

60 SECOND SPOT ADS

SUBJECT: *1. Retirement Story*

VO: This is Your Money Minute with [AGENT NAME]. Imagine yourself in this person's shoes: You retire at the end of 1999. You have big plans: Travel, hobbies, grandkids' education. Then, just a few months after you retire, the Dow plummets 49.5%. With only half left of what you retired with, you decide to wait to take any funds. In October 2007 – seven years after you retired – the market has almost made you whole. Then the unthinkable happens! The Dow crashes by 50% for the second time since you retired. Once again, you have only 50% left. Finally in late 2011, you still don't have as much in your account as the day you retired in 1999 and now the market's volatility has dramatically increased. I have good news. You can get off the roller coaster today and start generating income tomorrow! That's what we do – we strive to create safe income streams that weather the storms. Call [COMPANY NAME] at [555.555.5555]. That's [555.555.5555].

SUBJECT: *2. Four Questions*

VO: May I ask you four questions? Ready? Would you like to know how to... 1) Protect your principal right now while continuing to participate in the stock market? 2) Capture your gains on autopilot? 3) Generate a stable income for retirement? 4) And have your income increase to offset the coming inflation? If the answer is yes to any of the four questions, I can help! This is [AGENT NAME]. Simply call [COMPANY NAME] at [555.555.5555]; that's [555.555.5555]. It's all just a phone call away - [555.555.5555]; that's [555.555.5555].

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60 SECOND SPOT ADS [CONTINUED]

SUBJECT: *3. Remember How It Felt*

VO: In 2000, the stock market fell 50%. In 2007, it fell again by 50%. Do you remember how it felt in March 2009, when the Dow was at 6,547 and perhaps you had lost up to 50% of your savings? Do you remember saying... if I can just get back some of what I have lost, I'm getting off this roller coaster? Well, here we are in 2016 and you have gotten back what you have lost, and now the ride is about to get WILD! There are many headwinds our markets are facing that are about to create tremendous volatility. Protect your ability to retire by protecting your nest egg in these uncertain times. Hi, this is [AGENT NAME]. At [COMPANY NAME], we have been securing retirements for over [30 years]. We have never lost any of our client's money to the volatility of the market – and we won't start with you. Let us show you how we do it. Visit with us over the phone at [555.555.5555]; that's [555.555.5555].

SUBJECT: *4. Diversified Portfolio*

VO: In a diversified portfolio, when the market goes up, you get some of the up. That's because not everything you hold is a winner at the same time. And when the market goes down, you get some of the down. That's because not everything you hold is a loser at the same time. In an ever-increasing volatile market with a diversified portfolio, you can make a lot... and you can lose a lot. Hi, I'm [AGENT NAME]. At [COMPANY NAME] we use a different strategy. In a rising market, our clients get some of the up - but in a falling market our clients get none of the down. Why not win in both directions! Make money when the market's up and keep it when the market is down. Never give back your credited gains again! Now that feels good! You should know more about this exciting strategy! Call me at [555.555.5555] and see how you can benefit from this powerful plan! [555.555.5555]; that's [555.555.5555]. Keep your gains now!

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SUBJECT: *5. Borrow From the Bank?*

VO: It used to be that if you wanted to borrow money, you went to the bank. If you wanted to invest your money, you went to the brokerage firm. And, if you wanted to protect your ability to earn money, you went to your insurance company. Today that is no longer true. You can now borrow, invest and insure, at many banks, brokerage firms, or insurance companies. A wise man once said, when the facts change, I change my mind. What do you do? Hi, this is [AGENT NAME]. Today I can get you a 10% bonus and a 3% annual yield on an account from one of the world's largest financial services companies offering banking, investment, and insurance services. It's a competitive world. Isn't it time you were paid a competitive rate? Call us at [COMPANY NAME] and we'll help you get this great rate. [555.555.5555] that's [555.555.5555].

SUBJECT: *6. Social Security: Seminar*

VO: When you retire how much is your Social Security check going to be? You have a good idea, right? After all, your Social Security benefits are available online—there the numbers are in black and white. But you could get up to \$250,000 more than you expect. Or up to \$250,000 less. It's true. Because while claiming your benefits seems simple enough, there are actually 567 ways to do it. And Social Security workers aren't allowed to help you make your choices. So you could make a mistake—and leave up to 72% of your benefits on the table. Come to our free seminar on [DATE] at [LOCATION] and you'll get access to advice on how to maximize your benefits from an economist, Boston University professor and a frequent contributor to Forbes & Kiplinger Magazines -- perhaps the nation's foremost expert on Social Security, Dr. Laurence Kotlikoff. Call [555.555.5555] right now to reserve your spot at this free seminar. That's [555.555.5555]. Don't wait. And don't claim your Social Security benefits until you talk with us. It's critical you make informed decisions because you might make a mistake that will hurt you for a lifetime. That means this one evening could make a huge difference in your life—a difference of up to \$250,000. Call [555.555.5555].

*Social Security rules and regulations are subject to change at any time.

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60 SECOND SPOT ADS [CONTINUED]

SUBJECT: 7. *Social Security: Call Agent/Visit Website*

VO: When you retire how much is your Social Security check going to be? You have a good idea, right? After all, your Social Security benefits are available online—there the numbers are in black and white. But you could get up to \$250,000 more than you expect. Or up to \$250,000 less. It's true. Because while claiming your benefits seems simple, there are actually 567 ways to do it. And Social Security workers aren't allowed to help you make your choices. So you could make a mistake—and leave up to 72% of your benefits on the table. Just call our office at [555.555.5555]. Or visit us on the web at [www.YourWebsite.com]. We'll give you the facts and if you like, set up a free consultation in our office or in your home. We'll also give you access on how to maximize your benefits from an economist, Boston University professor and a frequent contributor to Forbes & Kiplinger Magazines -- perhaps the nation's foremost expert on Social Security, Dr. Laurence Kotlikoff. Call [555.555.5555] or visit [www.YourWebsite.com] right now. That's [555.555.5555]. Don't wait. And don't claim your Social Security benefits until you talk with us. This one evening could make a huge difference in your life—a difference of up to \$250,000. Call [555.555.5555].

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SUBJECT: 8. *Annuity: Seminar*

VO: Are you financially ready to retire? Or have volatile markets and a weak economy left you with the need to rescue your retirement? It's not too late. And at our free seminar, we'll prove it to you. We'll show you how to take advantage of stock market gains without ever risking even one penny of your principal to market volatility. We'll show you ways to lower or eliminate taxes and how to contractually guarantee a lifetime income. How do we do it? To put it simply, we're careful. We pick tools and products that are intended to maximize the upside of the markets while eliminating risk to principal and we're very, very uncomfortable with the possibility of seeing our clients take any losses. Please, come to our free seminar on [DATE] at [LOCATION]. Call [555.555.5555] to reserve your spot. That's [555.555.5555]. Don't miss your chance to pay less in taxes, create lifetime income, never risk one dime of your money to market volatility. And rescue your retirement. That's [555.555.5555].

*All insurance products are subject to the claims-paying ability of the insurer.

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60 SECOND SPOT ADS [CONTINUED]

SUBJECT: *9. Annuity: Call/Visit*

VO: Are you financially ready to retire? Or have volatile markets and a weak economy left you with the need to rescue your retirement? It's not too late. And we'll prove it to you. Just call our office. Or visit us on the Web at [[www.YourWebsite.com](#)]. You'll find out how to take advantage of stock market gains without ever risking even one penny of your principal to the market. We'll show you ways to lower or eliminate taxes and how to contractually guarantee a lifetime income. How do we do it? To put it simply, we're careful. We pick tools and products that are intended to maximize the upside of the markets while eliminating risk to principal and we're very, very uncomfortable with the possibility of seeing our clients take any losses. Please, call [[555.555.5555](#)]. Or visit [[www.YourWebsite.com](#)]. That's [[555.555.5555](#)]. Don't miss your chance to pay less in taxes, create lifetime income, never risk one dime of your money to market volatility. And rescue your retirement. That's [[555.555.5555](#)].

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SUBJECT: *10. Life Insurance: Seminar*

VO: Any investment advisor worth his or her salt should be presenting you with every opportunity to make the most money. But for some reason, your advisor may not have told you about the investment value of Life Insurance. But we'll tell you everything. How, structured the right way, Life Insurance can produce contractually guaranteed lifetime income that's actually, completely tax free. It can lower or eliminate estate taxes. It can take advantage of market growth with absolutely no market risk. It can benefit the partners in a business. Best of all, it lets you buy dollars for pennies. It's all true—even though most people think Life Insurance is only good for one thing, we'll show you how, again, done the right way, Life Insurance could actually rescue your retirement. So please, come to our free seminar on [[DATE](#)] at [[LOCATION](#)]. Call [[555.555.5555](#)] to reserve your spot. That's [[555.555.5555](#)]. Don't miss your chance to reduce or eliminate taxes, create lifetime income, never risk one dime of your money to market volatility. And rescue your retirement. That's [[555.555.5555](#)].

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SUBJECT: *11. Life Insurance: Call/Visit*

VO: Any investment advisor worth his or her salt should be presenting you with every opportunity to make the most money. But for some reason, your advisor may not have told you about the investment value of Life Insurance. But we'll tell you everything. How, structured the right way, Life Insurance can produce contractually guaranteed lifetime income that's actually, completely tax free. It can lower or eliminate estate taxes. It can take advantage of market growth with absolutely no market risk. It can benefit the partners in a business. Best of all, it lets you buy dollars for pennies. It's all true—even though most people think Life Insurance is only good for one thing, we'll show you how, again, done the right way, Life Insurance could actually rescue your retirement. Please, call [555.555.5555] or visit [www.YourWebsite.com]. That's [555.555.5555]. Don't miss your chance to pay less in taxes, create lifetime income, never risk one dime of your money to market volatility. And rescue your retirement. That's [555.555.5555].

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