination safely.

Can your Financial Advisor guarantee that you do not run out of money during your retirement? Have you ever asked that question? Why not?

I'm here to give you a free second opinion with no strings attached. I can safely sleep at night knowing that none of my clients have ever lost a penny of their retirement money.

#### BAMFAM (BOOK A MEETING FROM A MEETING)

Get the commitment of a second meeting from the prospect while you are in front of them.

(I send a personalized note card!)

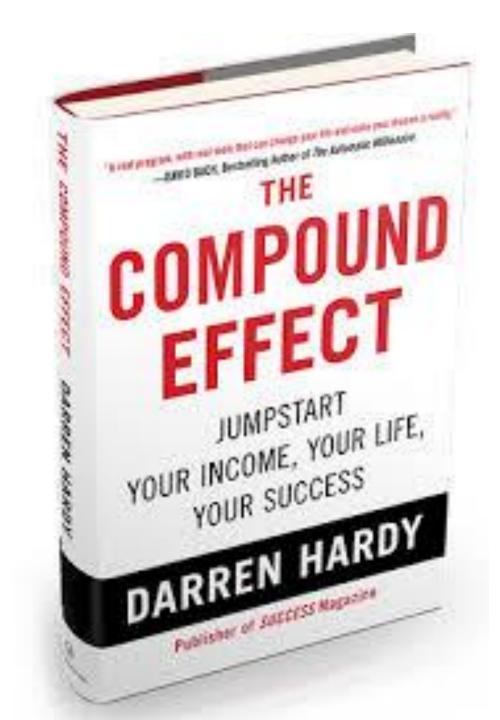
#### PERSONALIZED NOTE CARD

FROM THE DESK OF ERIC HUTTER

**OSPREY RETIREMENT SOLUTIONS** 

WWW.DSPREYRETIREMENT.COM





A lot of little things that are barely measurable, but over time can add up to make a huge difference.

Cumulative total.

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### Getting out of MY comfort zone.

- No Seminars
- Reliable Assistant
- Note Cards, Birthday Cards
- Updated Website through Aegis Financial
- Retire Village
- Internet Leads
- Invited Author with Annuity.com
- CRM System



## Hosting the Safe Money & Income Radio Show.

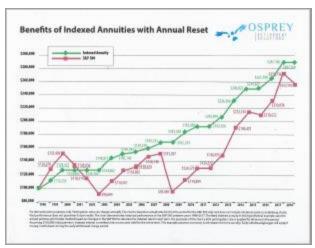
- It changed my life!
- Commitment to the process
- Consistent pipeline of prospects
- Turnkey format that's polished, professional
- Adding Social Security segment to weekly radio shows
- Validate that your show aired correctly
- Stay committed. Don't Quit!

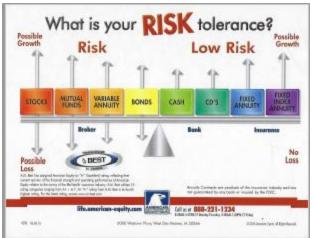
#### **EMAIL SIGNATURES**



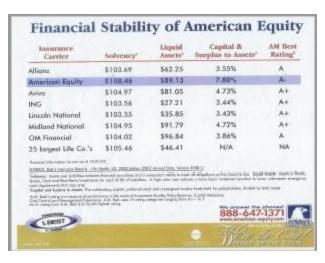
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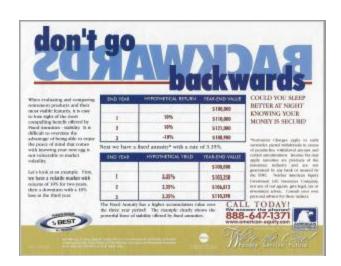
#### **CONCEPT PIECES**

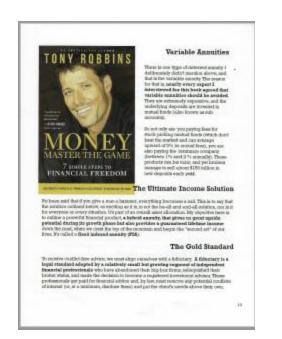


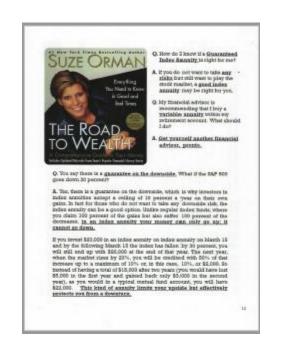


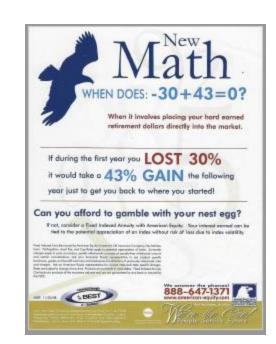












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