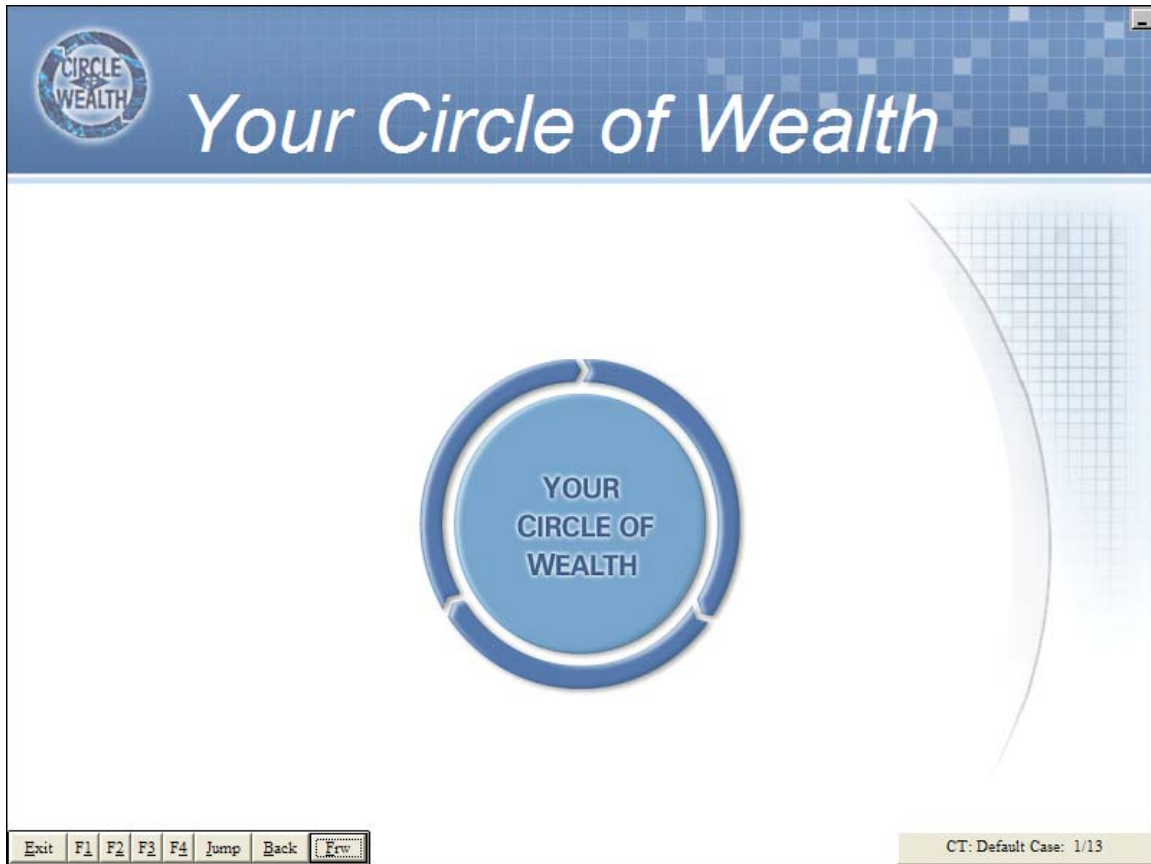


Circle Talk
Dialog





What you should say:

This Circle represents all the money you will ever have. Your Circle of Wealth is larger than some folks, some is larger than yours but there is one thing we all have in common and that is we want our Circle of Wealth to (grow)?

What your client should hear:

The amount of money in their control is a finite amount.

Transition: Press the forward key just as you say the word grow to move on from screen 1 to screen 2.



What you should say:

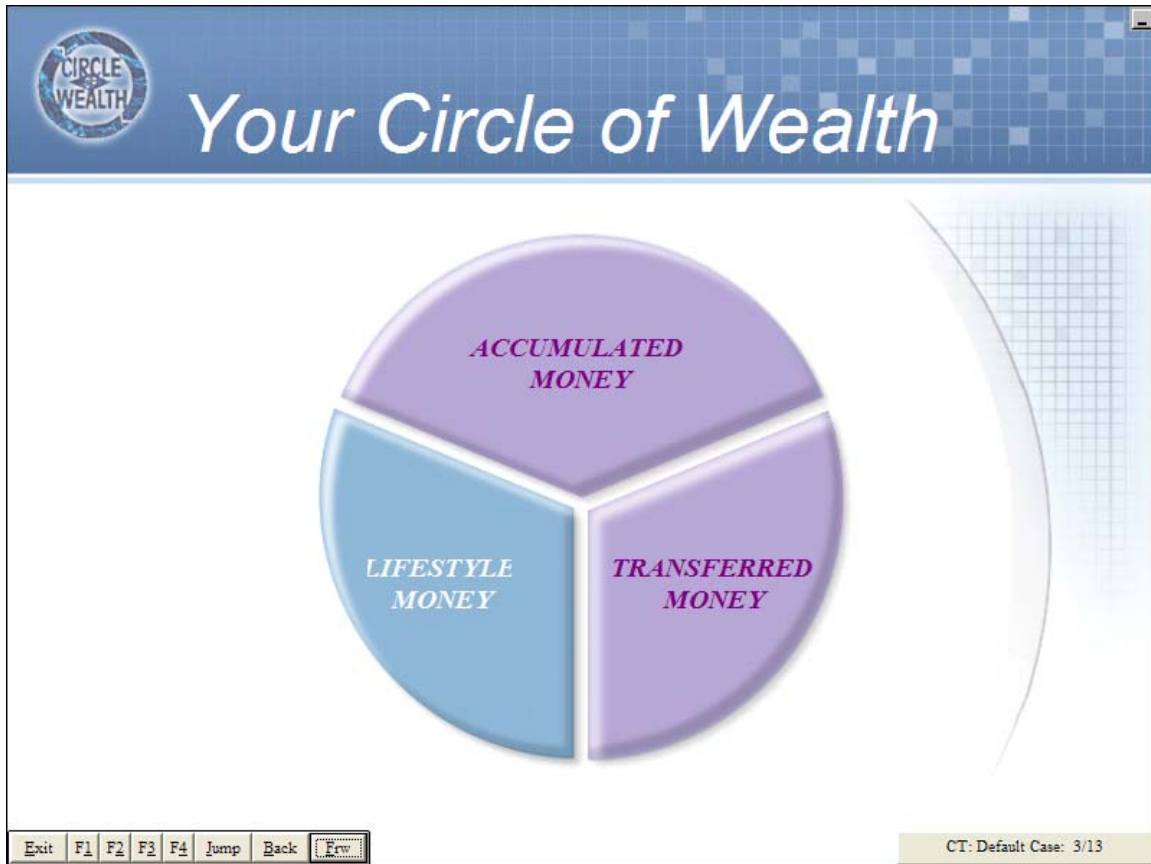
What is the first thing that comes to your mind of how to make your Circle of Wealth grow? Eventually it is going to come down to finding better investments that pay higher rates of return that usually requires increased risk. Like other advisors we can help you do that but I would like to share with you what makes us unique.

What your client should hear:

There are many ways to make their Circle of Wealth grow. Your focus is not simply shopping for the highest returns and involves reducing risk.

Transition:

As you say the word unique you should be moving from screen 2 to 3.



What you should say:

I would like to talk to you today about 3 types of money. The first is your accumulated money. Those are the dollars you already have saved and are currently saving.

What your client should hear:

You are going to talk specifically about different kinds of money.

Transition:

At this point you want to click on Accumulated money which will take you from the main body of the Circle Talk to Retirement: Ready or Not



What you should say:

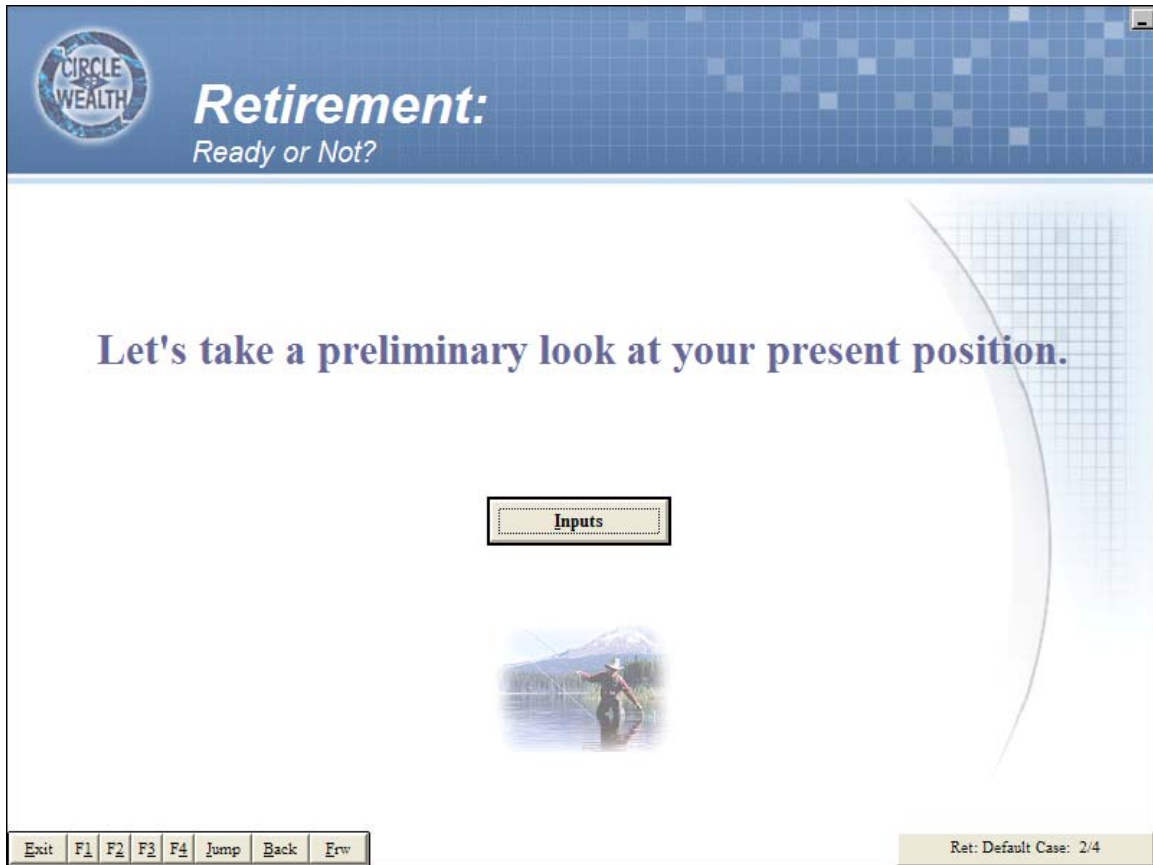
On a scale of 1-10, 10 being the highest, how do you feel you are doing in accumulating the assets you are going to need to meet your future retirement goals?

What your client should hear:

They are being asked to quantify their present financial position.

Transition:

This is extremely important here because you want to give them time to think and you do not move forward until they have given you a quantifying answer. When they give you an answer you click on that number and you will move automatically to the next screen.



What you should say:

How would you like to see what a (their number) looks like?

What your client should hear:

You are asking permission to give them a peak at where they are today financially.

Transition:

You are going to be asking them to give you some financial information about themselves which they may not be willing to give you but they do want to see how they are doing. Remember that you are not building the watch here, you are simply trying to tell the time.

CIRCLE WEALTH

Retirement:

Ready or Not?

Client Name		James A. Finance	
Current Age		42	
Retirement Age	65	Life Expectancy	84
Current Income		\$102,000	
Current Savings		\$88,000	
Inflate: Annual Savings	Yes	\$6,000	
Accumulation ROR	0.00	Distribution ROR	0.00
Inflation Rate		3.00	
View & or Edit the Defined Benefits			
View & or Edit the Future Assets Ages & Amounts			
Inflate Withdrawal after Retiring?		Yes	
Legacy to accumulate at Project to Age		\$0	

Calculate

Exit F1 F2 F3 F4 Jump Back F12

Ret: Default Case: 3/4

What you should say:

Let's just put in some data off the top of your head to give you an idea of where you are currently. This is much like a doctor just taking an Xray.

What your client should hear:

This is just a ball park picture.

Transition:

It is important that your prospect not feel threatened here. Remember they just told you on a scale of 1-10 where they think they are financially. This tool is going to allow them to see where they are and determine if they are where they want to be. Most will find themselves short which will motivate them to want to work with you once they learn you can help them.



Circle Talk

Life Expectancy

Choose Single, Joint or Both		
<input checked="" type="radio"/> Joint	<input type="radio"/> Single	<input type="radio"/> Both

Enter your age:	42
Enter spouse's age:	40

You and your spouse's joint life expectancy is 49.3 years.

[Life Expectancy Reference](#)

[Return](#)

If you click on the purple button next to life expectancy this screen will pop up and give you a calculator to determine life expectancy.

CIRCLE WEALTH

Retirement:

Ready or Not?

Enter each of your saving accounts or funds:

Description	Amount
	\$88,000
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0
	\$0

Return Print Sum Items

Calculate

Exit F1 F2 F3 F4 Jump Back F7w

Ret: Default Case: 3/4

Clicking on the purple box next to savings will allow you to itemize their savings.

CIRCLE WEALTH

History of Inflation

1914 to 2006

History of Inflation from 1914 to 2006

Year	Inflation Rate %
1993	3.0
1994	2.6
1995	2.8
1996	3.0
1997	2.3
1998	1.6
1999	2.2
2000	3.4
2001	2.8
2002	1.6
2003	2.3
2004	2.7
2005	3.4
2006	3.2

Click any two years (rows). The program will calculate the average inflation over the period of years (between and including the two "clicked" years).

For a single year, click it twice (click, pause, click).

Then click Return to automatically insert the calculated inflation rate.

Return

[Source](#)

inance

42

91

02,000

88,000

\$6,000

0.00

3.00

\$0

ate

Ret: Default Case: 3/4

Clicking on the purple box next to inflation will bring up this calculator to help you when discussing inflation rates. I like to ask for the year they graduated from high school to use as the first year from where to start.



Retirement: Ready or NOT?

Multiple Defined Benefits

	DB One	DB Two
DB Description	DefBen1	
Initial Amount	\$0	\$0
COLA	2.000	0.000
Client's Start Age	65	1
Client's End Age	100	1

[View DB Spreadsheet](#)

[Graph Annual DBs](#)

[Return](#)

If your prospect has a defined benefit plan or you want to include Social Security in their results click on the button to View or Edit Defined Benefits.

CIRCLE WEALTH

Retirement:

Ready or Not?

Enter the age, description, and amount for each of your future assets:

Age	Description	Amount
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0

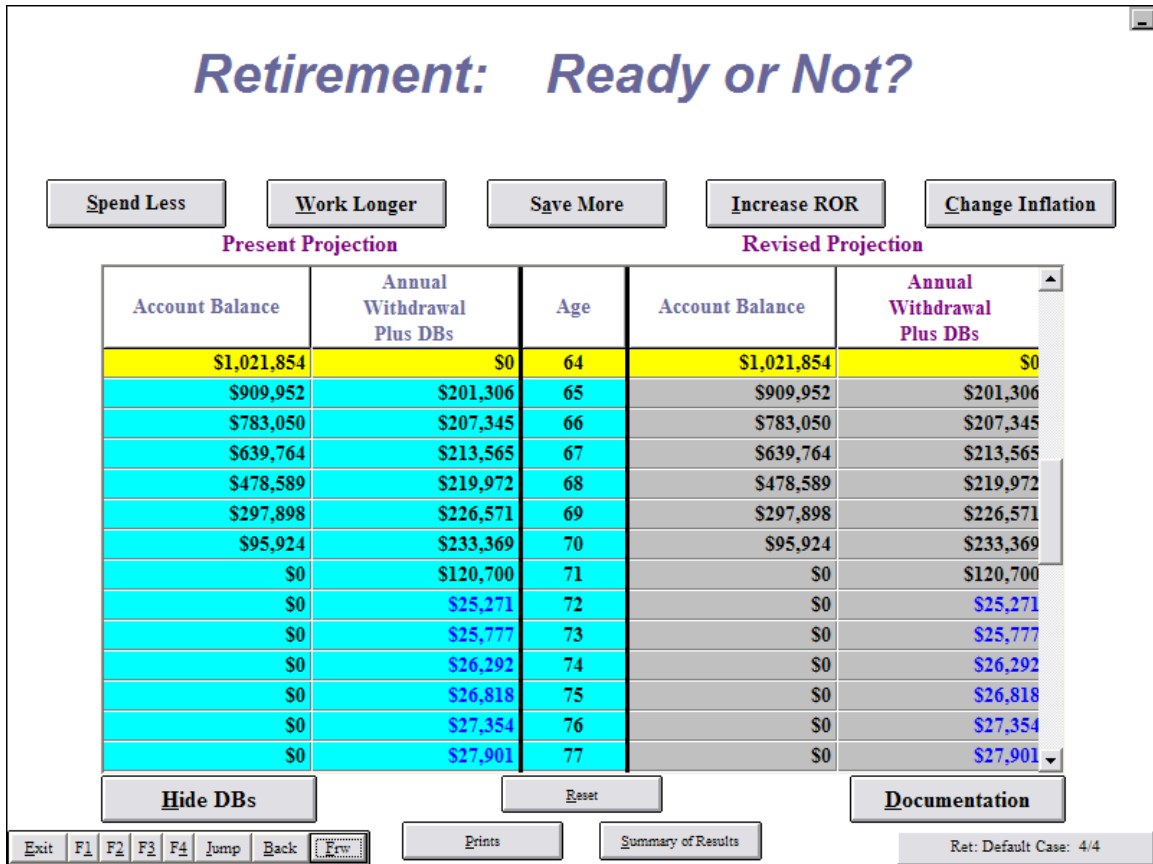
Return Print

Calculate

Exit F1 F2 F3 F4 Jump Back F7w

Ret: Default Case: 3/4

Click on this button to make inputs for future monies to be received.



What you should say:

This illustrates the year in which your money will run out based on your present income level. What is going on in your mind as you see this?

What your client should hear:

I will have enough to live my current lifestyle during retirement or I will not.

Transition:

You have some options. Let's explore them together.

Retirement: Ready or Not?

<p>\$16,775 \$201,306</p> <p>Spend Less</p>	<p>Age 65</p> <p>Work Longer</p>	<p>\$500 \$6,000</p> <p>Save More</p>	<p>8.00% / 8.00%</p> <p>Increase ROR</p>	<p>3.00%</p> <p>Change Inflation</p>
--	---	--	---	---

Manually enter Rate of Return or have program calculate it:

Manually enter or change the Rate of Return.

Automatically Calculate the Rate of Return.

Exit | F1 | F2 | F3 | F4 | Jump | Back | Frw

Ret: Default Case: 4/4

What you should say:

The first place most people go to solve a shortfall is Increased Rate of Return.

What your client should hear:

Rate of return may be part of their solution but not the sole answer.

Transition:

I like to first illustrate the effects of getting just one percentage point higher on their investment returns than they are currently earning. If they say they are earning 7% manually illustrate the impact of earning 8%. The result will be better but usually not make a significant difference.

Retirement: Ready or Not?

\$16,775
\$201,306

Age 65

\$500
\$6,000

8.00% / 8.00%

3.00%

Legacy: \$0

The Revised Rate of Return is displayed in the Input Box below. You may either increase it or decrease it. Of course, increasing the Rate of Return will make your money last more years. Decreasing the Rate of Return will make your money last fewer years.

After making your revisions, click Calculate.

8.00

Exit | F1 | F2 | F3 | F4 | Jump | Back | Frw

Ret: Default Case: 4/4

After selecting Manual Rate of return you will be given a chance to plug in the rate of return you would like to illustrate. Again I like to show just one percentage higher than they are currently earning.

Retirement: Ready or Not?

\$16,775
\$201,306

Spend Less

Age 65

Work Longer

\$500
\$6,000

Current Savings

8.00% / 8.00%

Increase ROR

3.00%

Change Inflation

Manually enter Rate of Return or have program calculate it:

Manually enter or change the Rate of Return.

Automatically Calculate the Rate of Return.

Exit | F1 | F2 | F3 | F4 | Jump | Back | Frw

Ret: Default Case: 4/4

Hit the reset key and click on Increase ROR again but this time Automatically Calculate the ROR. This will give you the amount of return required for the client to enjoy their present level of lifestyle through their life expectancy. Obviously the higher the life expectancy the higher the rate of return will be required.

Retirement: Ready or Not?

\$16,775
\$201,306

Spend Less

Age 65

Work Longer

\$500
\$6,000

Save More

ROR increased 5.02 percent units.
13.02% / 8.00%

Increase ROR

3.00%

Change Inflation

Present Projection

Legacy: \$0

Revised Projection

Account Balance	Annual Withdrawal Plus DBs	Age	Account Balance	Annual Withdrawal Plus DBs
\$648,899	\$0	59	\$1,293,790	\$0
\$711,842	\$0	60	\$1,473,761	\$0
\$780,152	\$0	61	\$1,677,507	\$0
\$854,369	\$0	62	\$1,909,133	\$0
\$934,664	\$0	63	\$2,169,150	\$0
\$1,021,854	\$0	64	\$2,464,525	\$0
\$909,952	\$201,306	65	\$2,468,036	\$201,306
\$783,050	\$207,345	66	\$2,465,782	\$207,345
\$639,764	\$213,565	67	\$2,457,114	\$213,565
\$478,589	\$219,972	68	\$2,441,327	\$219,972
\$297,898	\$226,571	69	\$2,417,655	\$226,571
\$95,924	\$233,369	70	\$2,385,262	\$233,369
\$0	\$120,700	71	\$2,343,241	\$240,370
\$0	\$25,271	72	\$2,290,606	\$247,581

Hide DBs

Reset

Documentation

Exit F1 F2 F3 F4 Jump Back Frw

Prints

Summary of Results

Ret: Default Case: 4/4

w/Hide DBs button to position the row at top of grid. Double click to toggle this tip on and off. A blue withdrawal means that it is composed of Defined Benefit(s) only.

Be sure and click on the purple wording ROR Increased __Percent units (just above the ROR required) to illustrate how much more return would be required to solve their lifestyle shortfall. Click on those words again and it will show the percentage of additional risk that will be required over and above the risk they are currently taking.

Retirement: Ready or Not?

The required Percentage Increase for the Rate of Return is 62.73%!

\$16,775
\$201,306

Spend Less

Age 65

Work Longer

\$500
\$6,000

Save More

13.02% / 8.00%

Increase ROR

3.00%

Change Inflation

Present Projection Legacy: \$0 Revised Projection

Account Balance	Annual Withdrawal Plus DBs	Age	Account Balance	Annual Withdrawal Plus DBs
\$0	\$0	59	\$1,293,790	\$0
\$711,842	\$0	60	\$1,473,761	\$0
\$780,152	\$0	61	\$1,677,507	\$0
\$854,268	\$0	62	\$1,908,133	\$0
\$934,664	\$0	63	\$2,169,150	\$0
\$1,021,854	\$0	64	\$2,464,525	\$0
\$909,952	\$201,306	65	\$2,468,036	\$201,306
\$783,050	\$207,345	66	\$2,465,782	\$207,345
\$639,764	\$213,565	67	\$2,457,114	\$213,565
\$478,589	\$219,972	68	\$2,441,327	\$219,972
\$297,898	\$226,571	69	\$2,417,655	\$226,571
\$95,924	\$233,369	70	\$2,385,262	\$233,369
\$0	\$120,700	71	\$2,343,241	\$240,370
\$0	\$25,271	72	\$2,290,606	\$247,581

Header to toggle between future value (future dollars) and present value (what the WD will spend like in today's dollars). Double click grid to toggle this tip on and off.

Hide DBs

Reset

Documentation

Exit F1 F2 F3 F4 Jump Back Frw

Prints

Summary of Results

Ret: Default Case: 4/4

What you should say:

What this says is that you would have to earn (the rate of return showing just above the Increase ROR button) from this day forward all the way through your life expectancy.

What your client should hear:

While it may be possible it is not very probable.

Transition:

Before you move on make sure your client understands that your focus is going to begin by helping them solve this problem without taking more risk.

Retirement: Ready or Not?

\$16,775
\$201,306
Age 65
\$500
\$6,000
8.00% / 8.00%
3.00%

Manually enter annual savings or have program calculate them:

Manually enter or change the amount to save.

Automatically Calculate the Amount to Save.

Ret: Default Case: 4/4

What you should say:

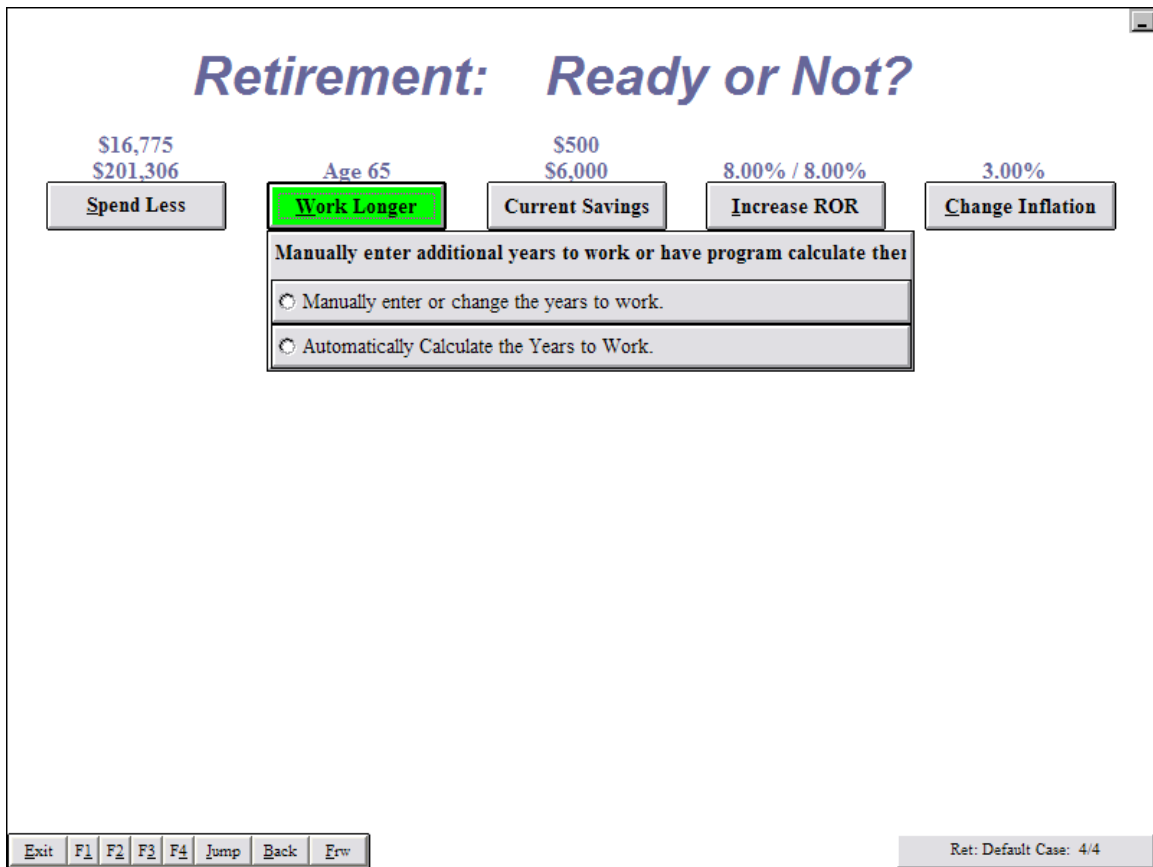
You probably figured out that part of the answer is that you are going to have to save more money than you have been saving. If you could save more you probably would have been doing so already. Many believe the only way to save more will require a reduction in lifestyle. More on this later.

What your client should hear:

I need to save more and there may be ways to so without reducing lifestyle.

Transition:

Do not click on the Save More button at this time. Your prospect does not have enough information from you yet of how you can help them without interfering with their lifestyle. You are going to show them how much they need to save when you get to screen 13, after you have explained what you do which is find the money. Move on to the Work Longer button.



What you should say:

Working longer is not something that many people want to plan for however this knowledge can be very helpful.

What your client should hear:

This information is not exciting but can be informative.

Transition:

If the prospect is younger this can be a huge motivation factor to get them moving. People move in the direction of their wants and if they want to retire earlier rather than later they will be motivated to do what it takes. If they are nearing retirement this question is on the top of their list and can give them much needed guidance on when they should look to retire.

Retirement: Ready or Not?

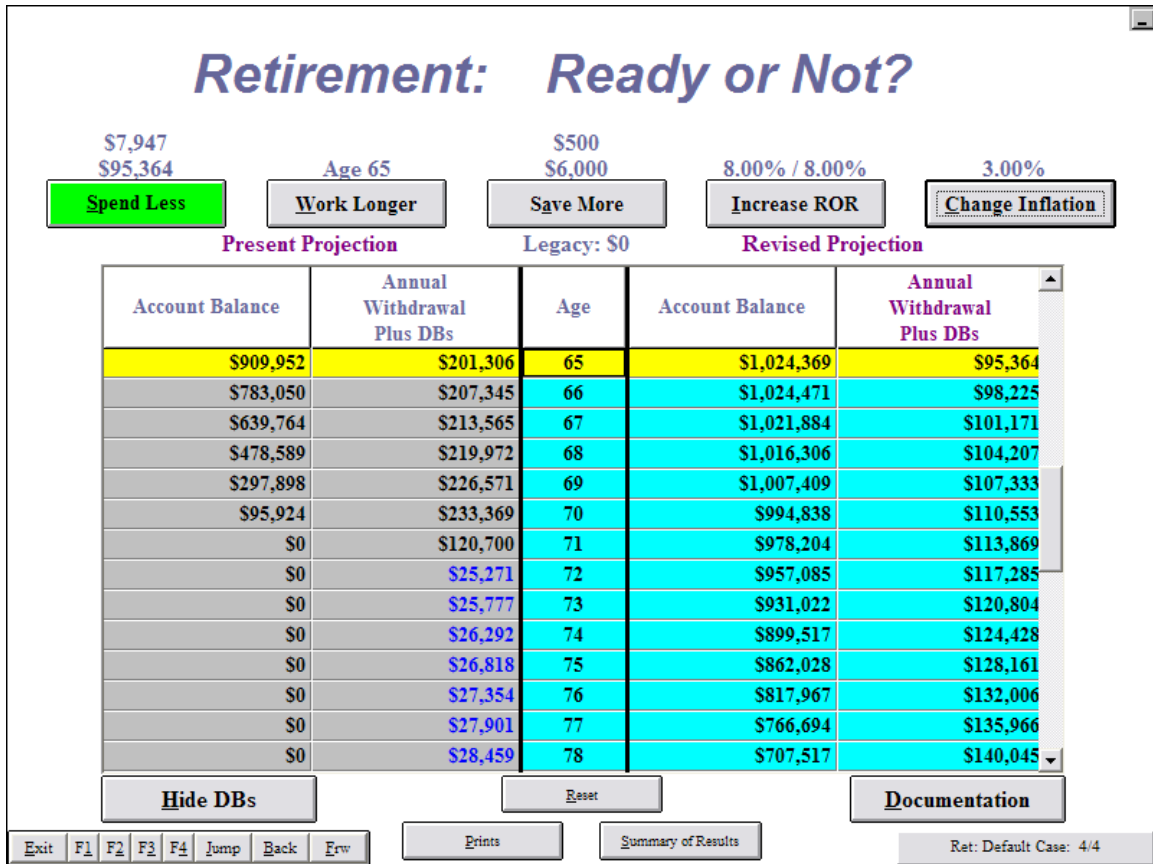
\$16,775 \$201,306	Age 65	\$500 \$6,000	8.00% / 8.00%	3.00%
Spend Less	Work Longer	Save More	Increase ROR	Change Inflation

Manually enter annual withdrawals or have program calculate them:

<input type="radio"/> Manually enter or change the amount to spend (withdraw).
<input type="radio"/> Automatically Calculate the Withdrawal.

Exit F1 F2 F3 F4 Jump Back Erw Ret: Default Case: 4/4

When you get to this screen you will want to automatically Calculate the Withdrawal.



What you should say:

This illustrates the most you can spend at your desired retirement date and still draw the same amount adjusted for inflation until your life expectancy.

What your client should hear:

Will this be enough?

Transition:

This is the place where you will get the most conversation from you prospect because they have the belief that they are not going to need as much money when they retire as they do today.

Retirement: Ready or Not?

\$7,947
\$95,364
Spend Less

Age 65
Work Longer

\$500
\$6,000
Save More

8.00% / 8.00%
Increase ROR

3.00%
Change Inflation

Present Projection Legacy: \$0 Revised Projection

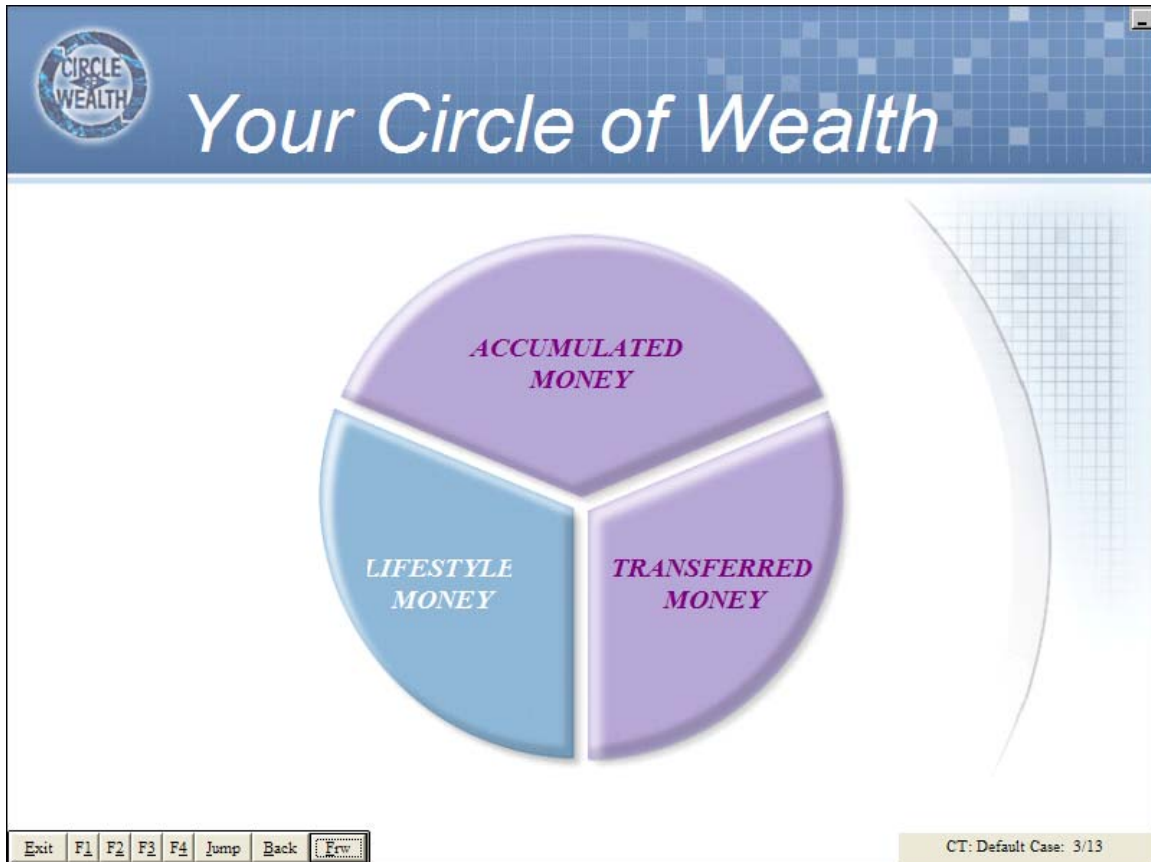
Account Balance	Annual Withdrawal Plus DBs	Age	Account Balance	PV of Annual WD Plus DBs
\$909,952	\$201,306	65	\$1,024,369	\$48,320
\$783,050	\$207,345	66	\$1,024,471	\$48,320
\$639,764	\$213,565	67	\$1,021,884	\$48,320
\$478,589	\$219,972	68	\$1,016,306	\$48,320
\$297,898	\$226,571	69	\$1,007,409	\$48,320
\$95,924	\$233,369	70	\$994,838	\$48,320
\$0	\$120,700	71	\$978,204	\$48,320
\$0	\$25,271	72	\$957,085	\$48,320
\$0	\$25,777	73	\$931,022	\$48,320
\$0	\$26,292	74	\$899,517	\$48,320
\$0	\$26,818	75	\$862,028	\$48,320
\$0	\$27,354	76	\$817,967	\$48,320
\$0	\$27,901	77	\$766,694	\$48,320
\$0	\$28,459	78	\$707,517	\$48,320

Hide DBs Reset Documentation

Exit F1 F2 F3 F4 Jump Back Frw Prints Summary of Results Ret: Default Case: 4/4

You will notice on the revised projection on the right the purple column header of Annual Withdrawals. If you click on those words the future value will be converted to a Present Value number which will give your prospect a different look at this issue. Simply ask them if they could get by on that amount today. This will give them insight into if they are going to be able to live at their desired lifestyle in the future.

Remember the RRON calculator is designed to answer one question which is will you have enough money to retire at the same “lifestyle” as you enjoy today? Some will have enough, most will not. If they have enough they still want to be more efficient. If they do not have enough they are now going to be motivated to do something about it. Now we have their attention.



What you should say:

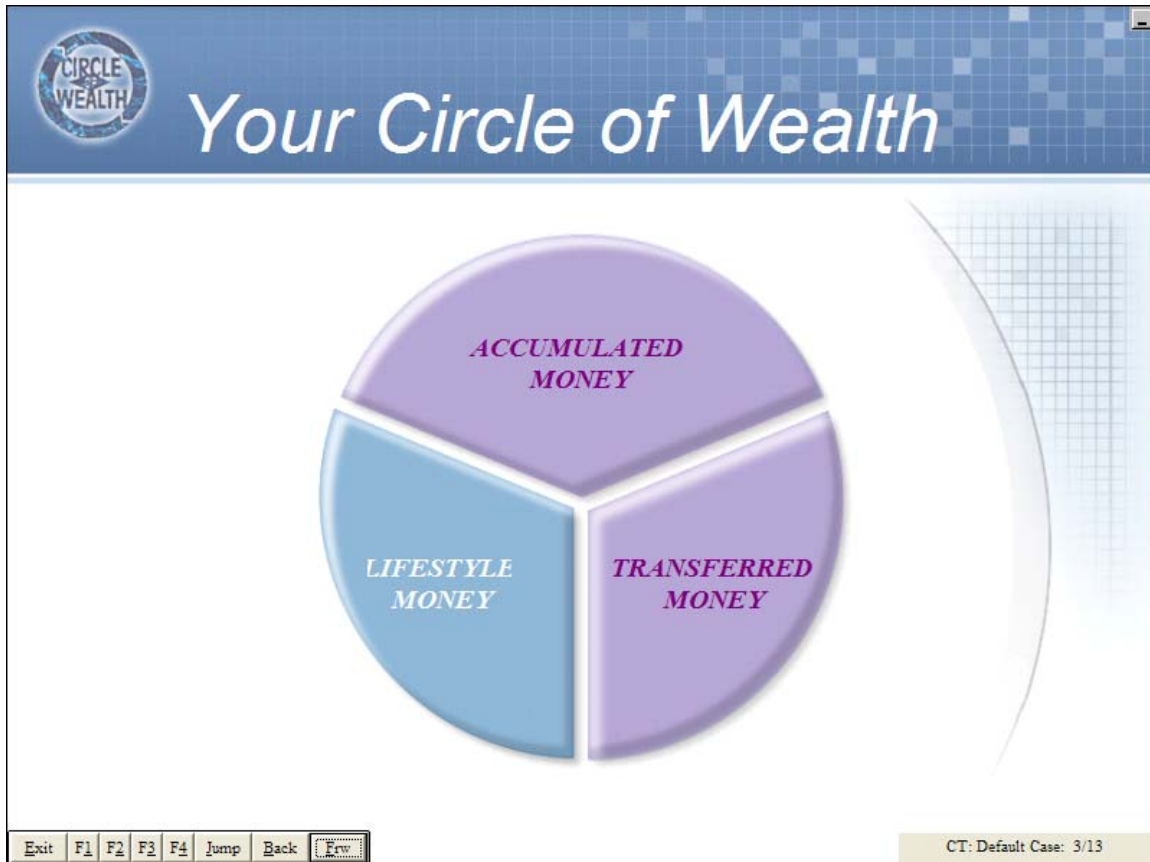
This brings up the second type of money which is your lifestyle money. How much energy would you like advisor to spend with an advisor trying to help you reduce your present standard of living so you can save more money? Our focus is to help our clients without requiring a reduction in their standard of living.

What your client should hear:

You can help them without them having to reduce their standard of living.

Transition:

That brings up our third type of money, transferred money, and this is what makes us unique.



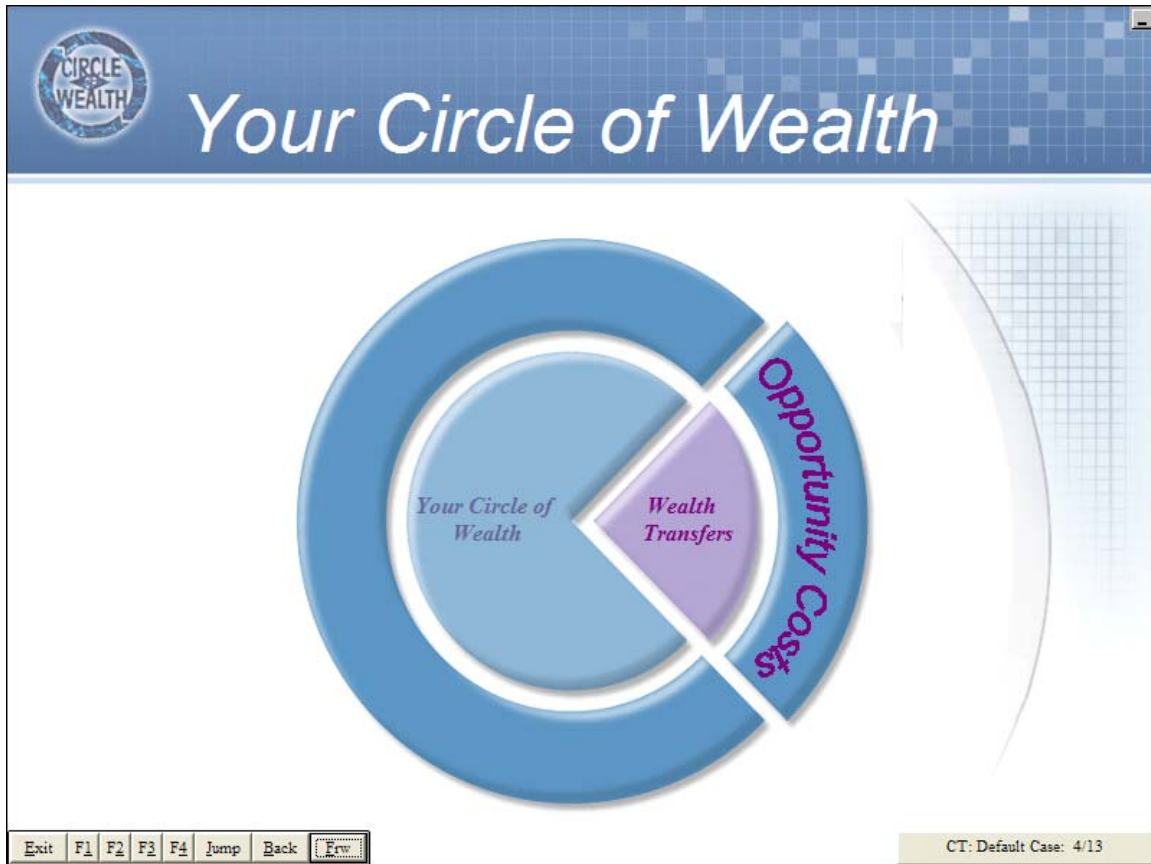
What you should say:

Transferred money represents dollars you could be transferring from your Circle of Wealth unknowingly and unnecessarily. Such as: Taxes, Interest on debt like credit cards and car payments, how you pay for your mortgage, how you fund your pension plan. If in working together I can help you find money you are currently losing and bring it back to you that will give you money to put in two places.

You just shared with me that in your mind you are a (5) on a scale of 10 in your accumulated money so the lion share of what we find should be funneled to your Accumulated money to make your future more solid. We are also realist as well because some of that money needs to go toward your lifestyle so that the journey along the way is a pleasant one. How does that sound with what you are looking for?

What your client should hear:

What you do is exactly what they are looking for.



What you should say:

Are you familiar with the term Opportunity Cost? Click on the purple words wealth transfers. Let me give you my readers digest version. If you lose a dollar you did not have to lose you not only lost that dollar but what that dollar could have earned for you had you not lost it.

What your client should hear:

The impact of losing money can have a major impact on my future.

Transition:

We are going to look at the impact of opportunity cost and how it impacts your ability to maximize your Circle of Wealth.

Circle Wealth
Your Circle of Wealth

Major Wealth Transfers

Taxes	Expenses	Protection
Compound Interest	Credit Cards	Auto Insurance
Estate Tax	Mortgages	Disability Protection
Income Tax	Financing Cars	Homeowners
Tax History	Opportunity Cost	Major Medical Coverage
Estate Planning	Trading Cars	Umbrella
		Wills and Trusts
		Long Term Care
		Term Insurance

Exit F1 F2 F3 F4 Jump Back F12 CT: Default Case: 5/13

What you should say:

Here is a list of some of the major areas of wealth transfer. (you should have a good idea of where they may be having issues if you have done a good job asking the 10 Open Ended questions from step 1)

What your client should hear:

There are lots of areas where transfers can occur.

Transition:

You only want to cover one or two of these. Your purpose is simply to give your prospect hope that there are areas where you can find money to help them.

CIRCLE WEALTH

Your Circle of Wealth

Seek to put yourself in control of your money

Exit F1 F2 F3 F4 Jump Back Fcw CT: Default Case: 6/13

What you should say:

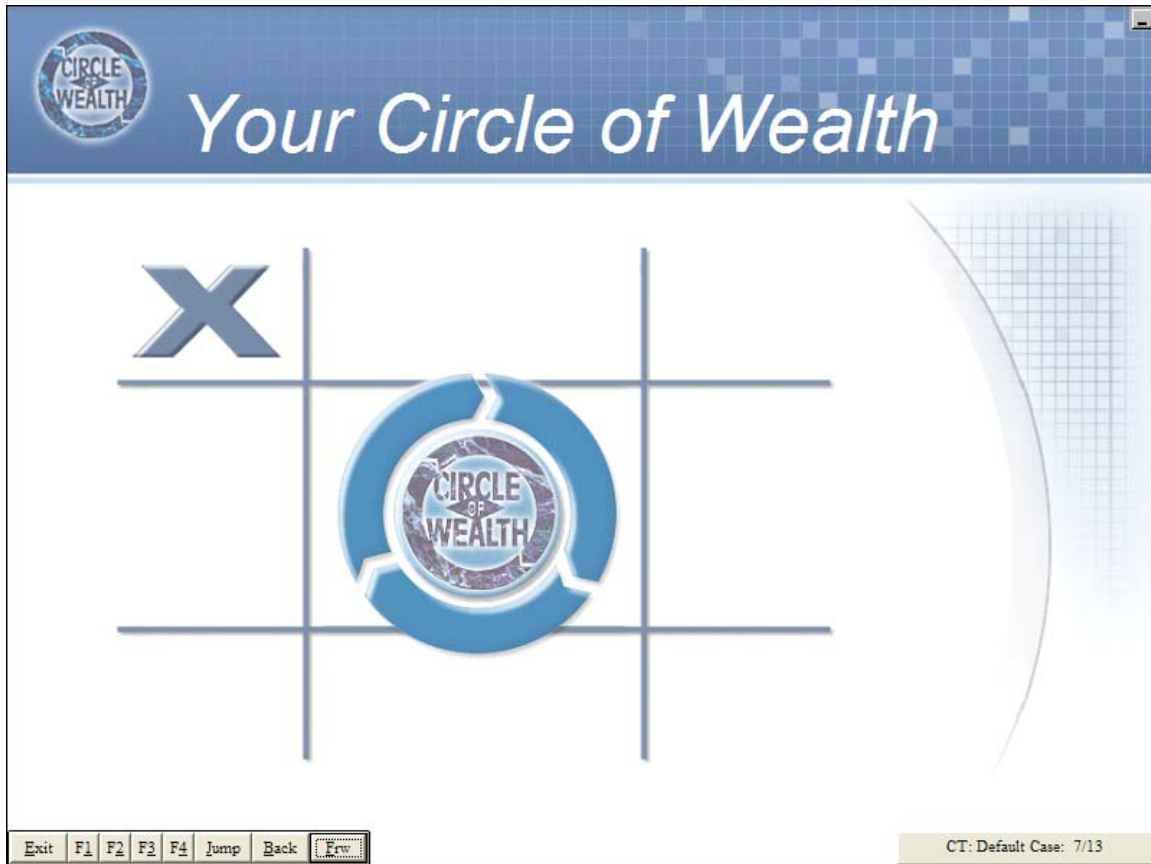
What am I saying? You must put yourself in a financial position where you are in control of your money. You will either be a customer of a bank or you must be the bank. By that I mean you are in a position where you decide if you should use your money or someone else's.

What your client should hear:

Others are trying to gain control.

Transition:

Speaking of Control (move to screen 7)



What you should say:

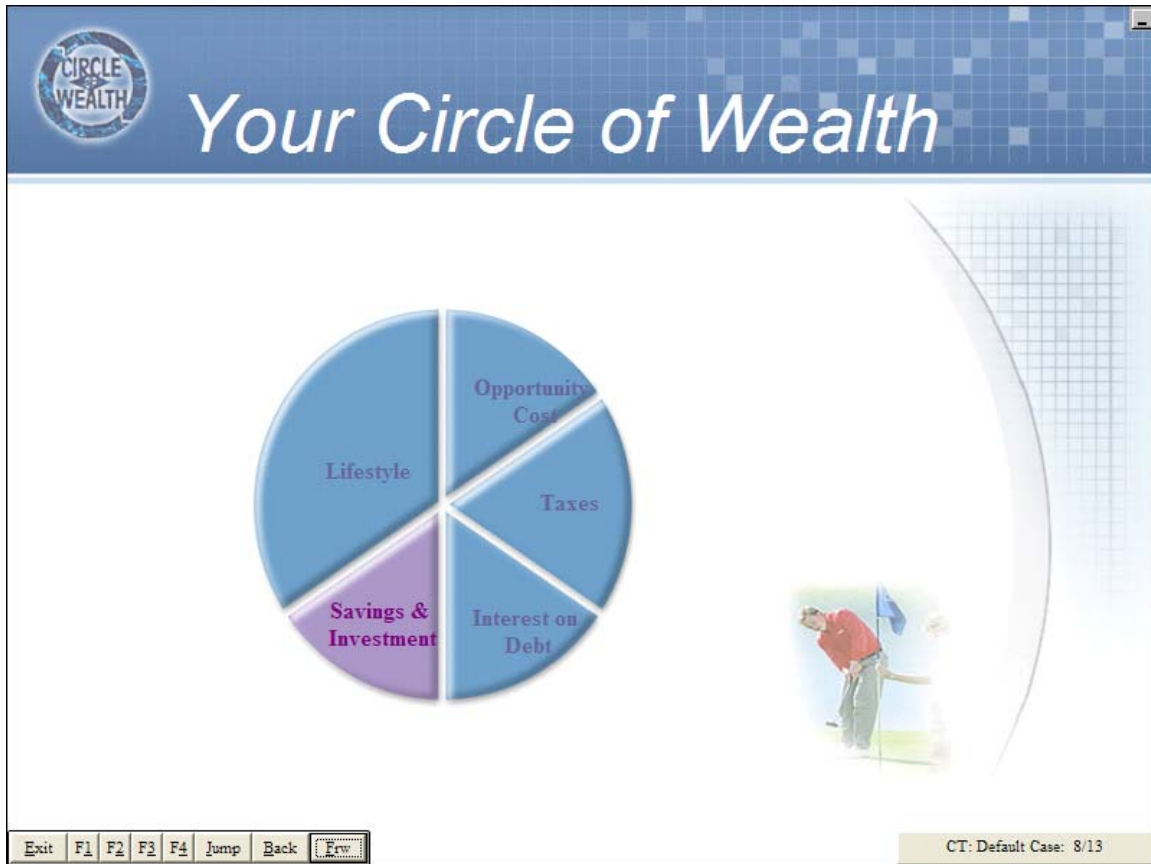
Who won this game the first time you played? That's right, the person who showed you. They said I am the X and you are the O the object is to get 3 in a row. You and I played and lost regularly until we learned the strategies of the game. The same is true in the world of finance. The financial institutions we have to work with on a daily basis have rules. Do they teach you the rules? We must learn as we play and unfortunately we can end up transferring away our wealth unknowingly and unnecessarily

What your client should hear:

You can help them with the rules

Transition:

Should you decide to work with me my job is not to play the game for you but to help you with the rules. How does that sound with what you are looking for?



What little time most people spend on their finances is spent on their Savings & Investments. Like you they do not what to reduce their Lifestyle but they do have areas where they are transferring money unnecessarily. We have already seen that to increase your Circle of Wealth by finding better investments with greater returns is going to require greater risk. (click on the purple slice of pie Savings & Investments)

What you should say:

The golfer is there for this reason. Suppose we were going to send you to play in the Masters, golf's most prestigious event. We have two things to give you, you can choose only one. You can have the ability of any player who has ever played or you can have their ability. Which would you choose? The swing is more valuable than the clubs.

What your client should hear:

Knowledge and experience are more valuable than equipment.

Transition:

Move forward to screen 9 giving them a chance to see it before you comment.

CIRCLE WEALTH

Your Circle of Wealth

Club vs Swing

Products vs Process

Exit F1 F2 F3 F4 Jump Back F.cw

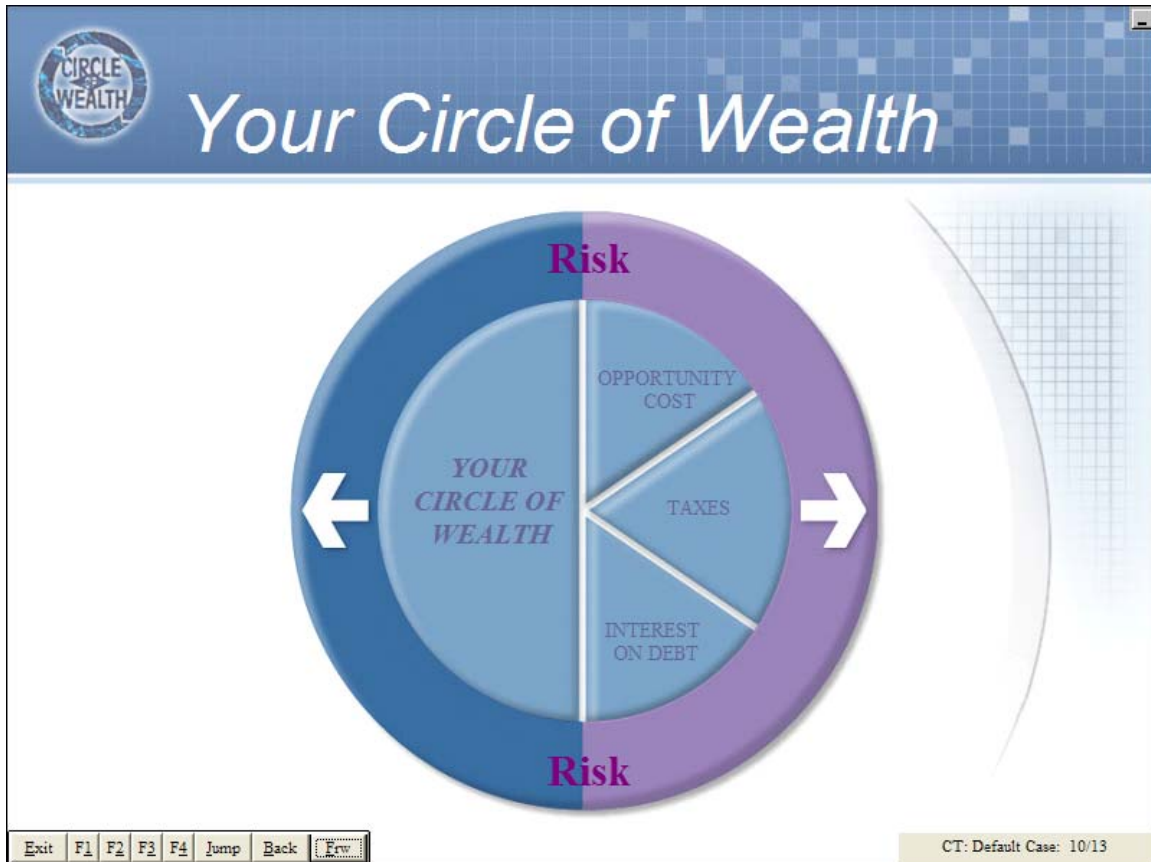
CT: Default Case: 9/13

What you should say:

What do the financial institutions deliver? They have products which we are going to call the club. You have to have a club to play golf but what we are saying is that we think it makes more sense to help our clients improve their swing and by that we mean avoid their unnecessary transfers before helping them pick out the clubs.

What your client should hear:

You help them with their swing, not just sell them the clubs.



What you should say:

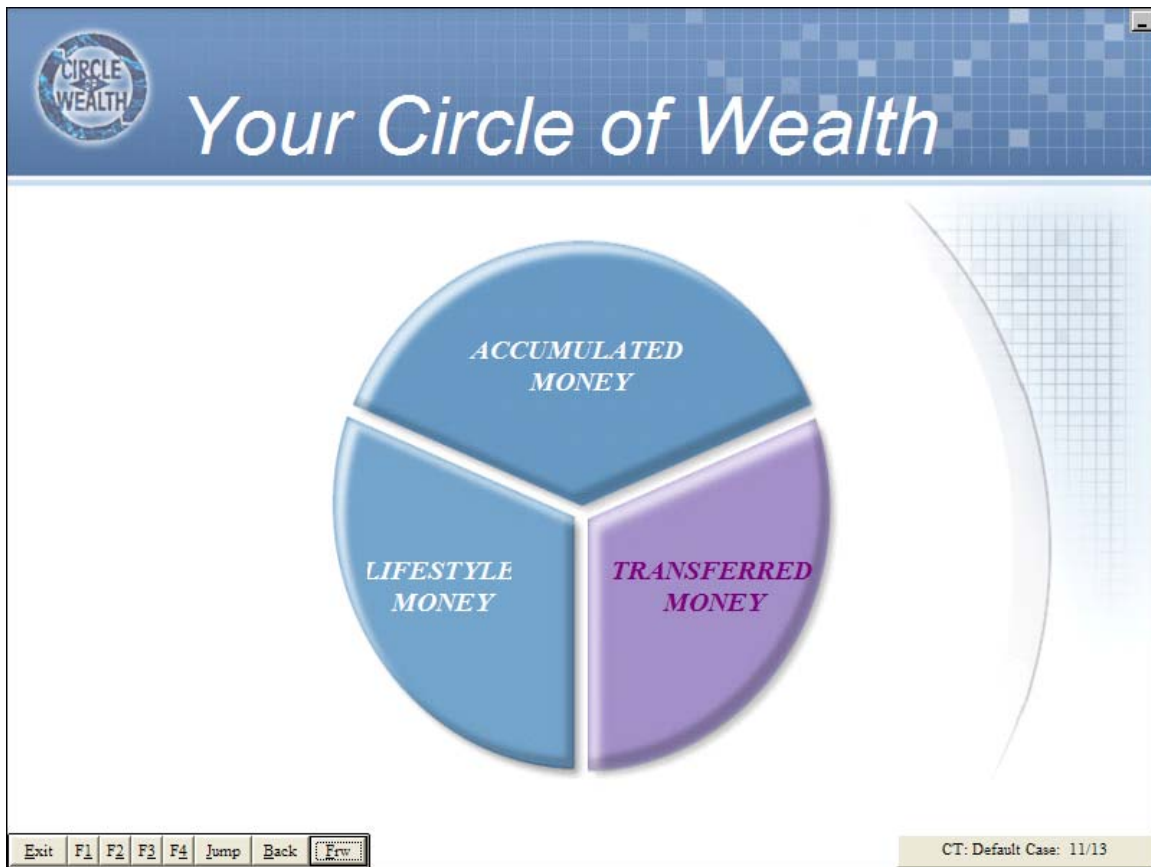
The reason we hold to this philosophy is that your Circle of Wealth is going to grow whether you work with us or not. However if you are not working with someone who can help you avoid unnecessary transfers those problems compound right along with the growth of your money.

What your client should hear:

There may be more to be gained in avoiding the losses than picking the winners.

Transition:

That brings us back again to our Three Types of Money (move forward to screen 11)



What you should say:

Where would you like to begin our initial focus in working together? We can start first with your Accumulated Money and try to find better investments that pay higher rates of return taking more risk. We can focus on your Lifestyle money and help you reduce your present standard of living so you can save more or we can focus on Transferred Money and try to uncover areas where you could be transferring money unknowingly and unnecessarily. Where would you like to begin?

What your client should hear:

You can help them in many areas but the one that can have the biggest impact is transferred money.

Transition:

Let me illustrate mathematically the power of finding money.



Circle Talk

Savings Efficiency in Percent

Annual Income	\$102,000 ◆
Annual Savings	\$6,000 ◆
ROR on Savings	8.000 ◆
Interest on Savings	\$480
Annual Expenses	\$96,000

Continue

% To S

Return

First show them the interest earned on their annual savings. Then increase their ROR on Savings by 1% to illustrate the fact that it does not make a significant difference in that one year.



Circle Talk

Savings Efficiency in Percent

Annual Income	\$102,000 ◆
Annual Savings	\$6,000 ◆
ROR on Savings	9,000 ◆
Interest on Savings	\$540
Annual Expenses	\$96,000

Continue

% To S

Return

This screen illustrates the value of a 1% increase in ROR. (9%)



Circle Talk

Savings Efficiency in Percent

Annual Income	\$102,000 ◆
Annual Savings	\$6,000 ◆
ROR on Savings	8.000 ◆
Interest on Savings	\$480
Annual Expenses	\$96,000

Reducing Expenses by this percent	Saves in Dollars	Return equivalent on \$6,000 invested	Which can be proved by the fact that:	Proof
1 ◆	\$960	16.0%	16.0% of \$6,000 is:	\$960

< Repeat

% To S
Return

What you should say:

Rather than focusing on the ROR on Savings let's take a look at the Annual Expenses line. If in working together I could recapture 1% of that amount the Return Equivalent would be ____. This is in addition to the interest you are earning on your original investment all with no additional risk.

What your client should hear:

Being more efficient can increase my return potential with no more risk.



What you should say:

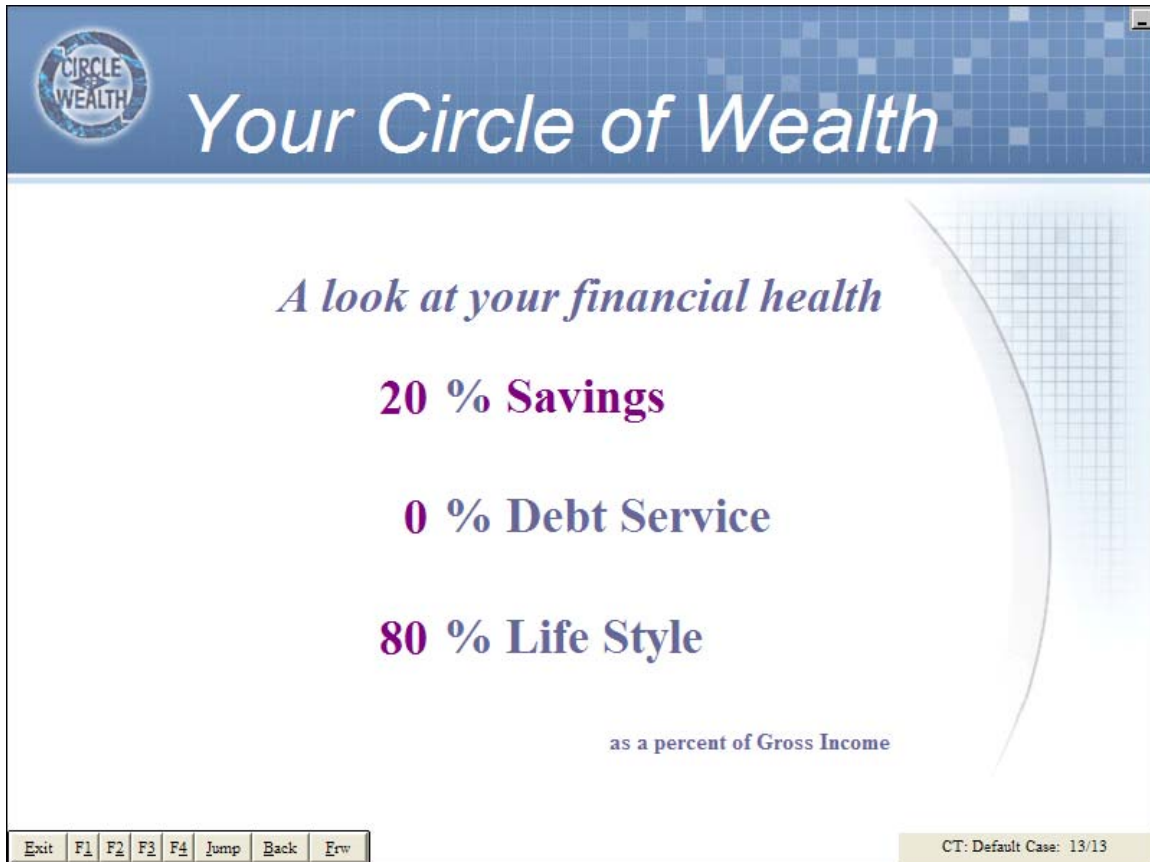
There are two ways to fill up a bucket with holes. What are they? The first is to plug the holes and the bucket will fill up even if the flow is just a trickle. The second is to pour more in

What your client should hear:

Saving while losing makes little sense.

Transition:

Which one of these two strategies do you feel the financial institutions have had you employing in your present financial position?



What you should say:

If I were to write you a generic financial prescription it would like this. You should save about 20% of your gross income, with no debt other than your mortgage, living off of 80%.

What your client should hear:

This is just a recommendation

Transition:

Let's take a look at what your earlier numbers say you should be saving on an annual basis. Click on the word Saving.



Future Annual Savings Required			
Age	Future Annual Savings	Future Monthly Savings	Yr
42	\$27,390	\$2,282	1
43	\$28,212	\$2,351	2
44	\$29,058	\$2,422	3
45	\$29,930	\$2,494	4
46	\$30,828	\$2,569	5
47	\$31,752	\$2,646	6
48	\$32,705	\$2,725	7
49	\$33,686	\$2,807	8
50	\$34,697	\$2,891	9
51	\$35,738	\$2,978	10
52	\$36,810	\$3,067	11
53	\$37,914	\$3,160	12
54	\$39,052	\$3,254	13
55	\$40,223	\$3,352	14
56	\$41,430	\$3,452	15
57	\$42,673	\$3,556	16
58	\$43,953	\$3,663	17
59	\$45,271	\$3,773	18

Return

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What you should say:

This says you should be saving X increasing each year because of inflation. When you see that number what is going on in your mind right now?

If I could find that amount of money for you to put away without dramatically impacting your present lifestyle, would you save it?

I know you do not know how I am going to do this but assuming I can do what I said I could do, on a scale of 1-10, how does what I do meet with what you are looking for? If they answer 10 then move to the Confidential Questionnaire. If they say anything less than a 10 you should respond with:

Did you say what I do is an 8 because you have heard what I do and you do not wish to proceed or does your 8 mean you do not know how I am going to be able to find the money you need to save but you would like to see if I can.

What your client should hear:

You believe that you can help them without them having to change their present lifestyle.

Transition:

Hand them the CQ which is Step 3 of the Sales process.