

Thursday Training Agenda
For Peace Of Mind Planning (www.pomplanning.net)

If you have not signed up to learn more about how you can sign up to attend this one-of-a-kind training, please [click here](#) to learn more.

THURSDAY AGENDA

§ 8:00 – 10:00

- o **“SELLING A MONEY MANAGEMENT SYSTEM” NOT A PRODUCT – We are the “Low Risk, Safe & Secure Advisor”**
- o New DVD for Advisors ...Website...
- o Safe Money (FIA) Foundation Combined with Active Daily Management of World Class Money Managers.
- o Private Wealth Management Firms – An Exclusive Group of **“Select Money Managers”**
- o Money Management Overview: Why Manager 1’s HYCB, Manager 2’s Bonds Plus and Mid-Cap, Manager 3, and Manager 4’s Power Index Could Flourish in the Next 1, 3, & 5 Years
- O REVIEW THREE OF OUR BEST TACTIALLY MANAGED STRATEGIES**
- O How our tactical manager’s strategies Compliment the FIA Sale
- o How a **No Load, Variable Annuity** with our various managers can help you!!!
- o Key Phrases / Top 10 Proven Key Phrases
- o **THREE BUCKET APPROACH TO RISK MANAGEMENT** (see New Managing Risks 3 Buckets with “New” Investment Home)
- o Client Questionnaire - Review for Wedges
- o Use of Material on the Website
 - Website Can be Used in a Seminar Presentation
- o 2nd Meeting - Show FIA, and then several of our unique low risk/high return money managers and F-Squared to follow
 - Get the Client Excited**
- o Review how their Current Portfolio is Helping or, More Importantly, **Hurting Them!** Build Wedges!
- o **TOP 10 WEDGE QUESTIONS**
- o **We Are The “Low Risk, Safe & Secure Advisor”**
- o **“NEW” No Load, No Surrender Variable Annuity**
- o **“NEW” Account Aggregation Program**
- o **“NEW” Dow Jones 100 year chart**
- o **“NEW” Revised Portfolio Statistics Summary**
- o **“NEW” Social Security Service “Do Over’s” and not make the wrong choice (Friday)**
- o **“NEW” Buffett/Levitt Article**
- o **“UPDATED 2011” Understanding How Bonds Actually Work**

§ 10:00 – 10:10 BREAK

§ 10:10 – 10:30 Continue Money Manager Reviews

§ 10:30 – 12:00 Analyzing the Client Portfolio with a THIRD PARTY COMPARISON

- o Compare Like Mutual Funds with www.finance.yahoo.com
 - Large Cap vs. Large Cap
 - Mid Cap vs. Mid Cap
 - International vs. International

THURSDAY AGENDA – Continued

- o Also Can Compare Large Cap Stocks: to Large Cap Funds or Their Sector Funds to Our Sector Fund(s)
 - How to Compare our tactical manager’s Performance with any Fund or Stock and 50% less risk
 - ETF’s, Closed END Funds, “Double Fee Funds”
 - NEW SUMMARY COMPARISON**

§ **12:00 – 12:30** *Lunch & Visit to Horter Investment Management*

§ **12:30 – 2:00** **BROKERAGE STATEMENT ANALYSIS – VERY IMPORTANT**

- “Devil is in the Details”
- You Don’t Know What You Don’t Know!!
- Clients Do NOT Understand Risk!

§ **2:00 – 2:15** - Break

§ **2:15 – 3:15** – **TAX RETURN ANALYSIS – Key Components to Help Your Clients:**

§ **3:15 – 3:45**

- o **NEW “INVESTMENT HOUSE”**
- o **ASSET REPOSITIONING CHART “VERY IMPORTANT”**
- o Client Quarterly Financial Statement
- o Market Commentary Emails
- o Client Reporting and Billing

§ **3:45 – 4:30** **BECOME A “FINANCIAL MANUFACTURING” FIRM**

- o **Drew’s workshop video**
- o **Introduction 1st → Meeting 2nd → Meeting/Close → Paperwork**
- o **7-10 New Clients Per Month**

Friday Training Agenda

FRIDAY AGENDA

§ 8:30 – 9:15

Drew & DVD For Website

o **Review Sales Process – Drew’s Workshop & 3 Appointment Process**

This does not supersede what your FMO teaches you!!

§ FIRST MEETING OBJECTIVES:

1. 3 Bucket Approach to Managing Risk:

2. Data Gathering:

a. **Quickly scan brokerage statements looking for a “wedge” or a “jab” in the ribs...**

- Oh, I see “A” shares in your account
- Oh, I see you have unrealized capital losses
- Oh, I see you have a lot of American Funds (i.e. Edward Jones)
- I see you have 3 Riversource Variable Annuities
 - o How do you feel about them? (Ameriprise)
- I see you have a lot of Municipal Bonds. We will need to see what your Effective Tax Bracket is...

b. **Quickly Review Tax Return**

- Look at Gross Income and Federal Taxes paid (i.e. \$6,000 paid on \$80,000 of Gross Income equals 7.5% Effective Tax Bracket)
- Any Capital Losses (Schedule D)
- Interest
- Dividends
- Schedule A

c. **Quickly Scan Client Questionnaire**

- Wills?
- LTNC?
- Cash Positions
- Primary Objectives
- Problems with other advisors

§ SECOND MEETING OBJECTIVES:

1. Review concerns from the first meeting

a. **THE DOW CHART!!!**

2. Review risk level the client desires – Is the Managing Risk 3 Buckets how you want your portfolio designed?

3. Introduce our Money Management Philosophy – **15 to 20 Minutes (get them excited)**

a. Your FIA Presentation

- Key Bullet Points

b. Manager 1 Mid Cap Growth Index Portfolio

c. Manager 2 Bonds Plus or Manager 2 Power Income

d. Manager 3 HYCB Program

FRIDAY AGENDA – Continued

4. Now Let's Review Your Portfolio

- a. Top 5-8 Comparisons with Yahoo Finance
- b. Bring up any brokerage statements issues
 - Unrealized Capital Losses
 - Too Much in equities vs. 3 Buckets Risk
- c. Tax Return Opportunities
 - Too much in interest
 - Capital Loss Carry Forward
 - Too much in dividends
 - Too much municipal bond interest hurting social security taxation
 - Too much Social Security by being added back for taxation

5. Asset Repositioning Page

§ 9:15 – 9:45 – Analyze Group “Brokerage Statements” – 4

§ 9:45 – 10:00 – BREAK

§ 10:00 – 11:00 – Analyze Group “Brokerage Statements”

§ 11:00 – 12:00 – Review or proprietary financial seminars done at local colleges

§ 12:00 – 12:45 – Lunch

§ 12:45 – 1:30 – “New” Case Studies

§ 1:30 – 2:30 –Account Aggregation Services, New Opportunities – See “NEW” Postcard

- o **Social Media Opportunity**
- o **Key Points of Interest**
- o **QE4?? Operation Twist**
- o **Europe Problems...**
- o **Inflations, Government Debt Bubble, Secular Bear Market...**
- o **12B-1 Fees – What is taking place?**
- o **Why 90% of the time Municipal Bonds do not make sense for retirees**
 - Effective tax brackets
 - OP net after tax yield estimate issues versus Municipal Bond interest and interest rate risk

§ 2:30 – 3:00 – Q&A

If you have not signed up to learn more about how you can sign up to attend this one-of-a-kind training, please [click here](#) to learn more.