



FEDERAL PENSION TRAINING

AN ADVISOR'S GUIDE TO SUCCESS IN FEDERAL RETIREMENT PLANNING

Federal Retirement Planning Script

1. Opening & Introduction

Friendly Greeting:

"Hi [Client's Name], how are you today?"

Introduction:

"I'm [Your Name], and I specialize in helping federal employees like you make informed decisions about your federal retirement benefits and financial planning."

Purpose of Meeting:

"Today, I'd like to understand your goals, answer your initial questions, and provide foundational education on your benefits and retirement planning. By the end of our meeting, we'll schedule a follow-up appointment to dive deeper and get you your retirement report."

2. Opening Questions & Transition to Fact Finder

Start the Conversation:

"First, let me start off by asking—why did you schedule this appointment? What specific questions or concerns were you hoping to address?"

Acknowledge Their Concerns:

"Thank you for sharing that. Those are important concerns, and we'll definitely address them."

Answer Any Simple Questions:

If they have questions you can easily answer please address them now and be short and informative with your answers. *(If you don't have an immediate answer, let them know that's a great question and something you'll cover in detail during your next appointment.)*"

"To get started, I'm going to ask you some personal questions and do some fact finding if that's ok with you? This information will help us build a clear benefits analysis for you.

3. Transition to the Fact Finder (FPT Fact Finder)

Go into the fact finder and gather as much information as possible to build the prospect's retirement report. Do not be pushy or rude, if they are not able to or are uncomfortable with answering certain questions try to reassure them or just move on to the next questions. It's important to make sure you have established a level of trust and expertise before starting the fact finder.

4. Closing & Next Steps

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Recap the Meeting:

"Thanks again for sharing all of this information with me. We've covered your goals, answered some key questions, and started building a clear picture of your federal retirement options."

Introduce the Follow-Up Appointment:

"During our next meeting, we'll take a deeper dive into your fact finder details, analyze your numbers, and explore customized strategies for your situation. That's when I'll present your personalized retirement report."

Schedule the Next Appointment:

"Does [specific day/time] work for you? If not, we can find a time that works better."

Demonstrate Value & Incentivize Attendance:

"During the next meeting, you'll walk away with a personalized retirement report that outlines the clearest path to reaching your goals. We'll also identify key areas where you can maximize your benefits and save more for retirement. This is a unique opportunity to take full control of your retirement planning."

Give the Prospect "Homework":

"Before our next meeting, please gather the following documents so we can have the most accurate information to work with:"

- Latest copy of your Civil Leave and Earnings Statement (LES).
- Your Thrift Savings Plan (TSP) statement.
- Your Social Security statement, which you can obtain from www.ssa.gov.
- You can also access your TSP information at www.tsp.gov.