



# Napkin Talks

Scripting and Conversation Concepts

## Two Circles

**Getting Started:** Print out or purchase pads of the Two Circles Presentation and have it handy to illustrate your message.

Open the conversation by setting the context. Ask a question such as: 'Do you know how much the average person earns in a lifetime?'. This is also a great response to the question: 'What do you do for a living?'

### **Begin Your Script:**

Let me share some U.S. Census Bureau statistics with you. They estimate that the average American will earn about \$2 million dollars over their lifetime.

They also predict that about 40% of that \$2 million – or \$800,000 - will be consumed in taxes. Now obviously that's not all income tax – it includes property taxes, sales taxes, and a thousand others.

And at the same time, 34% of their lifetime earnings – or \$680,000 - will be paid to banks, lenders, credit card companies in the form of **interest** on debt.

That leaves only 26% - or \$520,000 - to pay for lifestyle and retirement.

Most people I show this to are shocked and depressed to know that they have to both live **and** fund their retirement on about 25 cents on every dollar they earn.

**Reaction:** As you are speaking, write the numbers on the paper. When you have finished, push the paper to your prospect so he/she can see them and let them sink in.

Let the prospect talk/respond/vent to you.

Wait for a response and engage with them sympathetically before moving on.

### **Continuing Your Script**

So what we do is show people a set of rules they can apply to the way they use their money that creates a completely different outcome. As a result, we're able to cut your tax burden roughly in half: from 40% to 20%. For the example, that is a reduction in taxes from \$800,000 to \$400,000. **<update the second circle>**

We also show them how to eliminate the interest paid on debt entirely (which is why our website is called Live Interest Free). Between those two changes, 80% of their lifetime earnings is now available to them for lifestyle and retirement. In all, we have the ability to give the average American more than a \$1,000,000 raise over their lifetime. **<update the second circle>**

You may not be one of the typical Americans paying too much for taxes and interest on their home, car, student loans and credit cards. If so, congratulations. But if you do have debt, or know someone who does, that is who I can help.



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**Typical Follow Up:** After you've made your presentation, there are some typical questions and comments that follow. Handling these issues is critical to turning your prospect into an opportunity.

Read through the typical questions below and be prepared if they come up.

### *"How do you do that?"*

**Set Up:** This question can be a tripping point for many agents. It is an open invitation to talk about what we love: Insurance. Instead of talking about cash value and borrowing from the death benefit, turn this question into an invitation to meet your prospect and see if you can help.

**Response:** It's surprisingly simple. We teach three rules that – when put into place – get people out of debt quickly. Once out of debt, we also show them how to live interest free for the rest of their lives. This can lead to incredible savings that now become available for their lifestyle or retirement plans.

It takes about 30-45 minutes to explain the rules. Would it make any sense for us to get together so I can show them to you

### *"What are you selling?"*

**Set Up:** This is a similar question, but one that indicates a bit of skepticism from your prospect. It is important here that you be honest and sincere while still trying to get the appointment. If you mention insurance, you will lose the sale 95% of the time.

**Response:** Here's how it works. I first make sure the people I work with understand the three rules that will enable them to get out of debt – quickly – and live interest free forever.

If the rules make sense – and the person thinks they can implement them in their world – I then show them 5 options that will let them get started. One of the five options allows me to get paid by a third party - if, and only if, it makes sense to my client.

It takes 30-45 minutes to lay it all out – which costs you nothing except your time. Would it make any sense for us to get something set up so I can run you through it?