



Top 5 Client-Closing Scripts

for OptiMark Sales

1 The Certainty-in-Uncertainty Close

Client Concern: *"I don't want to risk losing my retirement savings due to an unpredictable market."*

Advisor Response:

"That concern is exactly why OptiMark exists. It's an all-weather solution. No matter if the market is up, down, or flat, it offers interest crediting options to help you earn. Take the Inversion Strategy, for example—it actually credits interest when the S&P 500® goes down, so you can even grow your money in a bear market. Combine that with built-in minimum guarantees, and you've got a retirement product built to perform in every economic climate, without sacrificing security."

2 The Bonus Close

Client Concern: *"Why should I move money now instead of waiting?"*

Advisor Response:

"That's a good question—timing is everything. With OptiMark, you receive a powerful premium bonus applied immediately, so you're ahead from day one. That bonus starts compounding right alongside your interest earnings, giving your money a head start. Every month you wait to establish your annuity is growth potential that you're leaving on the table. Time is your ally with OptiMark, offering more opportunities for both the bonus and growth strategies to help you start stronger, grow faster, and protect what you've built right away."

3 The Legacy Close

Client Concern: *"I want to make sure my family is taken care of."*

Advisor Response:

"I understand. You're not just planning for your future—you're planning for your loved ones, too. OptiMark offers an optional enhanced death benefit rider that increases the value passed to your beneficiaries. It ensures not only that you are protected during your lifetime, but also that you can grow the legacy you leave behind. In this way, OptiMark offers peace of mind in the knowledge that your loved ones will receive the benefits of your careful planning and will be provided for in the future."

4 The Liquidity Close

Client Concern: *"I don't want to lock up all my money. What if I need access to it?"*

Advisor Response:

"That's an important question, and OptiMark was designed with flexibility in mind. Starting in the very first contract year, you can withdraw up to 10% of your account value annually with no surrender charges. If it's a qualified plan, you can also take your required minimum distributions penalty-free. And, if life takes an unexpected turn—such as nursing home or hospital confinement—you can access up to 100% of your value without penalty. So, while this product offers long-term growth potential and protection, it also keeps doors open if life throws you a curveball."

5 The "Why Not?" Close

Client Concern: *"I'm not ready to make a decision."*

Advisor Response:

"I understand your hesitation—this is your future we're talking about. But, let's weigh the options: You can leave your money where it is—underperforming or exposed to market risk—or you can shift a portion into something that guarantees principal protection, offers strong upside potential, and includes valuable benefits like an upfront premium bonus. When there's little downside and so much to gain, the real question becomes why not take this step to protect and grow what you've worked so hard for?"

For additional sales ideas, call the Legacy Marketing Group®
Marketing Field Support Team at 800-395-1053, Ext. 4002.



OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC, ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. OptiMark is a service mark of Legacy Marketing Group.

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* The enhanced death benefit rider is available for a 0.15% annual charge to issue ages 0–75.