Introduction:
"Hi [Client's Name], this is [Your Name] from [Your Company]. How have you been?"

Purpose:
"I'm giving you a quick call because I'd love to schedule some time for us to review your [insert carrier] annuity."

Importance of the Meeting:
"This meeting will give us a great chance to take a closer look at your current in-force annuity. I want to make sure you have a clear understanding of where things stand and see if we need to make any adjustments to keep everything aligned with your goals."

Key Discussion Points:
"When we meet, I'd like to discuss a few important aspects of your annuity, such as:

- Whether we can substantially reduce any fees you're paying.
- How we might be able to reduce or even eliminate your market risk.
- And if there are ways to enhance your future guaranteed lifetime income payments."

Reassurance:
"It's also possible that we may find your current products are still a great match with your goals and objectives. In that case, no action would be needed."

Closing:
"I really value the opportunity to help you with your financial planning, and I'm confident this review will be beneficial. When would be a good time for us to sit down and go over everything?"

Follow-Up:
"Thanks, [Client's Name]. I look forward to our meeting and helping you stay on track with your financial goals. Talk soon!"