

# selling point

## Time Is Short

*Here's a way to motivate prospects to move their retirement savings program into high gear.*

Have you ever had trouble motivating individuals to begin or expand a retirement savings program? Try a line of questioning similar to the following:

- You** *About how many more years do you intend to work?*
- Prospect** *Oh, until I'm 65. I guess that would be about 10 more years.*
- You** *OK. And how often do you receive a paycheck?*
- Prospect** *Every two weeks.*
- You** *Good. So, you get paid 26 times a year. Let's see, 26 multiplied by 10 years means you'll be getting 260 more checks. And how much would you say you could afford to put away for retirement out of each check?*
- Prospect** *About \$300.*
- You** *OK. So \$300 times 260 paychecks...that would amount to \$78,000. Of course that's only principal, but is \$78,000 going to take you where you want to go once you quit work?*
- Prospect** *Probably not. It doesn't sound like much.*
- You** *Well, I have an idea to share with you today that could improve your retirement picture...*

*Then simply transition into your retirement planning or product presentation.*

### Other Probing Questions

We all know that open-ended questions elicit the most information. Here are three of our favorites:

1. How do you feel about...?
2. What do you think of...?
3. Can you tell me more about...?