DMI UNIVERSITY

Money in Motion

The Sales Kit

Turning the book you already have into the business you write this year.

FIND IT · MATCH IT · MOVE IT

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A practice guide from DMI, an independent marketing organization serving financial advisors since 1989.

WHAT THIS IS

A method for working the annuity business already sitting in your book.

Three parts. Find the contracts that are coming to a decision point. Match each one to the product category it actually calls for. Move the case from a client's yes to an issued contract without losing weeks to paperwork.

Nothing in here is new information. Every experienced advisor already knows they should be doing this. Almost none of them do — and the gap between knowing and doing is a calendar.

How to use it

Part One is a twenty-minute exercise you do once, then maintain for ten minutes a week. Parts Two and Three are reference — read them now, then come back to the relevant pages when you have a live case.

The worksheets are built to be printed. The scripts are written for the ear, not the page; read them out loud once before you use them.

SECTION	WHAT IT COVERS
Part One — Find it	Building the maturity calendar. Which contracts go on it, how to tier them, and when to call.
Part Two — Match it	Three questions, four product categories, and the client language that explains the difference.

SECTION	WHAT IT COVERS
Part Three — Move it	Closing the review, transfer mechanics, the paperwork checks, and the year-end calendar.
The worked case	One household carried from a line on a list to an issued contract.
Quick reference	The whole method on one page. Print this one.

BEFORE THE METHOD

Why This Call Gets Made

Before the mechanics, the reason. This is the argument to keep in your own head when a maturing contract feels like somebody else's problem — and the one to make to a client who says what they have is good enough.

Our industry is efficient

Information reaches clients faster now than it ever has. If something out there does the job better than the annuity your client already owns, that information finds them. Not maybe. Eventually.

> The only question is who brings it to them. You, or somebody else.

And whoever brings it doesn't stop at the annuity

An advisor who wins a replacement case has just been handed a reason to look at everything else.

- **They review the assets under management.** The annuity was the opening, not the objective.
- **They ask about the life insurance.** And whether anyone has looked at it lately.
- **They get introduced to the parents. And the kids.** That is where the next twenty years of the relationship lives.

THE UNCOMFORTABLE VERSION

You manage $2 million of their money. You haven't looked at their $800,000 annuity in six years.

Both accounts belong to the same client. Only one of them has somebody watching it. The commission on that annuity was taken years ago, so it stopped generating revenue and stopped generating attention at the same time — which is exactly what makes it the easiest thing in the world for a competitor to walk in on.

What makes this safe to do

A review is not a replacement. If you look at the contract and the honest answer is that nothing available beats what they already own, say so and leave it alone.

THAT OUTCOME IS STILL A WIN

You brought value and earned nothing on it.

The client just watched you check on money you had no financial reason to check on. That is the definition of being on top of their money, and it is worth more in the relationship than the case would have been.

01
PART

Find it

The maturity calendar

Twenty minutes, once. Then ten minutes a week for the rest of the year.

Open whatever holds your annuity business — CRM, carrier portals, a spreadsheet, a filing cabinet. Pull every annuity contract written in 2023 or earlier. Every product type: MYGA, fixed indexed, variable, buffered. In surrender or out. That is the whole search.

Set the net wide

INCLUDE	WHY
Every product type	MYGA, fixed indexed, variable, buffered. If it is an annuity, it goes on the list.
Older than you think	The indexed contract you wrote in 2016 belongs here. So does the variable annuity from 2014.
In surrender or out	Put it on the list anyway. The list is for review, not for replacement.

CONTRACTS STILL INSIDE A SURRENDER PERIOD

They go on the list too.

Fixed indexed contracts written between 2018 and 2020 frequently carry caps in the 3 to 4% range. Sometimes the math still favours the client after a surrender charge, sometimes it does not — but you cannot know without looking, and a contract you never reviewed is a contract somebody else will.

Guardrails. Two years in force is the floor and it is not negotiable. The replacement has to be genuinely better for the client on the numbers, not just different. Document the reasoning in the file every time. Replacing contracts inside surrender as a matter of routine is how a producer ends up explaining themselves to a state insurance department.

PART ONE

The Four Columns

You are looking for four things per contract. Not five. The temptation to add carrier, product name and current rate is strong, and it is how this project stalls at 40% complete. Those details live in your CRM. This calendar answers one question: who do I call this week?

COLUMN	WHAT GOES IN IT	WHY
Client	Name and phone	Nothing else. You already know the rest.
Decision date	Maturity, or surrender expiration — whichever comes first	This is the event. Everything keys off it.
Amount	Current accumulated value	Not premium paid. The number the client will see.
Call date	**Decision date minus 90 days**	The only column you sort by.

THE CALL DATE IS THE PRODUCT

Everything else on the page is supporting detail. Sort by call date, work it top to bottom, and the calendar runs itself.

Anything with a call date already in the past goes to the top of the list. Start there. Those are the conversations somebody else is about to have.

WORKSHEET

Your Calendar

Print this page. Fill it in by hand if that is faster — most advisors find the first fifteen names come from memory before they open anything.

CLIENT & PHONE	DECISION DATE	AMOUNT	CALL DATE	TIER

Running out of room is a good sign. If you fill this page, print a second one — but work the first sixteen before you go looking for more.

PART ONE

Tier the List

Not every contract deserves the same call. The purpose of tiering is not to rank clients by worth — it is to give yourself permission to let the small ones renew so you have time for the ones that matter.

TIER	THRESHOLD	WHAT THAT CLIENT GETS
A	**$250,000 and up**	A face-to-face review. Calendar invite, agenda sent ahead, and a second set of eyes on the case if it warrants one. Schedule these first and protect the time.
B	**$100,000 to $250,000**	A scheduled phone review. Thirty minutes, on the calendar, with an agenda. Not a drive-time call you squeeze in between appointments.
C	**Under $100,000**	One call, one email, one letter. If nothing lands, it renews — and that is an acceptable outcome. Do not spend Tier A hours on Tier C dollars.

> **THE PERMISSION SLIP**
>
> **You are allowed to lose the small ones.**
>
> The most common failure in a maturity campaign is treating all sixty contracts equally, running out of energy in week three, and reaching none of the Tier A cases before their decision dates pass.

PART ONE

Time the Outreach

Three touches, all counted backward from the decision date. The 90-day call is the one almost nobody makes, and it is the one that decides who the client talks to.

WHEN	THE TOUCH	WHAT IT DOES
90 days	**The heads-up**	A short call that gets ahead of the carrier's renewal letter. You are not selling anything — you are booking thirty minutes.
60 days	**The review**	The actual meeting. Options presented, questions answered, a decision reached or a follow-up scheduled.
30 days	**The paperwork**	Signed and submitted. Later than this and transfer timing starts putting the decision date at risk.

WHY 90 AND NOT 60

Carrier renewal notices typically arrive 30 to 45 days before maturity. If your first contact is at 60 days, you are roughly two weeks ahead of a letter with a number on it.

At 90 days you own the frame. The client hears your version first, and the carrier's letter becomes a data point in a conversation you started.

PART ONE · SCRIPTS

The Three Calls

Read these out loud once before you use them. They are written for the ear, not the page, and the pauses matter more than the words.

Call One — The opener

90 days out · Goal: book thirty minutes, nothing more

> "Dave, I'm looking at your file and your contract comes due on November 14.
>
> Before the carrier sends you a renewal letter with a number on it, I want thirty minutes to walk through what your options actually are. Some of them are better than that letter is going to be."

Why it works

- **You lead with a date, not a product.** There is nothing to defend against, so there is no reflex to say no.
- **You get ahead of the carrier letter** instead of reacting to it three weeks later.
- **The ask is thirty minutes, not a decision.** Low enough that yes costs them nothing.

> **DO NOT OPEN WITH A RATE**
>
> The moment you quote a number, you are in a bidding war you did not start and cannot control. The rate conversation happens at the review, with context around it.

PART ONE · SCRIPTS

Call Two — The Objection

The most common answer you will get · Goal: earn the meeting anyway

THEY SAY	YOU SAY
"It's been fine. I'll just let it renew."	**"That might be exactly right. Do you know what it's renewing at?** … Neither did I until I looked. Give me thirty minutes and if renewing is still the best answer, I'll tell you so and we're done."

What they actually mean

This is working, I don't want a project, and I don't want to be sold something. All three are reasonable. None of them is an objection to a review — they are objections to a pitch.

The move

- **Agree first.** "That might be exactly right" removes the thing they were bracing for.
- **Then ask the question they cannot answer.** Most clients genuinely do not know their renewal rate.
- **Then stop talking.** The silence is doing the work. Do not fill it.
- **Give them the exit.** "I'll tell you so and we're done" makes yes safe, because no is still available afterward.

PART ONE · SCRIPTS

Call Three — The Pivot

At the end of the review meeting · Goal: one referral, framed as protection

> "Before you go — you had a contract coming due and nobody told you. That happens constantly.
>
> If you know somebody with an annuity or a CD maturing this year, I'll do exactly what I just did for you. No cost, no obligation."

The timing is the whole thing

Ask at the end of the review meeting — not after the case is issued. By issue date the feeling has faded and it is a transaction. In the room, they have just watched you find money nobody else was watching. That is the moment.

> **WHY THIS VERSION WORKS FOR ADVISORS WHO HATE ASKING**
>
> **The referral isn't for you. It's for the friend who also has nobody watching the date.**
>
> Framed as protection rather than prospecting, this is a sentence most advisors will actually say out loud.

02
PART

Match it

Right chassis, right client

The money's free. Now what does it go into?

You have a list. The client has agreed to a meeting. This is the question that comes next — the one they ask when they sit down: so what should I do with it?

Three questions, in this order

Horizon first, then loss tolerance, then income need. Reversing the order is how advisors talk themselves into the product they already sell — risk tolerance is self-reported and elastic, while a date on a calendar is not.

1. When does this money get used?

Under five years, five to ten, or never — it is for the next generation. Horizon eliminates more options than anything else you will ask.

- **Ask it concretely.** "If you had to name a year you'd start pulling from this, what year is it?"
- **Listen for the real answer.** "I don't know" usually means longer than they think, not shorter.

2. How much loss can they live with?

Not what they say on a questionnaire. What they actually did the last time markets fell. Zero, a defined buffer, or genuine market exposure.

- **Ask about behaviour, not tolerance.** "In 2022, did you look at your statements or stop opening them?"
- **Ask both spouses separately.** The household constraint is whichever number is lower, and it is usually the quieter person's.

3. Do they need contractual income?

A number that arrives every month regardless of markets — or growth they intend to convert to income at some later point.

- **Separate "now" from "dated" from "maybe."** Each one points at a different category.
- **Check the floor first.** If Social Security and a pension already cover the fixed expenses, this is a growth conversation, not an income one.

PART TWO · REFERENCE

The Four Categories

CATEGORY	IN ONE LINE	WHAT IT ACTUALLY DOES
MYGA	**A rate, locked**	A declared interest rate for a set term. No market link, no index. Principal protected; surrender charges apply if the client leaves early.
Fixed indexed	**Upside, no downside**	Interest credited based on an index, with a 0% floor in a down year. Caps, spreads or participation rates limit the upside in exchange for that floor.
RILA	**More upside, some risk**	A buffer or floor absorbs part of a market loss; the client carries the rest. Caps are typically higher than a fixed indexed contract. Requires securities registration.
SPIA / DIA	**A paycheck**	Principal converted into a contractual income stream, immediately or at a future date. Generally irrevocable. Mortality credits do the heavy lifting.

THE LICENSING LINE

RILA requires securities registration. MYGA and fixed indexed generally do not.

If you are insurance-licensed only, three of these four are available to you today. Not ready to register? Say so in the meeting and refer the case. A referred case beats a forced fit every time — for the client, for the file, and for the relationship.

PART TWO

The Matching Grid

Three answers in, one category out. This is the page to keep on your desk.

CLIENT PROFILE	HORIZON	LOSS TOLERANCE	INCOME NEED	CATEGORY
Needs it back on a date certain	Under 5 yrs	None	No	**MYGA**
Wants growth, cannot stomach a loss	5–10 yrs	Zero floor	Later	**Fixed indexed**
Accepts a 10–20% buffer for higher caps	7–15 yrs	Buffered	Later	**RILA**
Needs a number every month, now	Immediate	N/A	Yes, now	**SPIA**
Retires on a known date	5–10 yrs	N/A	Yes, dated	**DIA**
Legacy money, will never be spent	Never	Varies	No	**Indexed or RILA**

WHEN TWO ROWS FIT

That is normal, and it is usually a signal to split the money rather than force one answer.

A split solution is not indecision. It is the honest answer when a client has two different jobs for the same dollars.

PART TWO · CLIENT LANGUAGE

What You Actually Say

Nobody outside this business says “chassis,” “participation rate,” or “buffer.” These are the sentences that survive contact with a real client.

Explaining a MYGA

> “This is the closest thing to a CD that an insurance company makes. You know the rate, you know the term, and you know exactly what it's worth on the day it ends. Nothing about the market changes that number.”

Explaining a fixed indexed contract

> “When the market goes up, you get some of that — not all of it, but some. When the market goes down, you get zero. Not a loss. Zero.
>
> You're trading away part of the upside to make sure a bad year can't take anything from you.”

Explaining a RILA

> “Think of it as a shock absorber. If the market drops 10%, the contract absorbs it and you're flat. If it drops 25%, you take the 15% that's past the absorber.
>
> Because you're carrying some of that risk, you get more of the upside than you would in a contract that protects you completely.”

PART TWO · CLIENT LANGUAGE

Income and Tradeoffs

Explaining a SPIA or DIA

> "You hand over a lump sum and the company sends you a check every month for as long as you live. It's a pension you buy for yourself.
>
> The trade is that you can't change your mind. That money is committed — which is exactly why the payment is higher than anything else can offer."

Naming the tradeoff out loud

Every one of these conversations has a tradeoff in it. Say it before the client finds it — the credibility you gain is worth more than the objection you avoid.

> "This one gives you more upside and asks you to accept a 10% buffer. This one gives you less upside and asks you to accept nothing.
>
> There's no free option here. There's just the one that fits how you actually sleep."

SHOW TWO OPTIONS. NEVER THREE.

Three options produce deferral. Two produce a decision.

Pick the two you would be comfortable defending in a file review, name the tradeoff between them, then recommend one. Clients do not want a menu — they want a professional opinion with the reasoning attached.

Then write the reason down. One sentence in the file about why this category for this client. Your future self and your compliance officer will both want it.

03
PART

Move it

From yes to issued

Your client already said yes. The case is still sitting in suspense.

The distance between a client agreeing and a contract actually issuing is where fourth-quarter production quietly dies. Paperwork comes back. Transfers crawl. Carrier cutoffs arrive earlier than anyone expects. This part is the half of the business almost nobody teaches.

Three trial closes

Ask these before the illustration comes out. Once it does, you are defending a number instead of solving a problem.

ASK	WHAT IT DOES
"If this does what I just described, is there any reason you wouldn't move forward?"	Surfaces the real objection while you still have time in the meeting to answer it.
"Whose name goes on this — just yours, or both of you?"	Assumes the decision and opens the paperwork conversation without asking for a signature.
"Is there anyone else who'd be part of this decision?"	Ask it before the meeting is ever set, or inside it — your preference. What matters is that you know.

TWO NOTES ON THESE

On the second one — there is an easier version. Ask for a middle initial you probably already know, and start filling out the application. Same assumptive effect, less pressure in the room.

On the third — timing is your call. Some advisors prefer to establish the decision makers before the meeting is ever set; others ask inside the room. Either works. What is not optional is knowing, because the son-in-law who knows about investments shows up after the application is signed, and by then you are not there to answer him.

PART THREE · THE STALL

"Let Me Think About It"

This is rarely a no. It is almost always one of four things, and none of them is solved by pushing harder.

WHAT IT USUALLY MEANS	WHAT THAT TELLS YOU
I don't understand one piece of this.	Ask which piece. Do not re-explain the whole thing.
I need to tell my spouse and I'm not sure how.	Offer to be on the call. That is the actual ask.
I'm worried I'm being sold something.	Slow down and give them the exit. Pressure confirms the fear.
It is genuinely a lot of money.	Acknowledge it. This one deserves a night to sit with.

What you say

> "Of course. What part would you want to think hardest about?
>
> … Let's put fifteen minutes on the calendar for Thursday either way. If the answer is no, I'd rather hear it from you than wonder."

YOU ARE NOT OVERCOMING THE OBJECTION

You are scheduling it.

A dated follow-up is the difference between a pipeline and a graveyard. Never leave a review meeting without something on the calendar — the cases that die are almost never the ones that got a real no.

PART THREE

The 1035 or Transfer

Clients hear “transfer” and think “taxable event.” Naming it before they worry about it removes the most common reason a signed case stalls at the kitchen table.

> “We're moving this directly from one company to the other. It never touches your bank account, so there's no tax bill and nothing to report.
>
> The IRS treats it as the same money in a different place.”

GET THE TERM RIGHT INTERNALLY

A 1035 exchange is the tax code provision for non-qualified money only.

Qualified money moves by trustee-to-trustee transfer, which is not a 1035 at all. Plenty of experienced advisors call every movement a 1035 — harmless in conversation, but know the difference when you are completing forms, because the paperwork is not interchangeable.

NEVER LET THE CLIENT TAKE POSSESSION

A check made out to the client is a surrender, not an exchange — and the tax treatment follows.

Carrier to carrier, always. Partial exchanges carry additional rules; run those past the desk before you promise anything.

PART THREE · BEFORE YOU SUBMIT

The NIGO Checklist

Run this before the case leaves your desk, not after it comes back. Each of these costs roughly two weeks, and inside a tight window two weeks is the whole case.

	CHECK	WHAT GOES WRONG
1	**Signature dates**	Client signature dated before the illustration or disclosure, or agent and client dates that do not line up.
2	**Replacement forms**	State replacement notices missing, unsigned, or the wrong version. Requirements vary by state — check the one you are writing in.
3	**Suitability / best interest**	Blank income or net worth fields, missing rationale, or an unanswered question buried on page three.
4	**Beneficiary allocations**	Percentages that do not total 100, or a contingent beneficiary named without a primary.
5	**Owner and annuitant**	Designations that conflict with the source contract, or a trust listed without the required documentation.
6	**Surrendering contract statement**	Missing, older than the carrier allows, or showing a value that no longer matches.
7	**Training and certification**	Expired state annuity training or missing product-specific certification for the carrier.
8	**Corrections**	White-out, overwrites, or changes made without client initials. Most carriers will not accept them.

THE HABIT WORTH BUILDING

Two minutes with this list beats two weeks in the mail.

Requirements vary by carrier, product and state. When a case is dated — a maturity, a surrender window, a year-end cutoff — call the DMI desk before you submit and we will pre-check it.

PART THREE · TRANSFER TIMING

Where the Weeks Go

Four stages between a signed application and an issued contract. You control the first two. The third is the long pole and it belongs to somebody else.

	STAGE	TYPICAL RANGE	NOTES
1	**Application in-house**	Same day to 3 days	Entirely yours to control. Clean paperwork or the case stops here.
2	**Transfer request sent**	2 to 5 business days	The issuing carrier forwards the request to the surrendering carrier.
3	**Surrendering carrier processes**	**2 to 6 weeks**	The long pole. Some carriers require an original policy or a lost-policy affidavit — ask early.
4	**Funds received, contract issued**	3 to 10 business days	Issues once money lands and the file is complete.

PLAN ON SIX TO EIGHT WEEKS END TO END

Ranges above are general and vary meaningfully by carrier, product and state. They are planning figures, not commitments — confirm any dated case with the DMI desk.

One thing working in your favour. A number of carriers now settle transfers through the DTCC clearinghouse. When both sides participate it functions as an electronic transfer and moves considerably faster than the ranges above.

PART THREE · THE CUTOFF CALENDAR

Working Backward

December 31 is not your deadline. It is the last possible day funds can land. Every date that actually governs your case sits well ahead of it.

DATE	WHAT HAS TO BE TRUE
December 31	Funds received and the contract issued. This is the outcome, not the deadline.
Early December	Carrier year-end cutoff for applications in-house. Published dates vary by carrier — DMI circulates the full calendar each October.
Mid October	Your practical last date to start a transfer and still clear a six-to-eight week window with margin.
Any time	The reviews you have booked. Every one of them is already inside somebody's window.

THE RULE OF THUMB

Start a case after mid-October and a same-year issue is a hope, not a plan.

That does not mean stop writing business in November. It means stop promising a same-year issue date in November.

TIMING RUNS BOTH DIRECTIONS

Not every advisor wants the case to land this year. Plenty deliberately hold a large case so the commission falls into the following tax year instead.

Either is fine — tell us which. The desk can pace a submission to land where you want it. What we cannot do is rescue a case that was submitted in December with no plan behind the date.

Date your own case

WORK BACKWARD FROM	SUBTRACT
Contract maturity date	8 weeks for the transfer, plus 1 week of margin for a paperwork round trip.
Surrender charge expiration	Same 8 weeks — leaving early costs the client real money.
Carrier year-end cutoff	Whatever the published date is, then 1 week. Cutoffs are firm and the mail is not.

THE WORKED EXAMPLE

One Case, End to End

Dave and Linda are a composite. There is a version of them in your book right now: a household with a contract coming due, no plan for what happens next, and nobody watching the date.

THE FILE	DETAIL
Ages	63 and 61. Dave retires in roughly 18 months and expects to consult until 70.
Contract	$240,000 MYGA, five-year, written in March. Matures November 14.
Renewal posted at	3.85%
Fixed expenses	Covered by Social Security and Linda's pension.
Their plan	None. They have not thought about it.

Running the three questions

- **Horizon:** Five to seven years. This is the growth bucket, not the income bucket.
- **Loss tolerance:** Dave says he is fine. Linda watched 2022 and stopped opening statements. **Believe Linda.**
- **Income need:** Not now. Possibly at 70, when the consulting income stops.

Where the money went

AMOUNT	WHERE IT WENT	WHY
$180,000	**Fixed indexed with an income rider**	The zero floor satisfies Linda, who is the binding constraint. The rider turns on around 70 — their income need is dated, not immediate.
$60,000	**Three-year MYGA**	A liquidity bridge. Dave's retirement is 18 months out and something always comes up in the first two years of it.

THE LESSON IN THE ALLOCATION

A RILA would have produced a better illustration. Linda would not have signed it.

The best illustration is not the same thing as the best recommendation. When the household constraint is the quieter spouse's tolerance, the contract has to fit that number — not the one that looks strongest on paper.

THE WORKED EXAMPLE

Their Calendar

DATE	WHAT HAPPENED
Aug 16	Ninety days out. The heads-up call — a date, not a product.
Sept 12	Application signed and submitted. Replacement forms complete, NIGO list run before it left the desk.
Sept 19	Transfer request reaches the surrendering carrier, marked transfer upon maturity.
Nov 14	Funds released on the maturity date. Not one day before it.
Nov 17	Contract issued.

THE SINGLE MOST IMPORTANT LINE IN THIS KIT

Never let funds release before the maturity date of the contract being replaced.

If the transfer request does not specify transfer upon maturity, the surrendering carrier processes it on receipt — and charges the client a surrender penalty they never had to pay. Put the date on the form. Every time.

This is also why the September paperwork has to be perfect. A missing initial, a replacement form in the wrong state version, a beneficiary split totalling 95% — any one of those sends the case back, and a case that comes back in October may not be re-lodged in time. Then the client either eats a charge or the contract auto-renews for another full term.

Hypothetical case and timeline for illustrative purposes only. Not a recommendation. Actual processing times vary by carrier, product and state.

QUICK REFERENCE · PRINT THIS PAGE

The Whole Method

STEP	DO THIS
Find it	**Pull every annuity contract written 2023 or earlier.** Every product type, in surrender or out. Four columns: client, decision date, amount, call date. Sort by call date. Tier A/B/C by dollar. Anything already past its call date goes to the top.
Call it	**Ninety days out.** Lead with the date, never a rate. The ask is thirty minutes, not a decision. When they say they'll just renew: agree, ask what it's renewing at, then stop talking.
Match it	**Three questions, in order.** When does this money get used? How much loss can they live with — and what did they actually do in 2022? Do they need contractual income, and is it now, dated, or maybe? Two rows fitting usually means split the money.
Present it	**Two options, never three.** Name the tradeoff out loud before the client finds it. Recommend one. Write the reason in the file.
Close it	**Trial close before the illustration.** Know every decision maker. Explain the transfer before they worry about tax. If they stall, schedule the objection rather than overcoming it.
Move it	**Run the NIGO list before you submit.** Mark the transfer form “transfer upon maturity.” Plan six to eight weeks. Work backward from the decision date, not from December 31.
Ask	**At the end of the review, not after issue.** “You had a contract coming due and nobody told you. If you know somebody with an annuity or CD maturing this year, I'll do the same for them.”

THE THREE SENTENCES WORTH MEMORISING

1. **The only question is who brings it to them.**
2. **Believe the quieter spouse.**
3. **Never let funds release before the maturity date.**

WORKING WITH DMI

Next Step

Run a case through the assessment

The Money in Motion case assessment takes one contract from your list and returns the product category it points toward, a dated calendar working backward from the decision date, and the language for each conversation along the way. It takes about a minute.

> **FIND IT AT**
>
> **dmiuniversity.com**
>
> Enter the contract, copy the case summary, and send it to your DMI VP.

Talk to your VP

If you already work with a DMI Vice President, keep working with them. If you don't have one, call and we will assign you one.

> **ONE VP, START TO FINISH**
>
> **Any of our VPs can take a case from a name on your list all the way to an issued contract.**
>
> Finding the opportunity, matching the category, structuring the case, and getting it placed are not different departments here. They are the same conversation with the same person.

Where we help most

- **Pre-submission paperwork checks.** Call before you submit, not after it comes back.
- **Dating a case.** Tell us the maturity date or the tax year you want the commission in, and we will work the calendar backward for you.
- **Second opinion on an in-surrender contract.** Run the numbers with us before you write it.
- **Carrier year-end cutoff dates.** We circulate the full calendar each October.
- **Securities registration.** If your book has clients on the buffered row of the grid, we will walk you through contracting and the broker-dealer conversation.

DMI · INDEPENDENT MARKETING ORGANIZATION

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