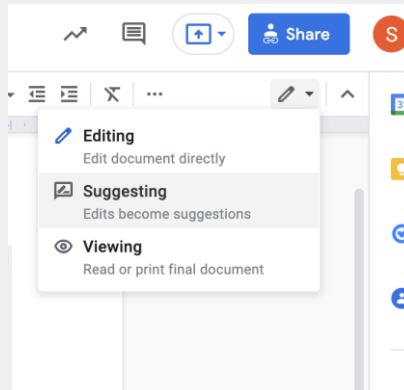


# Copy: Video Sales Letter Script

**Purpose of this Copy:** The video sales letter is the free training provided upon opt in. This script provides the know-like-trust factor needed to move the lead through the system.

**Instructions:** Please review the copy below. If you have any specific comments or feedback on any of the copy, please highlight the exact content and add a comment. If you have any revision requisitions or changes you would like to see, please select the Suggesting tool and make your edits directly into the document. *Please do not delete, remove or type over any original copy.*



<b>CLIENT:</b>	Capital Finance and Insurance
<b>COPYWRITER:</b>	William Mayer

<b>DATE:</b>	04/11/2022, 04/18/2022, 4/20/2022
<b>REVISION DATE:</b>	

Scripts

## Variation 1

### Slide One

How comfortable are you going to be for retirement?

This question can be a bit overwhelming, but we are here to guide you into figuring out what your expected income level will be so that you'll be comfortable in retirement.

Speaker:

Retirement age is creeping up on you quicker than you realize – how do you plan on living out retirement? Comfortable, or really comfortable?

If you haven't thought about this deeply yet, then that's okay. We're here to guide you in the process.

We are Capital Financial and Insurance. We are a 100% fundiary firm with over 100 years combined experience. Our goal is to provide you with strategy so you can enjoy

your retirement comfortably and without stress. We want to help you avoid the Financial termites out there who are only trying to eat away at your hard earned savings.

We have found that many people who have invested for retirement don't understand:

- 1) How much they are paying their "partners" (AKA financial advisors) in fees and commissions
- 2) How much unnecessary risk is being taken with their nest egg, and
- 3) What tax implications may exist with their retirement savings.

By the end of our presentation, you will have a better understanding of why Capital Finance and Insurance should be your team of retirement advisors and what we can do for you!

B- roll recommendation: A happy family outside in natural sunlight

Slide Two

Capital Financial and Insurance Pillars of Strength:

Experience - Customization - Transparency - 100% Fiduciary

Speaker:

It's important to account for your future self. It will take you from where you are now, all those expenses and more so that one day in retirement - when we're on our own-we can live comfortably without worrying about money or anything else ever again!

It's time to start planning for your retirement. The more knowledge you have about what will happen in the future, and how much that might cost when it happens, means the better chance of success at living comfortably during all stages of your golden years. And all of this is attainable through the Total Retirement Income Plan!

Capital Financial and Insurance has a team of retirement advisors ready to offer a comprehensive approach to financial planning to secure a retirement lifestyle right for you.

Our team focuses on strategies that will give you ample savings for retirement (our clients typically save \$200K or more), making your retirement income enough to last throughout your lifetime. With over 30 years of complaint-free advising and over \$250 million in annuity. Our track record speaks for itself. When we say we've been complaint free, we mean it. We have over 100 years of experience on our team. We've seen people in similar situations than you more than once, and we've fixed their cases.

Through Capital Financial and Insurance, you can depend on the strength of our pillars are honesty, professionalism, and transparency.

B-roll recommendation: A team of smiling professionals

Slide Three

EXPERIENCE

Speaker:

Experience – We want to get more specific on who we help and what we do for you. We provide the retiree and pre-retiree population with the strategies necessary to reduce taxes and market risk on their life savings. In the process we develop and maintain relationships with our clients with a foundation of trust.

With our shows and outlets such as “Financial Safari” “America’s 401K Show” and our Mix 101.5 WRAL, FM 106.1 WTKK and AM680 WPTF as well as Apple Podcasts, Amazon Alexa, Spotify and more, we have an open track record of our experience and eagerness to help you and your family secure your future and to avoid the financial termites out there.

B- roll recommendation: Screenshot of customer testimonial to build credibility

Slide Four

## CUSTOMIZATION

Speaker:

Customization – Strategic development is a process of creating and implementing a plan that is tailored to the specific needs and goals of a client.

This process begins with an analysis to determine the best course of action that will align with the client's goals and maximize results.

We work hard to create a custom plan that is specifically designed for each individual client.

Every client's goals are different, every single person has different things they would like to do, different things they need to do. Life events occur that we don't want to talk about, much less plan about. So we do that contingency planning for you and your family so the worst cases are covered.

If you have plans to travel to Europe every year or take up a hobby like golf in your retirement years, we take those expenses into account when we build your plan.

Or if you happen to go through a divorce right before retirement, our team of professionals is ready to handle it because we've seen it all!

B- roll recommendation: Video footage of contract being drafted

## Slide Five

### Transparency

Speaker:

Transparency – As an Transparent company, we offer clients an experience that is personal and responsive. We maintain the values of simplicity and transparency from beginning to end so we assure their core annuity plan

Financial Termites that we keep referring to are unnecessary fees, commissions, and needless losses that your plan may be currently exposed to.

These termites eat your portfolio from the inside out, and most people aren't even aware that this is happening until it's too late. When you work with our professionals, we

will bring you up to speed on everything going on in your account so that you don't get hit with hidden fees.

We show you everything to the penny, so that you know what your expected income will look like even in the worst case scenario of your investments in the market not giving you a yearly return.

Don't let your money evaporate due to unnecessary fees, commissions, and inflation - make sure you are in balance and positioned so that your account won't suffer.

We also provide you with in person, virtual, or phone consultations for your convenience.

B- roll recommendation: Clients working with smiling advisor virtually

Slide Six

100% FIDUCIARY

Speaker:

100% Fiduciary – When clients choose us as their fiduciary advisors, we strive to communicate clearly and operate with integrity about what is in your best interest during the planning process.

Having us as your advisors means that there won't be any hidden fees or any commissions we take out of your portfolio without your knowledge.

As a fiduciary owned company, we have to put your needs above ours. We can face serious consequences, up to jail time, if we try putting our needs above yours.

This is what separates us from others because we don't get paid off of commissions or fees that come out of your account.

We strive to keep our practices as honest as possible so you can be worry-free about your future.

We offer Financial Planning, Investment Services, Retirement Auto-Pilot, and Tax Planning.

B- roll recommendation: A warning sign stating no hidden fees

Slide Seven

Service One: Financial Planning

Speaker:

Our Financial Planning Process

Gaining financial clarity for yourself and your family can be a relief – one that we deliver to those who are actively preparing for retirement or are already living their retirement years.

We help you gain clarity in our customized 22-Step all encompassing plan. The plan consists of us taking a deeper look at taxes, healthcare, and medicare and how that impacts you later on in retirement.



You'd be surprised at how much money people pay to Uncle Sam during their retirement years. And we don't want that for you. The goal is to get you living a happy life in retirement and that won't happen if you are paying hefty taxes to Uncle Sam every year.

We'll bring your customized strategy around how you can maximize your savings in retirement and avoid unnecessary taxes. We will guide you step by step to bring you to your desired goal.

B roll recommendation: Someone looking out of the window or over a mountaintop or some other vast setting to capture a dreamer/visionary

## Slide Eight

We Listen Because One-Size-Fits-All is Outdated

Speaker:

We Listen

The best part of our job is getting to know you, your goals, and your unique situation. Getting you from There is no "one-size-fits-all" approach when investing for retirement – which is why we listen to you when developing your one-of-a-kind retirement approach.

Like we mentioned before, we really want you to have a clear picture of what your life in retirement is going to look like. Are you going to be traveling every year with your spouse? Will you have a vacation home in Europe or the Caribbean? Are you going to need help with care at a certain point?

We take a look at all of these factors and show you the options you have. For example, you can use your death benefit from your life insurance policy while you're alive. Many people grumble about having to pay so much in life insurance because the money doesn't go directly to them, but they can actually use some of your death benefit funds (tax free) to help you with covering your care expenses. We show you how to do this when you meet with one of our fully licensed fiduciary professionals.

Knowing all of this information helps us with crafting a plan that is thorough and customized.

## Slide Nine

### We Plan Using Holistic Approaches That Address Your Concerns

Speaker:

#### We Plan

Financial planning would not exist if not for planning – we use our expertise to create a strategy unique to you to help meet your financial and retirement goals. A lot of people are giving out advice for retirement but they aren't certified or trained to do that. They don't know the retirement planning world the way that we do. We've taken classes and tough exams to become certified.

There are so many misconceptions out there and we have people really suffering because of the advice they took from a CPA or CFP. We provide advice that is within our scope of practice and we don't give any legal or tax advice. We point you in the direction of our tax professionals for that.

When you work with us, you can expect us to use holistic approaches. We address concerns like tax minimization, legacy planning, estate planning and more.

B-roll recommendation: Stock market chart trending up

Slide Ten

We Implement Because Actions Speak Louder Than Words

Speaker:

We Implement

Our customized plans are put into action using swift and efficient means. At the same time, we will maintain your comfort level through the whole process.

If you are ready to get a personalized retirement planning session, you can call us at 919-657-4201. During our time together, you can expect us to work through the roadmap for your retirement together.

We'll create a plan that eliminates confusion and worry over your financial future.

We get you set up to go through our 22- Step Plan which will have you feeling confident in knowing all of your options when it comes to your retirement accounts.

B-roll recommendation: Video of someone who is worry free

Slide Eleven

We Adapt Because As Your Life Changes, So Do Your Needs

Speaker:

We Adapt

When life happens – we happen. We monitor what is going on and adjust your strategy as things happen. You get the extended comfort of knowing that we are here to provide advice and guidance throughout every step of the process.

Your strategy, goals, and vision might change over the course of your time working with us and that's okay. We are trained to adapt with you as you grow. Life circumstances might cause you to move to a different country, or might cause you to move to a different state.

Whatever life throws at you, we got you covered.

We have our phone number, email address, and website on screen so that you can get in touch with us.

B-roll: Company's Contact Information

## Slide Twelve

Capital Financial and Insurance Arms You with the Tools for Greater Financial Planning

Success

Speaker:

We covered some basics in today's training. We do want you to know that this is just the beginning of your journey with us.

There are many different tools in the financial world - we will show you how to use these tools to navigate the financial world and create the right plan to achieve a lifetime of security thanks to a lifetime of income.

Don't worry. We know this can sound overwhelming at first, but our certified advisors are here to guide you throughout the process.

You can get in touch with us by visiting our website [www.capitalfinancialusa.com](http://www.capitalfinancialusa.com) or giving us a call at 919-657-4201.

We can't wait to work with you! Speak soon!

B-roll recommendation: Small video of a screen recording of people visiting the company's website/ dialing the phone number to call. (show someone completing the call to action)

## Variation 2

### **SLIDE ONE**

TITLE: The Truth About Most Financial Planning Companies

Speaker:

The future you have always dreamed of is within your reach. The numbers that determine how much money you will need for a comfortable retirement are determined by several factors including housing, health care, and food costs among others.

But it's not just about these expenses; knowing there is a team of experts planning for every outcome and curveball life will throw at you. Looking out for your best interest, keeping you at the helm of your destiny.

You've been dreaming about the laid-back life you will be living in your retirement years and now time is inching closer to close the briefcase, hand your office keys in and relax in your retirement years.

The thing is the financial planner that you've been working with over the past few years hasn't been completely honest with you about your retirement account and your future income projection...

Hello,

[Optional "I'm Coach Pete D'Arruda. I'm a M.R.F.C. A Master Registered Financial Consultant Professional and R.I.C.P. A Retirement Income Certified Professional-]

We are Capital Financial, trained to put retirement plans together for people 50 and above. We at Capital Financial will not watch the financial termites eat away your hard won savings.

## **SLIDE TWO**

### **Why You Need To Watch Today's Session**

Speaker:

In this training, you will learn how Capital Financial and Insurance values your retirement - offering opportunities you need, like:

- Fee Reporting - how much of your retirement savings are being eaten by fees and commissions? We help you identify those financial termites in your plan.
- Tax Analysis - is there a way to save money on taxes later by having a proactive plan now?
- Total Income Plan - what plans do you have in place to ensure you aren't running out of money during retirement?
- Inflation Plan - do you have a plan in place to help address inflation in the future?
- Social Security Review - do you know the ideal age to take your retirement and how does your plan fit in the grand scheme of your goals?
- Risk Assessment - are you taking the appropriate amount of risk in your portfolio?
- Long Term Care Review - is there a plan in place for any long term or nursing home care you may need in the future?

- Legacy Planning - have you determined the best method of leaving money to the future generations?

Today, we are going to give you some pointers on what to look for and do when working with a retirement plan so you can retire comfortably in the next 5-10-20 years.

B roll: Retired people hopeful for the future

## **SLIDE THREE**

### **Get A Clearer Vision Of Your Financial Plan in Retirement**

Speaker:

A clearly defined retirement plan is essential as you go on this journey of entering into retirement. When working with us, we make sure that all of our clients get a custom plan after working with one of our coaches.

Many retail advisors are swamped with lots of clients. Usually, they reuse and recycle retirement plans that they've used with 50 other people. When you work with us, we make customized plans and set you up with a retirement plan that has a will, estate plan, medicare plan and more.

After you're done working with us, you'll have peace of mind, security, and a strong knowledge and understanding of what's going on.

We don't believe in reusing old plans the way other financial planners do. This takes away from the personalization, and it doesn't stand the test of time when things change.



Our Total Retirement Income Plans are created to grow as you grow, and we make continual updates to ensure that this happens.

B– Roll: Image similar to this or with someone standing in front of two paths (rights not owned to the photo, do not use this is only an example)

## **SLIDE FOUR**

### **Identifying the Right Financial Planner For You**

Speaker:

The right financial planner will map out a plan that shows you the amount of income you'll be getting for the rest of your life.

In today's market you need to enact the old proverb "Nothing ventured, nothing gained"

If one does not take risks, one cannot achieve anything

Has your current advisor done this for you?

Have they mentioned life events, tax free life benefits, or being pro-annuity in one of your planning sessions?

Have they given you actionable steps to take to figure out the number of resources you'll need to accomplish this goal?

If not, then your advisor hasn't done their job. You shouldn't be in the dark about not knowing what your future income will look like when you are nearing retirement.

We work with you closely to ensure that you know your exact projections before you retire.

You are a team member in each of the 22 steps of the Total Retirement Income Plan.

B– roll: someone with question marks over their head (only an example)

## **SLIDE FIVE**

### **Is it time to fire your current financial planner?**

Speaker:

Now, we know that we just asked you for a lot of information regarding the work that you've done with your current financial advisor.

Chances are, there is still some work that needs to be done and you may not want to continue working with the advisor you have now.

And that's totally fine.

Your financial future deserves a second opinion. If it is common practice to do it with your mechanic you should with your finances.

What you don't know about your portfolio, taxes, and fees can rob you and your family of that special retirement you once hoped to have and enjoy.

The question now becomes, how do you go about finding someone new to work with?

Well, we're glad you asked...

B-roll: Video of someone in an interview room

## **SLIDE SIX**

### **Key Qualities to Look for When Working with a Retirement Financial Planner**

Speaker:

The first thing that you absolutely need to have when working with anyone, including your financial planner is chemistry.

Believe it or not, your gut will let you know if there is something “off” about the person you are working with.

You want to make sure that the person you’re working with understands you and your needs but is also credible.

Also, another question to ask is, “Does this plan put your needs in front of theirs?”

Believe it or not, most experts in the financial industry are here to get their commissions and fees and they don’t worry so much about your needs.

But, that actually goes against our fiduciary standards. We can actually end up in jail if we are promoting you to make a decision that is in our best interest and not in yours.

So, find out as soon as you can if your planner is a fiduciary certified planner?

B– roll: Two professionals getting along and smiling

## **SLIDE SEVEN**

## **Is this person qualified to get the job done?**

Chemistry and credibility are one thing, but the true test of time is... Can this planner create a plan that works even when they aren't there?

This is the true test that reveals how good your planner is at their work. So, if you are feeling a bit uneasy about the financial planner you are meeting with, do some research to see the validity of this person.

Chances are you'll be able to see if the person you are working with pops up for fraud or some other type of illegitimate activity. We want you to be careful of using Google reviews because even in those cases, people pay to get glowing reviews on the internet.

When you decide to work with us on your 22- Step Retirement Plan, our advisors are fiduciary certified planners who have extensive knowledge in the retirement planning industry. Coach Pete is a financial advisor with over 28 years of experience,

Pete D'Arruda is a fiduciary who has helped countless people manage their wealth and reach their financial goals.

He is a popular speaker and syndicated radio show host, and has been featured in major publications like Forbes and The Wall Street Journal.

Coach Pete is also the author of several books on personal finance, including "AMERICA ASKS COACH" and "7 BABY STEPS TO A RIDICULOUSLY RELIABLE RETIREMENT INCOME"

He is former 2-time President of the IARFC (International Association of Registered Financial Consultants). If you're looking for sound financial advice from someone who knows what they're talking about, Pete D'Arruda is the advisor for you.

We have a team of planners that you can choose to work with, but most importantly our planners are highly trained and knowledgeable in this work.

B-roll: Coach Pete at an event working with clients

## **SLIDE EIGHT**

### **Final Criteria When Working With a Financial Planner**

Speaker:

The last thing we want you to be mindful of is working with someone who doesn't allow you to shop around and pressures you into locking yourself into their retirement services.

This is a huge red flag that we see retail advisors and captive financial companies doing. They work to pressure their clients into working for them without allowing them to make an informed decision.

Like we said earlier, as a fiduciary certified company, we are here to put your needs above ours. If you want to shop around and see your options, we won't stop you.

We will, however, present you with an easy-to-read 3-pager that allows you to see everything that you get when you work with us.

B-Roll: Start highlighting the offer you have to give to them (the document people can get or whatever other lead magnet you have)

## **SLIDE NINE**

### **It's Time To Comb Through Your Retirement Portfolio**

Speaker:

After you've decided on your clear financial plan and decided who you want to work with, it's time to take a look at your current portfolio to evaluate the risks, fees, commissions, and growth in your portfolio.

Captive financial companies are more concerned about their business than they are about your retirement portfolio.

We take the time to comb through your retirement portfolio to find, what we call, financial termites.

Financial termites are fees, commissions, risks, and unidentified financial objects that you may be unaware of.

Like we said earlier, one of our core values is transparency. We want you to see every penny going in and out of your portfolio, understand what's going on, and learn how to

fix it. We get no benefit from providing you with the half-truth or leaving out the truth to begin with.

Our work has helped people save over hundreds of thousands in hidden fees, commissions, and other financial termites you may be unaware of.

B-roll: someone biting pencil over-stressed hidden fees

## **SLIDE TEN**

### **Is your money protected and growing?**

One thing we commonly see is new clients struggling with a lack of knowledge about the impact that inflation, taxation, and the changes in the stock market impact their portfolios negatively.

Unfortunately, their previous advisors didn't take the time to educate them on the changing factors in the financial market, and now we are going into emergency mode to create a Plan B around these factors.

From the moment you start working with us, we create a plan around how to protect your money against the inevitable changes that will occur.

We also put a plan in place to have your money grow over time and make sure it's protected as it grows.

Connect with one of our advisors by calling 919-657-4201 to receive a complimentary packet that details how you can have a strong plan in the worst case scenarios.

B-roll: An image showing money growing (maybe a money tree)

## **SLIDE ELEVEN**

### **Your Financial Future Looks Bright**

Speaker:

As we wrap . We want you to see you:

- Working with a trained Retirement Income Certified Professional
- Excited and not stressed about your retirement years and ready to not worry about income and funds
- Clear about what your financial future looks like in retirement
- Having a clear plan or strategy on how to invest your income now to grow later
- Protecting and growing your money even with inflation rising
- Ready to handle any taxation as it happens

You can ensure that you'll be on this path to financial freedom by working with one of our trained coaches or myself.

B-roll: Someone stress free and happy

## **SLIDE TWELVE**



## **Special Offer**

Speaker:

Since you watched our short training today, we have a special offer for you that will help you get started with your retirement planning.

When you schedule your consultation, you will receive a complimentary packet outlining everything you need to know to get you started on the 22-Step Retirement Plan and a call with one of our advisors to see how we can meet your needs.

We see many people charging thousands of dollars for this same information, but we are offering it to you as a complimentary gift today for watching our training.

We can't wait to help you comfortably retire.

B-roll: Actual footage of the company working with clients.