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<table>
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<tr>
<th>Program</th>
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<tr>
<td>Client Builder (Presentation)</td>
<td>795</td>
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<tr>
<td>Plan Builder (Comprehensive Plans)</td>
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<td>Practice Builder (CRM)</td>
<td>995</td>
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<tr>
<td>Virtual Financial Advisor (Modular)</td>
<td>241</td>
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<tr>
<td>IPS Advisor Pro (Investments)</td>
<td>399</td>
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<td><strong>Total Value</strong></td>
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Comment on Jack Gargan’s Article

I am writing to comment on the article on page 28 of the October issue titled, “A Message from the Founder.” I must say that I was kind of taken back that this article was even printed in the Register as it seems a bit “out there” and rather unprofessional in my opinion. As an advisor, one of my main priorities right now in this volatile market is to help prevent my clients from making irrational and emotional decisions. History has shown that investor emotions often lead to people making bad decisions in tough economic times and regretting them later. As the article states, “The solutions are, as I have been preaching all along, for you and your clients too.”

If I were to propose any of these solutions to my clients they would likely think I am nuts and be even more panicked and worried than they might be already. Again, this is exactly what we are trying to avoid with our clients and within the general markets!

In particular, I find solution #5 quite upsetting and distasteful (It wouldn’t hurt to have a loaded gun or two around the house). First, as a parent with young children in the house, I am appalled that anyone would even suggest this to me. Is this guy, Jack Gargan really serious? I can’t even fathom the lack of credibility I would have suggesting this to my clients. There’s some sound financial planning!

Truthfully, this article seems like we should be preparing for the War of the Worlds as portrayed by Orson Welles — NOT preparing for a slowdown in the global economy. Needless-to-say, I am disappointed to find an article like this published in the Register and feel it is not the proper forum for such unprofessionalism. You would NEVER see an article such as this published in any of the other “trade” periodicals.

It is no wonder this man has moved to Thailand! Regardless of the fact that this man formed the IARFC 25 years ago, I think articles such as this only discredit the organization if in fact his views are shared by the IARFC. It sounds like I need a gun and a bag of rice more than I need planning tools.

Mike Hoye, RFC®
Schaumburg, IL

Gargan Response

Do not buy “PAPER” gold or silver! That’s a purchase where you pay now for promised future delivery. It is now difficult to find gold coins for immediate physical delivery, but through diligent effort you may locate reliable local sources. There is a real danger that promised metal will not be delivered at the price quoted. The dealer might be going bankrupt and you will lose both the metal AND your payment. If the dealer cannot deliver IMMEDIATELY try somewhere else.

My advice is a result of years of experience in forecasting future economic trends, with a very high degree of accuracy. Recipients, including IARFC members, can choose to act on it or ignore it. There are thousands of persons providing advice regarding the international markets and economies. Which should you believe? The choice is yours. There have been many that assured you, “The Dow will go to 25,000”, “Derivatives are Good!”, “Hedge Funds are Safe!” and “Real estate always increases in Value.” All the politicians say, “You can trust me!”

Look at it this way: If I am wrong, and I truly hope I am, no harm is done by following my advice. Spend the extra money you have saved, eat the food and perhaps make a little on the gold and silver.

Of course a gun should be carefully locked away from the reach of children. There must be some basis to this need for personal protection, because weapons and ammunition are selling at record levels in the US and elsewhere. Keep the gun, and pray you will never need it, because if I am, unfortunately right, it will be too late to acquire one. But you may be putting your family and clients in severe jeopardy by ignoring it! It’s your choice.

Jack Gargan, RFC®
Thailand

REGISTRATION OF EVENTS

Taiwan CE and RFC Graduation
December 3, 2008, Taichung
December 4, 2008, Kaohsiung
December 5, 2008, Taipei

RFC Accelerated Course
December 8-12, 2008, Tampa, Florida

RFC Accelerated Course
February 16-19, 2009, Atlanta

Critical Illness Insurance Conference
April 6-8, 2009, Montreal

RFC Accelerated Course
May 11-14, 2009, Trinidad

MDRT Annual Meeting
June 7-11, 2009, Indianapolis

International Dragon Awards
August 6-9, 2009, Taipei

CE-at-Sea™ Caribbean Cruise
Departs from Port Canaveral
September 6-13, 2009, Bahamas, St. Thomas, St. Maarten

NAIFA Annual Conference
September 12-16, 2009, Orlando

RFC Accelerated Course
Oct 19-22, 2009, Trinidad

Financial Advisors Symposium
November 9-11, 2009, Orlando
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- **IARFC Thailand**  
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IARFC Member Survey Results

How Do You Use the Consumer Brochures?

Amy Primeau, Domestic Membership

Thank you to our members who participated in the first member survey. The IARFC has three consumer brochures available to our members, all of which feature the IARFC Code of Ethics.

The cover of the first brochure asks the key question “Do You Need a Professional Financial Advisor”. This brochure is available in two sizes. The larger, 4-page, 8.5 x 11” brochure, is ideal for seminars or prospecting kits. This size works well in a presentation folder, such as the gold foil pocket folders available from the IARFC.

A smaller, tri-panel version is also available. The tri-panel is made to fit into a business size envelope; making it perfect for mailing campaigns.

Both sizes of this brochure serve to educate and inform clients about why they need a professional advisor. The brochures ask the client another important question, “Do I need a comprehensive plan?”. This is a good way to reinforce what you have already told the client. Clients will be able to answer both questions with an emphatic ‘Yes!’.

Let’s presume the client has already said ‘Yes, I need a financial advisor’ and ‘Yes, I need a comprehensive plan’. Now the question the client has is, “Why do I choose you as my advisor?” The third brochure, the Image Building Brochure, answers this question. As a tri-panel, it is also made to fit into business envelopes so it works well with your mailings. This brochure discusses what it takes to become an RFC and the criteria to maintain the designation. The information will help solidify you in the client’s mind as the advisor they need. One of the members who responded to the survey said his clients are happy to take the brochures with them and feel enlightened after reading them.

A couple of our international members responded to the survey. They were not currently using the brochures. A member from Trinidad had not used them due to the different tax laws in Trinidad. The good news for her (and other foreign members) is the brochures are not specific with regards to tax laws or products. This also makes the brochures compliance-friendly!

A member from Botswana felt that the wording on the brochures was great, and he used it to create his own brochures to use with his clients.

There were several members who responded to the survey even though they have not been using the brochures. Among the reasons they had not been using the brochures are:

• Not knowing the brochures were available
• Their practice is small and they don’t have a need for the brochures
• Not being able to see the brochures before buying them

We are working to get the brochures on our webpage so that they are easily available to our members. You can also call or e-mail me and I’ll be happy to send samples to you. Don’t forget to ask for a sample of our new referral cards!

Remember, clients want to hear from their advisor; especially in the uncertain economic times we are facing. The brochures are an easy and effective way for you to reassure your clients that they made a wise decision picking you.

Finally, one new member was not sure if the value of the brochures outweighed the cost. This is where you, our members, can help us out. Please let me know if the brochures are increasing your revenue. You can contact me directly, or send a letter to the Register. We’re waiting to hear from you!

IARFC Member Services: Amy@IARFC.org or call 800 532 9060 x34
How did you enter financial services?

A friend of my family was with Metropolitan Life. He talked at length about the great career opportunities available in the life insurance business. I started my career in a home office capacity with Metropolitan Life as a management trainee in the marketing department, the Monday after I graduated from Upsala College.

What was your educational background, before and subsequent to entering the profession?

My formal education was from Upsala College in East Orange, NJ where I graduated in 1977 with a BA in Business and Economics. After joining Metropolitan Life I obtained my CLU designation and took several other courses from the American College. I have continually expanded my knowledge participating in programs and symposiums focused on planning strategies in Estate Planning, Retirement Planning, Charitable Gifting, Practice Development and Managerial Training. I continue to devote significant hours every year to my professional development because I am firmly convinced that is an essential cornerstone in making yourself a valuable resource to clients and other professionals.

How did your career move forward?

Initially my responsibilities were focused on training and development programs in the Career Agency Division of MetLife; both in the field and the Home Office. Several years later my Agency Vice President was given the chance to build the Independent Distribution System for the Company. He asked me to join him and together we started what is now MetLife Brokerage, starting with our dreams and a blank yellow pad. That was a great experience for me as I got to work with and learn from some of the top talent in the industry. I personally benefited by developing several mentors. I still use the lessons learned from them in my business today.

I advanced through Field Management positions with several companies over the next 10 years, responsible for developing the sales force. After going through several company acquisitions, I went back into the field and have been working with producers nationally helping them build successful practices. For the past nine years I have built high value producer groups through the Independent Marketing Company platform. I also continue to do personal production.

What influenced you the most?

I was very fortunate to have significant exposure to successful producers and managers early in my career. It never ceases to amaze me how giving the better producers are with their time and talent. These mentors were extremely influential in helping me to develop my personal style by providing feedback and encouragement when the business would become difficult.

What association activities have been of greatest value to you?

I have benefited from many of the associations. The SFSP, NAIFA, NAILBA, MDRT and obviously the IARFC all have been terrific resources for keeping me current on planning strategies and continuing my personal development.

The IARFC has been particularly strong in developing a great platform for producers to improve their practice management skills. This has been an overlooked need for too long in our business. The new Financial Planning Process™ curriculum is a much needed development for our profession. We need marketing, prospecting, presentation and practice management tools — in addition to the academic courses offered by the American College and other fine institutions.

What were your major obstacles?

I am a big believer in focusing on the basics. When the great Vince Lombardi would gather his championship teams at the beginning of every season, the first words he spoke were, “Gentlemen, this is a football!” From there, these champions would work on the basics, of blocking and tackling. In our business, it is easy to get caught
up in new approaches. I can’t tell you the number of times that I have seen a successful advisor shift from a process that was working to try the “flavor of the month” approach. I have found that any time your business struggles, going back to the basics of seeing people, communicating with your existing clients and helping them to develop confidence in their personal plan is the best way to get back on track.

Tell us about your current position:

I am responsible for business development with Foresters Financial Partners, a national producer group. I work directly with independent producers and marketing organizations helping them develop and implement best practices for their business. In addition to providing product and the back office support available from most marketing companies, we provide customized support with marketing, advanced sales strategies, training and image building campaigns for the advisor.

What is unique about the way you support producers?

What I hear most from our producers is that they really feel a sense of belonging that comes from working with Foresters Financial Partners. While we represent many companies across the insurance and equity product lines, our company initially emerged from the career distribution system of Foresters™. Foresters, as a fraternal benefit society, offers many benefits of membership, including complimentary benefits to their customers who are members; benefits like competitive scholarships for their children and financial support in the event a critical illness or natural disaster impacts the family. Foresters also provides significant support (financial and volunteer hours) on a national and local level to charities focused on benefiting children and families. This “feel good” component is contagious among all producers that join our organization. These unique benefits help producers enter markets they otherwise might not be able to access.

What are you enjoying most about this position?

Working directly with producers on improving their effectiveness and helping them find most appropriate solutions for their clients needs. My professional experience has allowed me to work with producers in many different markets. I enjoy being able to draw on my experience to implement enhancements that help a producer take their practice to the next level.

What are your major frustrations?

The two most frustrating things I see today are the frequency of product changes coming from companies and the increased administration that is required due to the regulatory environment. The lifespan of new products brought to market continues to shrink. This is expensive for companies and it eventually affects the consumers. It is also a time consuming process for the advisor to stay current.

What attracted you initially to the IARFC?

I met Ed Morrow through a mutual friend in the business. We got together at an MDRT meeting and I was impressed with the IARFC mission and Ed’s passion for improving our industry. I joined on the spot and have been recommending the organization to producers ever since.

Which association activities have been of greatest value to you?

I always get ideas from the Register. Great articles from real industry pros. I appreciate the focus on building your practice and the selection of tools that the IARFC offers. I have regularly attended IARFC sponsored meetings and have found the quality of the advisors in attendance to network with to be among the best in the business.

What would you personally like to see for the association in the next five years?

I would like to see our presence here in the U.S. to continue to grow. There is a great need in our business to develop more professional advisors. The new RFC designation program, the Financial Planning Process™ course, will be a great tool to train and develop new talent. I would like to see the IARFC take a leading role in the development of new advisors, as well as the transition of insurance agents and securities reps into full-fledged advisors.

What do you think will be the major trends in the financial services field?

Most important is the Golden Rule that I learned from my parents growing up. Do what is right. Be honest. Don’t be afraid to say “No” to an improper request or to admit when you’ve made a mistake.

CONTINUED ON PAGE 7
Absolutely the biggest trend is the need for quality retirement income planning and wealth transfer strategies for the middle income and modestly affluent markets. The financial reality facing individuals in these markets will create a huge need for advice that well positioned financial advisors can capitalize on.

A quality communication program aimed at educating prospects and clients is the first thing I would implement in my practice. Making yourself a valuable resource is the key to growing your business. Too many advisors put this off or only take modest steps in this direction because there is no immediate payoff. However, if you can envision your business 3 years out, nothing will have had a bigger impact than a quality communication campaign. In this area the IARFC is now focused on providing the tools necessary to make this an automated part of your business.

Where will the economy be moving in the next 3-5 years?

Current volatility is creating real problems for everyone. I would expect turbulent times to continue for the foreseeable future. There will be opportunities in the market, because the days of presumed automatic growth in any investment are over. Housing surpluses created by the mortgage crisis and overall personal, corporate and governmental debt will no doubt put a drag on our economy.

This is good news for advisors! People will demand quality planning advice and fundamental planning approaches will be well received. Advisors that focus on helping clients with total risk management (both insurance and investments) combined with a sound program to meet retirement income needs will come out way ahead.

What will be the impact of technology on the practices of financial advisors?

I look at technology as a tool for us to do more for a broader audience in an efficient manner. Focus on providing your clients and prospects with resources that are of value to them and communicate regularly using the technology platforms available.

The technology is here now for an individual advisor to provide resources that only the industry giants could make available just a few years ago. There are many other ways that technology integrates with our business, but I am concentrating on the role in client development.

For example, the new Client Builder presentation system that is part of the Financial Process™ tool kit will help all advisors increase their fees and secure a client base with increased affluence. Most advisors have no system for presenting the extent of their services to qualified prospects.

Do you see any problems looming on the horizon for our profession?

The biggest issue facing our industry and individual advisors today is succession planning. There are simply not enough new advisors coming into the business to meet the public needs. Advisors often do succession planning for clients, but fail to do it for themselves. At Foresters we work with advisors and marketing groups to develop a strategy that maximizes the value of their business and takes good care of their client base.

What is the most important thing you have done to create a reputation, or brand in your professional practice?

I have been fortunate over the years to be associated with many talented people in our industry that have been most giving of themselves. It has truly been a blessing to me and my family. I also try to give something back in each aspect of my life. That includes my church, my community and my professional relationships.

Contact: 317 569 9331
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www.finsecurity.com/eledford

Ed Ledford with his family.
America Voted for Change! All the candidates promised change, but none more eloquently than the victor, Senator Obama. Certainly there will soon be many changes in America. Throughout the world consumers, corporations and governments are poised in suspense awaiting these developments.

In the near future there will be a new chief executive, a Congress fully aligned with him, and soon there will be major changes in the federal judiciary.

*These changes represent an unprecedented opportunity for RFC financial advisors!*

But Change is Unsettling. The President-Elect’s principle message was all about change. His youngest advocates may not have sufficient economic status for most RFC financial advisors. That is not the issue. Obama is promising major economic changes — and when that takes place some elements in society will benefit more than others. This represents the basis for your opportunity!

Some Changes Will Be Beneficial. There are two key words here: Some and Will. Some changes will help your clients — and some might hurt them? Certainly I do not have the answer, and neither do you. Some changes will be detrimental — at least to certain parts of our society. It is not likely that we can have a myriad of new positive benefits, without some current features being negatively impacted. Somebody’s taxes will go up, in order for others’ to go down. Some businesses will be stimulated, and others will not.

Banks will be stimulated. Brokerage firms and insurance companies will be bailed out. Maybe the domestic major car makers will be relieved. I don’t hear about any bailouts for financial advisors! And the Financial Services Committee (see last month’s article by Wally Cato) is not too interested in our views or our concerns.

Plan Your Actions Now. Your clients are nervous, and so are their family members and their close friends. How can they take advantage of the opportunities as they occur? How can they offset the actions that might negatively affect them? Where can they turn for information, understanding, and personal assistance?

**The Answer is You!**

You can take advantage of this unprecedented opportunity. Think of it as your personal Economic Stimulus Plan.

**What are the Areas of Concern?** We have assembled a list of 20 items that might be significantly impacted in the near future. If your client (or prospect) checked off as particularly critical, then you could get back to them in the future as developments are initiated — in time for action to take advantage of opportunities and to protect against adverse events. The solution is very simple, but it will take a bit of effort:

1. Develop your Concern Input Form — by editing one provided by IARFC.
2. Invite the (affluent) public with a well-phrased Media Release.
3. Hold a short briefing for clients, their family members and friends.
4. Each person checks off the items of concern to them.
5. Key the responses into your CRM system.
6. As the future unfolds you contact them by mail and by phone.
7. You are their guide and advisor to economic opportunity and protection.
8. Some will want an immediate private meeting or even a comprehensive plan.

**Holding the Public Briefing.** This is not a seminar — no meals are necessary. Invite clients, associates and even the public to attend. You might even get a response from sending a Media Release. Your script (furnished) is pretty simple. In essence you are saying, “We all know there will be major changes. Here is our Concern Form. Check off the items that might apply to you — where you have natural concerns. Provide no private information. When something starts to develop we will send you a message by email or by mail. We’ll send you as much information as we can gather to help you make wise decisions.”

**Become The Agent of Change.** In this tumultuous period you will become their confidant and advisor — monitoring their reaction to the inevitable changes. This will help you:

- **Strengthen Client Relationships**
- **Acquire New Clients**
- **Enhance Your Media Image**

**Don’t Procrastinate.** These coming changes represent unparalleled opportunities, and you know there are many changes coming. Your political philosophy is irrelevant here. Your clients are worried, and you can turn this into an opportunity. Whether you take the approach I have outlined here — or move in some other direction — I urge you to take action.

**How to get Started?** If you are interested, the IARFC can send you a CD-ROM with a complete set of tools. All you do is implement your Professional Stimulus Plan by following the steps:

- **Send Clients the Invitation**
- **Invite the Public**
- **Send a Media Release**
- **Practice the Script**
- **Rehearse the PowerPoint**
- **Hold the Public Briefing**
- **Record each Person’s Concerns**
- **Offer a Meeting Opportunity**
- **Follow Up With Bulletins**
- **Meet with Interested Persons**
- **Acquire More New Clients**

**Order the CD-ROM.** The content of this package is extensive and invaluable, but the cost to IARFC Members is only $85.
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- Script for the Briefing Session
- 3 Follow-Though Letters to the Participants
- Stay-In-Touch Recommendation Guidelines
- How to Use in a CRM System Event
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- Phone Scripts for Calls to Briefing Participants
- Automating Responses by Participants
- How to Establish Business Reply Mail
- Gaining More Referrals
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Reality television programs such as American Idol, Survivor, The Bachelor and The Apprentice have attracted millions of viewers and generated major dollars from advertisers. The shift from sitcoms to reality television tells us that reality sells. And this simple fact can help you gain exposure for your business.

The general public is and will always be drawn to stories based on reality. These types of stories are easily identifiable and can often touch a person in a way that only real-life experiences can. Since these reality television programs feature the same people week after week, the audience feels attached to the people they watch and their experiences.

But what does reality television have to do with you garnering publicity for yourself or your company? The general public that watches television is the same general public that journalists attempt to connect with through their writing. In order to reach this audience, you’re best suited to incorporate reality into your story ideas.

If you want to develop a rapport with members of the media, you must consistently provide them with fresh and unique story ideas that will hit home with their audience. Journalists produce news stories that will be of interest to their readers and viewers. These engaging stories bring the audience back to that media outlet for information. If a journalist’s work leads to more consistent readership (or viewership), they’re going to be happy. Once you have assisted a member of the media with an achievement, they will be even more receptive to your next idea. Before you know it, that reporter will contact you for story ideas. Therefore, by pitching story ideas to your clients, you can increase exposure for your business and in the long run, revenue as well.

So how do you bring reality to your pitch? When developing a story idea for members of the media, anecdotes go a long way. If you want to engage both the journalist and the audience they seek to inform, you need to provide examples that support the main idea. Hearing a real person describe the situation and its effect on them makes it easier for the audience to understand.

Remember, the audience identifies with realism, so referencing specific people, problems and circumstances will help your case.

When reading an article or watching a segment on television, the audience is quick to identify with real people talking about real issues that could affect people just like them. This is the key to using reality in preparing your pitch; use real people and examples that will resonate with the journalist’s audience. If you regularly develop story ideas that include real-life anecdotes, people and examples, you will find that members of the media will be more inclined to research these stories.

4. Be a Facilitator. Make sure to do the legwork in scheduling times for the interviewees to speak with the reporter. The less work the reporter has to do, the better.

Providing this level of realism to a story idea not only makes it appealing to a reporter because of its increased value to readers, but also makes writing the story easier on the journalist by providing your expertise along with the testimony of a consumer — all without having to spend time searching for someone to speak with. Garnering publicity for yourself and your company through media exposure is so dependent upon developing rapport with members of the media that providing a journalist with a great story idea and real people to support that idea will go a long way toward fortifying your professional relationship with that reporter.

Just as viewers connect with the individuals and instances in reality television programming, they connect with news items that focus on reality as well. Using your existing or former client base to serve as support to a terrific story is a tremendous way to tap into your resources for media exposure. People identify with peers and individuals who have gone through, or are about to go through, situations that are relatable.

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People identify with peers and individuals who have gone through, or are about to go through, situations that are relatable.

The Reality Approach

Using real people in your pitch to the media requires four steps:

1. Get everyone on board ahead of time. That means the reporter, the person to be interviewed and yourself. Make sure everyone is on the same page about the concept and the expected outcome.

2. Suitability Match Up. In speaking with these people, determine what their comfort level is with speaking to the journalist. The outlet will likely want to use their name and possibly take photos or put them on camera. Are they willing to discuss the issue in full detail? Do they feel comfortable having their name published or reported?

3. Multiple Examples. Try to provide two or three examples of people affected by the situation to help humanize the story and demonstrate its impact.

CONTINUED ON PAGE 11
through, situations that are relatable. Remember this when you’re creating your story idea. Any story idea you send to a journalist should make an impact on that outlet’s audience. In the world of journalism, reporters are always looking to make an impact on their readers. And, when it comes to engaging an audience, reality rules.

Benjamin Lewis is president and founder of Perception, Inc., a leading full-service public relations firm specializing in generating awareness for financial companies and professionals. A graduate of Bradley University in Peoria, IL, Ben has spent the past 15 years in the financial, political and non-profit arenas. Ben has appeared as a guest columnist for numerous consumer and industry media outlets discussing the importance of media relations. He has also been a featured speaker at many regional and national conferences and conventions on topics ranging from building rapport with reporters to leveraging new media in your practice. Ben is also founder of Rapportica, Inc. (www.Rapportica.com), a new web-based public relations platform for the financial services industry which connects financial advisors with the financial media — virtually.


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Reality Rules with the Media

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It seems that every day for the past few months, we’ve been inundated with bad news about our economy, the stock market and financial institutions struggling… AIG in Serious Trouble, large banks failing, the Stock Market plummeting, higher gas prices, increased mortgage foreclosures and the proposed $700 Billion Bailout? Many of the financial experts, including our own Jack Gargan, the founder of the IARFC, are predicting that more large and small businesses are going to fail, as banks are forced to tighten up their lending criteria and deny loans. Will that lead to the high unemployment and the runaway inflation we experienced 40 years ago? Even with the passage of the $700 Billion Bailout, are we just postponing the inevitable? Who’s eventually going to end up footing the bill for the bailout? What will that do to the future income tax rates?

How is all this bad news affecting your ability to find and attract new prospects, set appointments and close sales?

Even prior to all of these recent financial problems, it’s been getting harder and harder every year for most advisors to attract prospects, set appointments and close sales, as more and more families and retirees have been struggling with their finances. Consumer debt has been skyrocketing out of control for the past 10 years. We’ve had a negative savings rate for the past three years. CD rates have been extremely low, and the stock market hasn’t recovered to the high point, where it was in 1999.

How many families will have no other choice but to curtail spending and cut their expenses, if they want to keep their home, their car, food on the table and keep from going bankrupt? What will happen if they lose their employment?

How many retirees have already lost large sums of money in the stock market and with mortgage backed securities? Do they now have considerably less money to generate the income they need? What drastic choices will they have to make to survive? It’s a scary time financially, for almost everyone.

Unfortunately, for the vast majority of advisors who have been just pushing products or investment returns, and are struggling to make a decent living, these are going to be extremely difficult times. Many of them are not going to make it. However, for those few advisors who have been focused on truly helping people, this can be one of the most financially and personally rewarding times of their career. Who else can all of these struggling consumers turn to for real help with their finances?

Every RFC has a golden opportunity to significantly prosper in these tough economic times, if instead of pushing products and/or investment returns they start focusing on really helping people to solve their financial problems. People are begging for and want real help with their finances. They want to know how they can survive this terrible economic mess.

You can have more prospects than you can possibly see… starting tomorrow, if you’ll take the time and spend a little money to learn how to attract the right people to you, and then focus on truly helping these people with their finances!

Can you help families to ‘find the money’ to reduce and/or eliminate their debts; ‘find the money’ to start saving for their future; and ‘find the money’ to purchase the insurances they need to protect their family?

Can you help retirees to stop losing their savings in the stock market, reduce their income taxes, and show them how they can have a guaranteed income they can’t outlive?

Can you invite all of your clients, friends, relatives, prospects and everyone else you know to a free educational workshop on Helping Families to Live Debt Free and Truly Wealthy, In Spite of the Economic Downturn! Or, Helping Retirees to Guarantee a Life Time of Income, In Spite of the Economic Downturn! And, the price of admission is to bring a friend.

If you can help your clients, friends, relatives, prospects and everyone you know to see that you can help them to solve their financial problems, and they can have a brighter financial future, even with all of the problems in our economy, how valuable are your services to them? Won’t they all want to see you?

It’s time for every advisor to step up and start making a real difference in people’s lives!
De facto President Paulson tells us that the root of our current stock market bearishness is our ‘frozen credit markets’. Mr. Bernanke tells us the same thing. So does the fellow that sleeps in the White House. They all say that if banks would just lend to each other, everything would be alright. So, bailouts, injections, and stock purchases should do the trick. I now feel better about myself. No, not because we have become a nation of bailouts. Rather, everyday in the mail, I get offers for credit. Me!! Just the other day, I received a credit card in the mail with a number to call to ‘activate’ my card. Just like that, some bank was offering me $40,000 in credit. I shredded it just like all the other offers I have received in the last month. I’ll bet I have been offered a quarter of a million in credit just in the last month. I bought something at a retail store and they too offered me an instant credit card. Where is the ‘frozen credit market’ that Mr. P claims as our economic noose? Am I to believe that I have now become more credit worthy than the largest financial institutions of the world? I can’t speak for the banks, but I am offered some kind of credit seemingly every single day of the week. Maybe it is up to me to accept some of this credit to free up the markets and get the bull restarted!

All of our leaders also reiterate the ‘crisis of confidence’ line. It’s as if the only thing wrong with our economy and stock market is a confidence issue. Let me solve this problem right now. If the government would like to restore confidence to the markets of the world, they should begin to use a little thing we call the TRUTH. When you constantly pour an avalanche of lies on the public, the public withdraws their trust. It’s that simple.

To the point, on October 23, Wachovia Bank announced that it lost $23.9 billion dollars in its reporting quarter. The CEO announced that the “underlying business remains solid”. Yeah, other than the gaping hole in the side of the Titanic, the ship remained in solid shape! Let’s see. Wachovia has lost billions for three straight quarters. The stock was essentially bid down to zero. They had to get a loan/infusion from Citigroup to pay the light bill. Wells Fargo had to come to their rescue with a Fed-blessed rescue. And they say “business remains solid”? Does anyone besides me see this as ludicrous?

How Did I Become More Credit-Worthy Than a Bank?

One day a company is perfectly ‘well capitalized’ and the next day they are in bankruptcy court. One day our politicians tell us that our economy is strong and the next day they are begging for trillions of dollars in bailout money. If you want to know how screwed up this market has become, on October 8, a news headline appeared on the Internet site, MarketWatch, at 3:58 PM. It said: ‘US stock indexes turn positive; DOW up triple digits.’ Of course, the markets close at 4:00 PM. The DOW finished the day down 189 points.

Is it any wonder that our economy is anaemic and our stock market is in the grips of a harsh bear market? Even worse, we have given up on capitalism and embraced socialism or facism or maybe even Paulism (economics as defined by Treasury Secretary Paulson) as a magic elixir to turn the bear into a bull. Enter the era of bailouts and injections.

Let’s be sure to remember and record history precisely. It will be re-written by our new government as they want it to read but in this publication, TRUTH is all I care about. Paulson addressed the bailout question on Friday, September 19. He said (I saved his speech as printed in newspapers so I would have it verbatim) the “underlying weakness in our financial system today is illiquid mortgage assets that have lost value as the housing correction has proceeded. These illiquid assets are choking off the flow of credit that is so vitally important to our economy.” A few paragraphs later he repeated this refrain. “These illiquid assets are clogging up our financial system and undermining the strength of our otherwise sound financial institutions.” He fed this information to the current occupant of the White House and he too repeated that line to the American people. They went to work on Congress to get $700 billion so they could clean up the toxic illiquid asset waste so our poor financial institutions that garnered so much of their income over the past five years selling toxic illiquid assets wouldn’t have to carry such things on their balance sheets. That might make their stocks go down (more).

So, Congress surrendered on October 3, 2008, and agreed to let Paulson have free reign. But then a funny thing happened. He decided that the illiquid assets weren’t really the problem. The problem was really that his rich banking friends were crying because their stock prices were down. So, Mr. P took our tax-payer money and bought stocks with it — bank stocks that is. Actually, the bank stocks listed on the Dow Jones Industrial Average. Well, of course he bought stock in his former company, Goldman Sachs.

Mr. P contends that tax-payer money is probably not at risk and might even turn a profit. Gee, can we take that as a promise and a wink of the eye that bank stocks won’t fall any further? Can someone actually guarantee that a stock won’t fall in price? Wow! What a short walk it is from capitalism to fascism!

Or, in the case of poor Ms. Pelosi, a short run. I don’t know if it is true or not but supposedly she was in such a hurry to lay the bailout bill at the throne of Mr. P that she ran down the street after ‘W’ made his

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mark on the document. In the two weeks following the surrender, the Dow lost almost 20% of its value. So, as it turns out, Ms. Pelosi could have walked the bill over to Mr. P. Heck, she could have stopped for a cup of coffee! What was the rush all about?

So now I have questions. The first involves the legality of what these people are doing. Isn’t it against the law to raise tax money for a specific purpose — to buy toxic illiquid assets — and then spend it on something else — bank stocks owned by friends of Mr. P? I’m just asking…. .

The second question is about the illiquid assets. Mr. P said on the one-hand that our economy was weakened by the illiquid assets that were clogging up the system. Then he said that otherwise, our economy was strong. If the economy was indeed truly strong, it would seem that the illiquid assets would be strictly a problem for those holding those assets. Why should the rest of us bailout lenders that took too much risk? Along those same lines, Mr. P says that the problem with illiquid assets is that no one really knows the proper price for which they should be valued. Let me help out our befuddled Treasury Secretary. I have owned a few ‘illiquid’ assets in my time. The price for every ‘illiquid’ item that I have ever been left with in my possession always turned out to be the same — ZERO! Ergo, it is not an ‘ASSET’. Unless of course, you need to count it as an asset from which you can further your lending practices! Then of course it is worth whatever you need it to be worth. Does this practice engender more confidence or less confidence in our financial system?

Actually, a third question is about the illiquid assets. Since Mr. P bought bank stocks with our tax money, aren’t the ‘toxic illiquid assets’ still out there? I know that our Congressional leaders that signed away our $700 billion are probably just as concerned about this as I am. I’ll bet they will grill our new leaders on this issue the next time the cameras are rolling. I’ll bet they can’t wait to flash their knowledge and adherence to accountability to their constituents. I’ll bet that pigs can fly and bacon will just fall off of them into my frying pan!

The real winners in the bailout frenzy are of course, the banks. What are they going to do with all this money that the Treasury is bestowing upon them as reward for running their business in such a prudent, profitable, and efficient manner? It appears that they are going on a buying spree! For instance, PNC Financial agreed to buy National City Bank for $5 billion. Well, not really $5 billion. The Treasury is giving them $7 billion for ‘preferred stock’. That means that PNC is buying another bank and netting over $2 billion on the deal. Wow, that ought to goose up the old earnings! If the Treasury is reading this, I agree to buy troubled institutions too if they will just give me the money to do so. Ain’t it great? Our tax money is now getting siphoned off so banks can engage in merger and acquisition deals to enrich themselves. And what did most of our Congressional leaders do? They gave the new government the authority to do whatever it wanted. Oh, to be a bank right now! What a con game!

On October 29, the Commerce Department released the durable goods order number. We needed some good news and there is no better department of the government than the Commerce Department to give us good news. They said durable goods orders rose .8%. The market liked that number. Of course, that increase was over the previous month that was ‘revised’ down from its original happy number. And of course, durable goods orders are down compared to last year. And of course, without defense spending, durables actually fell. And of course, the only part of all this that gets in front of most investors is that durables increased. Well, of course they did. Interestingly, on October 30, the government released the preliminary GDP number for the third quarter and it contracted .3%. That wasn’t as ‘bad as expected’. However, durable goods spending fell 14% — the largest decrease in 21 years. Gee, someone better tell the people that are pretending durables are increasing that they really aren’t! The same report said that government spending increased 5.8% adding 1.2% to growth. Of that, our government piled on an 18% increase in defense spending — the biggest increase in five years. Is there anybody out there that really believes our troops will come home from Iraq anytime soon?

What else happened on October 29? Oh yeah, the Fed met and lowered the fed funds rate fifty basis points to 1%. They are still trying frantically to unclog those credit markets to get the economy going again. It seems to me that the credit markets were pretty ‘unclogged’ a few years ago and that is exactly what got us into the mess that we are mired in at the present. Yeah, that sounds like a good plan!

Speaking of lowering the Fed Funds Rate to 1%, isn’t this the very definition of ‘crazy’ — repeating the same action and expecting different results? Our ex-Fed Chairman Greenspan did this six years ago and look what happened. Nevermind — October was looking bad and we were desperate for a rally. So, we close the books on the month of October and breathe a sigh of relief. It was one of the worst months ever with one of the best weeks ever. Let me make it simple. Everything we are experiencing right now is amplified to the maximum. Everything is the ‘most ever’ or the ‘most in 50 years’ or something we have never seen. We are in uncharted waters. Volatility is nearly immeasurable. Whatever we are living through, we are in the era of extreme. Our new government is throwing everything they have in their arsenal at the economy in hopes of growing Jack’s beanstalk back to the clouds.

The one thing they won’t throw at the market though is the one thing that is most important. And that, is the TRUTH. I have written that the policies of Greenspan and the Fed were economic anthrax. I have written endlessly about the lies within financial products and insurance products that extend ‘guarantees’. I even dedicated several pages to these ‘guarantees’. The only thing that I will guarantee to you about the guarantees is that they are a lie. I said they would not work. Again, I am right. Or, maybe I am just truthful. October ends with insurance companies going on the bailout beggars’ tour searching for Treasury money to prevent ‘guarantee’ drowning. TRUTH. When did it become so horrible? Why do we recoil from it like it was the plague? When did I become more credit worthy than our financial institutions?

Is the rally that started at the end of October for real? Only time will tell but if we refer to our blueprint, Zimbabwe, I believe we may have turned the corner. Zimbabwe flooded their economy with money and at the end of the day, the stock market is a function of money. If you oversupply the economy with money, a lot of it will find its way into the stock market. The new bull market will be a function of the monetary printing press. Of course, the resulting inflation will eventually crush us but all our government wants is a rising stock market.

If the rally is here, we have to embrace the rally. Since we have become Zimbabwe II, we no longer need to worry about such trivia as rising unemployment, falling GDP, dissolving real estate, evaporating consumer spending, or any other picky little economic

CONTINUED FROM PAGE 13 HOW DID I BECOME MORE CREDIT-WORTHY THAN A BANK?

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detail. The stock market does not need nor does it concern itself with economic trivia. All it needs is money. Lots of money. Bailout money is the best because it is free of charge and limitless in supply. Since every country in the world is injecting, bailing out, and lowering interest rates, it is obvious where we are headed. Keep it coming fellows and we will keep growing our debt induced stock buying frenzy!

Let me end with a lesson from Mr. Wells. Mr. Wells was the band director of my Jr. High School. The year was 1970 and I was a seventh grader. Our seventh grade band was one of the worst ever. Trust me, I was in it and I should know! However, the ninth grade band class was one of the best ever. Several of these guys went on to become professional musicians. The drummer had his own rock ‘n roll drum kit and the horn players could really blow. Their signature song was the theme from the TV show, Hawaii 5-O. Everyone in the school knew how good this band was and we were very disappointed. The Principal dismissed the students and we all begrudgingly began to leave our seats. Shouts of ‘Hawaii 5-O’ rang out. Mr. Wells shook his head ‘no’ and motioned for us all to exit. There were more shouts. The crowd slowed to a saunter. There were louder shouts. There was more head shaking. A few of the band members were then looking at each other and we all knew what was going to happen. The drummer rolled into the famous intro of Hawaii 5-O and the band was on. Suddenly, the student body was rocking and under no circumstance were we headed back to class. The band didn’t need no stinkin’ Conductor! Realizing his sudden irrelevance but still entertaining his fantasy, Mr. Wells jumped back on the bandstand flashing his baton in beat as if he were still the controlling conductor. At least, he pretended to have control. In truth, he was now simply a figurehead and like the rest of us, he was along for the ride. This story describes our election that has taken place.

Many people are politically charged and most people voted believing that they were making a difference. But to me, the Presidency of the United States has morphed into a ‘Queen of England’ type of role. They are just kind of there but no longer have any power. The power has been usurped by the Fed. I can’t get too exited about our President any more. I think they just need to look good and have tea with other dignitaries to pass their time. The President is no longer in charge of anything. They just need to be like Mr. Wells and keep the baton moving. The illusion of control is all that is important. That’s what I think! Good luck and may your pockets bulge with Franklins!

Barry M. Ferguson, RFC® is the President and founder of BMF Investments, Inc. an independent SEC registered Investment Advisory fee-based money management firm located in Charlotte, North Carolina. Barry has more than a decade’s worth of experience in the financial services industry. He has a diverse background ranging from financial software consultant to registered representative of investment products to President of an Investment Advisory firm. His strong technology background has been beneficial in today’s ‘information age’ market.

Contact: 704 563 2960 barry@bmfinvest.com www.bmfinvest.com

CONTINUED FROM PAGE 14     HOW DID I BECOME MORE CREDIT-WORTHY THAN A BANK?

Top Industry Secret Revealed...

“The Big Money Is NOT In Being An Agent or Advisor... It’s In Learning How To Effectively Market, Get Leads And Magnetically Attract The ‘Right’ Prospects To You.”

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To do this, you need to know how much they have worries about the future and tell you there is no money to buy LTC or CI policies, what kind of sales strategy do you need to adopt?

**Strategic Response**

While everyone knows they should still prepare for the future and purchase long term care insurance, many people are now saying, “I can’t afford it.” That’s understandable, but you can provide cost effective possibilities and solutions for them to consider.

A typical recession benefit package might be $200 per day for up to two or three years after a 100-day elimination period, with inflation protection. Add in a Critical Illness policy to cover the costs of the first 100 days of care and living expenses that a family would have if your client suffered a stroke or had Alzheimer’s disease. Remind your client that it can be more expensive to consider.

Now you must find a policy with a premium that’s equal to only a portion of the client’s interest earnings, since most retirees need at least some of their interest for living expenses. Compare premiums on different benefit packages, such as a 2 year plan or a 3 year plan to start with. Choosing a limited benefit period is a viable way to save your clients money.

Give the prospect quotes for two policies that offer a two- or three-year benefit period. Most importantly though... be SURE to quote a starting daily benefit for the new LTCI policy that is equal to the cost of care in your area TODAY. Too often I see Agents quoting $125 per day benefit when the daily cost of care is almost $200 a day here in Denver. While your client may have enough resources to cover the spread between the benefit paid on their policy and the actual cost of care, at claim time, your client will never remember why they picked a lower daily benefit. If your client’s children are processing the claim for their parents, the child will often be surprised at how little the policy pays and blame you for selling their parents this type of policy, no matter how good your sales strategy seems to be today.

**Avoid Liability**

The last thing you want to do by selling this type of policy is to anticipate an E&O claim down the road, or receiving a complaint against your license, which if you are securities licensed, will remain on your record for 5-10 years.

To offer recession strategies to your clients, it has to be both cost effective and meaningful at the time of the future claim that will be made.

**Customize the Policy**

Another way to save money for applicants who are in their 70s and those who are older is to omit inflation protection. This can be a reasonable choice because those applicants will be more likely to use their benefits within a few years. However, with younger applicants, I always recommend buying inflation protection. It’s too risky for the client (and the agent) to try to guess what long term care might cost 20 or more years from now.

It is also unwise to try to save money by using a lower-rated company. We’ve all seen the tragedy of a company going bankrupt because they offered a premium deal that was too-good-to-be-true, or offering coverage to individuals who couldn’t get a policy anywhere else. What that company created was a pool of accidents-ready-to-happen. Your client won’t appreciate it later on when they read that the company went bankrupt so continue to only offer policies from companies that are financially stable and well-rated.

Lower benefits and longer elimination periods can also save your clients money. However, if the client chooses a benefit that’s unlikely to cover the full cost of care, it’s wise to show them how to set up a separate fund he or she can use to partially self-insure the cost of their future care. As a safety net, make sure this strategy is written down in their client record too. With the money saved on lower LTC premiums, the client can invest in something like a fixed or variable deferred annuity. Deferred annuities are more flexible these days. In the event of a long term care stay, the client can withdraw money to pay for care without penalty. Shop for the highest interest rate that’s available and with your client, examine the interest they are earning on some of their existing annuities. It may...
The timing is perfect. Your clients and prospects are ready to listen. Many of your clients purchased a long term care policy with a 60 or 90 or 180 day Elimination period. While they wait for the LTC policy to start paying benefits, a check from the insurance company could be a lifesaver. Or, your client might be a business owner or a physician. When a heart attack or stroke happens, how will their bills or operating expenses get paid?

Having a Critical Illness Insurance policy could give them Peace of Mind. Their monthly bills keep coming. They've got deductibles on their health insurance, co-pays, a mortgage payment, and/or a period of time before their DI policies start paying. Wouldn't it be great if your clients received a check to spend any way they wanted to? Even better, a treatment plan from their Doctor is NOT necessary to receive that check from the insurance company. Wow! This is why selling Critical Illness Insurance will make a real difference to both you & your clients or prospects. Become the Agent who offers something different in your marketplace.

Criticalillnesscoach.com Offers Carrier Appointments, Sales Training.
“You can earn $70,000 every year in extra commissions and increase your client base,” Anderson said.

CONTINUED FROM PAGE 16  SELLING LTC & CRITICAL ILLNESS DURING A RECESSION

make sense to 1035 exchange an old annuity into a new one that offers higher interest. You'll be doing them a favor by helping their money work harder for them.

Show Me the Money

Some clients have money they don't realize they could use for an LTC or CI policy purchase. For instance, people with substantial assets in annuities may not think about tapping those funds. Most annuities however let you withdraw up to 10 percent of assets each year without penalty. Your client can use annual withdrawals to pay LTC or CI premiums, while the remaining money continues to grow tax deferred. If the annuity is a mediocre performer, you can do the client a favor by recommending exchanging it for a better one.

Newer single-premium life policies that provide both a death benefit and living benefits for long-term care are another great solution that you should be aware of. Ask clients if they own any paid-up life insurance. If so, the policy can be exchanged tax free under the IRC Sec. 1035 rule for a multipurpose life policy. Clients like this because they will never get a premium notice. A wise advisor considers the cost of care and the client's available resources, then finds a policy that is right for that particular client. Many Advisors offer people a 'Cadillac' policy and don't pay attention to the need for a recession strategy alternative. Give your clients a choice! If you don't adopt this strategy, what happens then? Your prospects and clients won't listen too well and will tell you that they don't want a policy because they can't afford it. When you show them a policy that they can afford and address their concerns about the recession, they'll buy it.

Be Creative

People aren't aware of all the options they have when buying and funding LTCI. Knowing all the strategies and choices available makes you more valuable to your client. Be creative. Be mindful of the fears that your clients and prospects have now. When your client sees that you have his or her best interests at heart, you'll find that the LTC and CI sales can be just what the client or prospect wants. Even better, you'll continue your mutually rewarding relationship through these tough times.
One of the people who ran for President of the United States called me a few months before the current campaigns started. He wanted to discuss his image. Over the years, six Congressmen and two presidential candidates have visited me to discuss their image. Image plays the major role in their being elected and retained by voters. The last caller had been working during recent years — making specific efforts to build his image. He didn’t expect an immediate pay-off.

As financial advisors, if you work on your image, you can get a much quicker pay-off, though still not an instant striking of the mother load. A positive image is not attained instantly. In some instances, a devastating negative image can be quickly acquired by one incident — like being convicted of swindling an elderly woman.

Image also plays a major role in your prospects choosing you to help with their financial needs. When prospects select an agent or planner to serve their financial needs they always prefer someone who is acclaimed, noted, recognized, established, honored, accomplished, proven, and respected.

They select the person with the best image.

It is quite probable that political candidates realize the value of image more than the average planner. The candidates always want to strengthen their image. The typical financial professional seldom gives much serious thought to his or her image. The person who takes care of his or her image gets more votes or more clients.

• What you believe impacts what you are.
• What you believe influences what you do.
• What you believe influences what you become.

Albert F. Coletti, CLU, ChFC, RFC®, of the Design Capital Planning Group in Smithtown, New York, sent this writer a brief story that demonstrates how your beliefs affect your actions and often even determine your reality. Louise Fallica, RFC®, also with the Design Capital Planning Group, told me, “The fable in the box first appeared in the January, 1958 edition of American Metal Marketing and is still applicable today.”

### Selling Hot Dogs

He was hard of hearing so he had no radio or TV. He had eyesight problems so he never read anything. But he sold good hot dogs by the side of the road.

He had a road sign, telling how good his hot dogs were. He stood by the road and cried, “Buy a hot dog, now!” And people bought.

He increased his stock order. He bought a bigger and better stove. And his sales volume increased.

His son came home from college to help. His son said, “Didn’t you know we are in a recession?” The son added, “The situation is terrible everywhere!”

The father thought, “My son listens and reads so he knows.” The father reduced his stock and took down his sign. He no longer stood by the road and yelled.

The hot dog sales fell almost overnight. “You were right, son,” the father observed. Sadly the father said, “We really are in a bad recession.”

— Author Unknown

The point is: You really should be certain about whatever you believe — because you will act accordingly. If you believe your image will take care of itself, then you will be creamed by your competition. The leader in your market knows better.

Years ago I helped promote an unknown and struggling young singer with no image into a “name” — you know him today as Elvis Presley. I met and became friends with many struggling young actors.

They were all trapped in a situation of not going into the water until they learned to swim. They needed an image to succeed, but would advance no money to pay for image promotion. Now and then, they obtained speaking roles in movies. Some were in Elvis Presley films. Like most actors, their careers had highs and lows, but mostly lows.

The late Paul Newman had an outstanding image — as an actor, director and philanthropist. He had a small team of media experts who helped him maintain the image of being both a professional and a “nice guy.” Newman’s media advisors were so effective that no one knew they existed.

Obtaining the desired image for an actor leads to work for that actor. For those few who get sufficient exposure, often the attainment of stardom and wealth are reached. There is a cost to being promoted. A professional media advocate like me cannot afford to work for free. Like everyone else, I must pay all of my bills.

Media advocates have many obvious expenses, i.e., telephone, postage, travel, hotels, printing, and some that are not so obvious. In addition, the person being promoted must have common sense, discipline, and be grounded in reality.

Most actors wait for their phone to ring. If we had waited for the phone to ring for Elvis then there would never have been the star, Elvis Presley. You have to make your phone ring. You have to create the interest in you. Most show business careers still rely on the tradition of waiting for the phone to ring — while the performer starves. This is believing something that is false and acting accordingly.

I’ve known two highly disciplined and dedicated actors since their youth. You would recognize these men, but they are not really “stars.” Both have appeared on screen opposite famous international names. Each had massive talent and huge potential. I honestly thought they would make it in the long-run.
One committed suicide last month. Since he studied acting in college, he had known years of frustration, depression, high hopes, almost making it, appearing in a major role that turned out to be in a big flop, losing a big part at the last minute, not enough money to operate — the usual actor’s life. There were times when people asked for his autograph and at the same time, he was broke. His death attracted little notice.

In the same month, the other actor was hit by a speeding car and killed while he was crossing a street in LA. He was drunk. He had been a pathetic alcoholic for over five years. Before that, he had the lead role in three TV pilots that were never picked-up. He had appeared in twenty-three TV episodes over the past forty years. He did dinner theater for four years. This did not count non-speaking parts. He went back to college and majored in Stage Design but could never find steady employment in that field either. He went to work as a furniture salesman for nine years. Then back to acting. Always broke, ever hopeful, but struggling, while constantly believing in fantasies.

The last time I was in North Hollywood I talked with each of these actors. Their youthful looks had faded. The years of stress were showing. The one who killed himself had stayed off drugs but grew tired of struggling, being letdown, and continually being used. The drunk kept telling me how to promote him. How ironic? I knew that he could not effectively promote anything. (I would never tell him how to perform as an actor.) He reminded me of some financial planners who always know how to be a media advocate, something they have never been.

As usual, each actor asked for a loan. Also, each asked if I had spoken to Jerry Lewis or Peter O’Toole again since I last talked with them. Peter O’Toole was their hero, a role model. Both believed totally in “rules” that practically guaranteed their failure. They always assumed that talent, knowledge, hard work, discipline, and dedication were all that was needed. This is what they based their actions on, at least until they gave-up and stopped trying.

I once gave each actor a copy of Think And Grow Rich by Napoleon Hill, who made it quite clear that promotion is necessary to achieve maximum success. But they missed this message in that classic book. I later gave them a copy of How To Sell Your Way Through Life also by Napoleon Hill, for which I wrote the Introduction to this best-selling volume.

Again, they failed to get this essential message and stuck with their assumptions and long-held beliefs. I remember both men often correcting me, even scolding me, and assuring me that they knew all about image. They told me year-after-year that image was not all that important at this stage in their career.

Your career as a financial planner or insurance agent should not be based on assumptions or beliefs that are false.

You may need to leave your comfort zone and do what is really best for you. Comforting myths are still myth. Fairy tales originated as “simpleton tales” to help motivate children. False beliefs that give hope only give false hope.

You are unique, special and precious. You are one-of-a-kind. You too can become one of the great names in the financial industry. But you must believe in reality and get promoted in the media.


You can help many more people, including yourself. Create, establish and maintain your desired image in your market area if you truly intend to reach your full potential.

If Presidential candidates, successful movie actors, and top-producing agents and planners all pay attention to their image, then you should likewise pay attention to your image.
Why Creating a Retirement Income Strategy is like Climbing Down a Mountain

I firmly believe that as financial advisors, one of the most important and yet challenging jobs we are called upon to do is establish a retirement income distribution strategy for our clients. Since one of the key goals of a financial or retirement plan is producing income for retirees that can ensure both enjoyment and financial independence in retirement. So with this in mind, we cannot take this sophisticated strategy lightly, mainly because of two key facts: 1. There are a large number of factors that must be taken into consideration and analyzed. 2. The margin of error is extremely small.

I’ve found that in doing retirement income planning just about every retiree I meet with has these four common goals in mind:

- Avoiding large investment losses, volatility, and sleepless nights
- Paying as little taxes as legally possible
- Having the ability to spend and enjoy those “golden years” without EVER having the fear of running out of money
- Making sure we have sound transfer strategies in place for our spouses and our heirs

If you’ve ever done any mountain climbing, particularly climbing such difficult feats like Mount Everest, you will see that approximately 90% of the major accidents and fatalities happen on the way down the mountain, versus while climbing up the mountain. And when we look at putting together retirement income strategies for our clients, you will find there is a great analogy here that can help your clients understand how dangerous it can be if they choose to “go it alone”.

What’s the key message of the following analogy is that there are two TOTALLy different strategies to consider when we look at income distribution plan for our clients. The first strategy involves looking forward and assuming what level of retirement income will be needed in the future, or while climbing up the mountain. The second strategy, which is far more complex and dangerous, and I believe largely misunderstood, is helping design a strategy for withdrawing income during retirement, or while climbing down the mountain.

To help prove my point, when I conduct retirement workshops, many of the attendees are unable to answer these two questions correctly (Note: These examples and performance figures are purely hypothetical, and do not refer to any specific investments or portfolio asset allocation mix):

1. Assuming a period of 20 years, when you are accumulating money for retirement (climbing up the mountain), which of these two scenarios would have a greater impact on your portfolio:
   - A +10% return every year except a portfolio decline of -50% in the FIRST year?
   - A +10% return every year except a portfolio decline of -50% in the LAST year?

2. If your portfolio declines 50% in year 1, and then appreciates 50% in year 2, is your portfolio back to even?

In question #1 above, the correct answer is actually NEITHER ONE! As strange as it seems, when you are accumulating wealth and not withdrawing any income (climbing up the mountain), it does not matter whether losses occur in the early or late stages. To help explain, let’s review the numbers. First, let’s keep in mind that in both scenarios you are achieving a +10% return in each of the twenty years except one year (which was a steep decline of -50%). However, when you run the numbers, you will see that you end up with the EXACT SAME amount of money in both scenarios, whether you suffered the -50% loss in the first year OR in the last year. You

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may be wondering “How can that be true?” Well, the reason is simply because while you were growing your money, you were not yet withdrawing any income, or coming down the mountain. So the key message here is that it is much less critical to focus on portfolio losses while we are accumulating wealth towards retirement, or climbing up the mountain.

However, now let’s assume you are still receiving a +10% return in every year, but you are now retired and beginning to withdraw 6% of your portfolio as income, or climbing down the mountain. Using the same twenty-year period, if your portfolio appreciates +10% per year for nineteen consecutive years, and then suffer a -50% loss in the last year, your portfolio will still have more than 30% of its original principal. What this tells you is that, due to the fact that you suffered this large loss in the later stages of your retirement distribution years, you still have lots of quality retirement options. However, if you suffer the loss of -50% in the first year, here’s where it gets tricky and dangerous, because you actually end up running out of money in approximately 13 years! WOW!

So as you can see, although this uses an extreme -50% loss in year one, it clearly illustrate the harsh reality that running out of money is much more of a possibility when you suffer large losses in the early stages of retirement and you are withdrawing income, or climbing down the mountain. (Note: This example does not factor in important considerations such as inflation and taxes, which can significantly increase your ability to run out of income much sooner.)

Now let’s look at question #2. The answer is NO! To use another example: If you have a portfolio of $100,000, and you suffer a 50% loss in year one, you will obviously be left with only $50,000. However, if during year two, this $50,000 portfolio increases by +50% your portfolio value will only be $75,000. The reality is that in order for your portfolio to get “back to even” ($100,000), you would need to experience a whopping +100% gain in year two. Again, this extreme example helps illustrate the point that it becomes much more critical to focus on avoiding the large losses that can be suffered in the early years of a retirement income strategy, or climbing down the mountain.

The reality is that most people mainly rely upon financial advisors for the wealth management part of their retirement plan. This is understandable since managing our client’s wealth is clearly a large part of what we do. But I believe it is much more important, and yet often overlooked, to remember that our ultimate objective is to create a retirement income strategy that is not solely focused on achieving the best possible “rate of return”, but rather making sure we do not make that unforgivable mistake of running out of money!

So when financial advisors are asked to construct a sound retirement income strategy, you could easily argue this all-important strategy can be compared to hiring a mountain climbing guide to help someone climb down a mountain. The main similarities are this; both jobs clearly require a tremendous amount of hard work and expertise, and both jobs have the ultimate objective of making sure their clients avoid a large fall that could cause irreparable losses!

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Christopher Hill, RFC®
First of all let me start by saying, the current downturn in the real estate market will correct itself and when it does those that are left will flourish! So the question realtors are asking themselves is “How do I survive until it turns upward?”

Markets don’t go up forever or down forever. I am surprised that this last real estate boom lasted as long as it did. Its been a pretty good run and has actually lasted longer than the “experts” predicted. Truthfully, over the last few years it didn’t take realtors much more than a sign in the yard and an entry into an MLS to attract buyers, negotiate a contract, close and collect a commission. Because of this the industry saw membership swell; everyone was looking to get on the gravy train.

Well… the gravy train left the station. In a weak market a realtor only has two choices; get into the business or get out of the business. Those of us who are in this for the long haul must do many things to stay in the business. Several items we must address: understand the market inside and out, get back to the basics and improve our skills.

Marketing was once considered going above and beyond, but is now a staple as it is for any business. Past, present and future clients and prospects expect all the little extras. Something as simple as remembering a birthday, anniversary, or any “special” occasion, may be sending an article from the paper that you know will be of interest to them can and will reap future sales.

Clients and prospects should be touched no less than 16 times a year. Having a Client Relationship Management system in place should be a priority.

Understanding the market. Many home owners are upside down with their mortgage. Consequently we have more FSBO’s (For Sale By Owner) than ever. With the foreclosures realtors must work with lenders and attorneys like no other time. They must be an “expert” on distress sales and know how to get through the mountain of paperwork and systems so you can bring a sale to the closing table.

Realtors and financial advisors must be able to demonstrate how they bring added value to the table while being compassionate to the seller’s situation. Right now with the market so flooded, only the best priced homes and the best looking homes are going to sell. Most times FSBO’s and owners facing foreclosure just need someone to listen to them and the problems they are facing. This little “extra” time will be remembered and talked about for years to come.

Getting back to the basics and improving your skills. Take time to do a self evaluation of your attitude. If it’s not positive, change it! How can you expect buyers and sellers to consider buying or selling when “the expert” doesn’t have a good attitude. The general public hears and reads the negative side of real estate. Someone must be a champion for the business and invest in their skills. Take as many classes as possible and practice your skills, focusing on your weakest aspects. Typically, in any business the better educated one is, the higher the earning power. In our company our statistics show the realtors who embrace our training/education earn substantially higher incomes than those who do not. Learn and then promote that fact to the public, via your website, business cards, brochures and sales materials.

Make a business plan, which includes daily activities that will take you to your long term goals. Long term is defined as six month intervals. In your plan identify who you will target and develop scripts for each. Make sure you map out what you will be doing each work day, so that you are not floundering and wasting time. Practice, practice, practice. Practice your initial listing presentation. Can you handle pricing objections? What should a realtor say when a seller says they don’t want to list now because of the time of year or current market conditions? How do you assure a buyer that now is a good time to buy and that they can get a loan? You must anticipate objections and be prepared to field them. The only way you can do that is to practice.

Find a niche market. A realtor with a niche market will have customers coming to them. To become the expert in a specific neighborhood or area will differentiate yourself. This is true for realtors and financial advisors alike. Specialize and set yourself above the rest and you will not have to cut your fee. If you are seen as an expert/specialist you will be sought out and be more highly regarded. Marketing is the key to success for realtors and financial advisors.

The real estate market has changed, so make the most of it. No matter how much doom and gloom there is, people will still buy and sell houses. People are still concerned about making financial progress and retiring with security.

Most importantly, let everyone you know and meet know that you are, be proud of the fact you are in a service business. Get involved with your association, offer free information to the public. These things go a long way.

The principles discussed in this article can be applied to any business. If applied along with a large dose of positive attitude, SUCCESS will come. ☀

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Before You Sell, You Need a Client!

In our current environment you cannot simply sell the consumer a financial product and “Let the Buyer Beware!” It is a sure pathway to compliance nightmares and a lawsuit that can swiftly wipe you out.

The solution is to create a Client Relationship before you propose and close a sale of any financial products. I am not suggesting that you must have a CRM — Client Relationship Management software program — although that might be an important tool in your arsenal of Client Acquisition techniques.

**First you need to have a Client.**

That means the prospect must realize that he, she or they have financial shortcomings that require professional attention. They must agree that there is a substantial need that is calling for your advisory services. Yes, you **should** charge a fee for this advice — but it is not absolutely essential. You can give away your advice and services if you choose to do so. But, undeniably the client will have greater respect for advice for which they have paid a fee.

Does this mean you must become a Registered Investment Advisor and file with the SEC (nationally or state) and be subject to all those regulations and requirements? The answer is “No!” provided that you do this correctly.

The SEC was charged under the Investment Advisor Act of 1940 with regulating the sale and service of securities. It does not regulate estate planning. It does not tell you how to sell Critical Illness coverage or Long Term Care policies. The SEC also does not control how you guide a family in the development of their budget, the refinancing of their home, or in determining how much cash will be required to send Johnny to college. As long as you do not give the client advice regarding securities, you may offer these services. Furthermore, you can charge for this advice.

Of course, you must be careful that your discussion of estate planning does not cross over into the practice of law. You must also be careful that you don’t run afoul of insurance consultant regulations in your state when charging a fee for survivor income planning. Your fee should be for the Needs Analysis — not for the selection or sale of products. But you can easily navigate around these obstacles.

**How Do You Get This Client?**

Easy — You ask. It is really that simple. But asking properly is a bit more involved, since you must do it very carefully. You must be prepared. You must be more effective than all of the TV ads and billboards that are urging your prospective client to spend money foolishly. How do they motivate buyers to take action? First they create a desire for the solution. Then they make the consumer believe that they are offering a solution, product or service that will fill that need. They do not even need to tell them that their solution is inexpensive. One of the most successful advertisements in marketing history was a billboard that showed an unusually shaped bottle of whiskey. The ad (for Maker’s Mark) simply said *Tastes Expensive and Is!*

It is perfectly acceptable to tell your prospect, “My advice is pretty expensive, but I will very likely save you thousands of dollars in taxes or otherwise lost earnings.” Everybody knows, deep inside, that quality is usually costly at the outset, but beneficial over the long term.

You should have a comprehensive and some sample modular plans and a fee schedule, of course. It is much easier to show than it is to tell!

**How Extensive are Their Needs?**

Your prospect may need a modular plan of some type. They may need a comprehensive financial plan. Certainly your prospect will have various types of advisor or strategic decisions to be addressed, in addition to a need for financial products. How do you prepare yourself for these alternate paths? Do you have sample plans to display?

**Back to Square One — Make Them a Client**

You need to make a strong presentation to the prospect that gives them an opportunity to accept that they need your strategic financial help. They must recognize that with all the financial choices facing them, in the midst of their busy personal, family and business lives, they are in need of assistance. They need help! They need guidance! They need you!

Such a presentation is not a matter for mere verbal disclosures. It is certainly not a “yellow pad” event. There would be no way to confirm and verify what you had committed to perform, and what the client’s expectations were. This is just the first step in a process. If there is no client relationship, then the rest of the process doesn’t matter very much. If the prospect has been converted into a client, then sooner or later they will follow through on the implementation of their financial concerns — through the purchase of products or services.

Make the first step correctly, and everything else can “fall into place” for you and for your clients.

Hopefully, this will take place sooner than later. Hopefully, it will occur in a very efficient sequence. Hopefully you will receive many referrals. But the transition from prospect to client must take place first.

**What are the Stakes?**

I continue to be amazed when financial advisors are asked this question — and they cannot instantly give a cogent answer, **What is a New Client Worth to You?** Why is this such a startling question?
Don’t you think that Starbucks knows what the average customer walking in the door is likely to spend? Don’t you think that McDonalds knows what the average person going through the drive-up window will be spending? Don’t you believe that each firm is focusing on increasing that average size order?

This is generally known as your NCR — New Client Revenue. This is the total amount that, on average, you receive during the first twelve months from a new client. It would include the following:

- Planning Fees (comprehensive or modular)
- Life Commissions
- Annuity Commissions
- Disability Commissions
- Long Term Care
- Critical Illness
- Investments
- Asset Management Fees

**What is Your NCR?**

The chances are, this NCR number will range from $3,000 to $30,000. Obviously one of your goals is to increase the size of this number. Secondly, it is to reduce the processing time and stress to complete the relationship. Third, it is to increase the number of clients you can see — through improved efficiency. And finally, your goal should be to maximize the number and quality of referrals.

Knowing your NCR will motivate you to take a more effective marketing approach — and will help you justify any expenses to be incurred. If I told you that you’d have to send 12 additional letters at a cost of about a dollar each — to earn $4,000 would you do it? If I could help you see that spending an extra $80 would net you an average of 5 referrals, producing 3 new clients and generating $12,000 in revenue, would you spend that $80?

Of course the answer to these questions is “Yes” but you have to have an orderly process that leads to a higher closing ratio and higher client profitability.

**But You Didn’t Study this!**

All of the above was not in your coursework if you studied the Chartered Financial Consultant course or the Certified Financial Planner curriculum. You acquired knowledge and you passed tests, but you didn’t learn Marketing 101 — completing the Client Engagement.

**A New Approach to Financial Services**

We know that addressing the economic needs of your prospects and clients is a process. Learning to operate a process is quite different from learning things, acquiring facts and figures. One is learning, the other is doing. Maybe what you need is to take a “Doing” course instead of the traditional “Facts” approach. It might be very good for your pocketbook. And finally such a course is available.

The **Financial Planning Process™** is an intensive curriculum that is not based on just the acquisition of knowledge and test-taking. It both educates and trains the practitioner how to operate the process — to move prospects through the planning and implementation phases to obtaining referrals. Soon you can be off of the Prospecting Roller Coaster and be making more frequent trips to the deposit window of your bank. Think of it as a financial apprenticeship where you learn to use new tools — and you take your new toolkit home with you — so that you are immediately using the new skills.

**Check it Out**

The first step I would suggest is to contact Amy Primeau, IARFC Domestic Membership Chair for the new program. Amy can send you a course brochure, and you will be amazed at the difference between the Financial Planning Process™ and the courses you took in college or your post-graduate financial studies. This is not your typical lecture, study and exam approach. The students actually produce both modular and comprehensive plans.

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They learn to use all the software necessary to move clients from the prospect to the client stage. Think back on all the courses you took in college. How many of them made you any money last week?

You can send Amy an email at: Amy@IARFC.org or call 800 532 9060 ext. 34 and ask for a course brochure. You can evaluate whether or not you want to change the way you have been trying to approach prospects that definitely need your services.

Follow-Through NOW

The economy is uncertain. The costs of doing business are going back up, and your personal budget needs aren’t reducing. It may be time for a new approach. For most readers it isn’t practical to solve your career problem by working harder and longer. You’re probably already doing that. What you need to do is work smarter. Let Amy tell you about how to use the Financial Planning Process™ to change the dynamic of your practice. Increase your NCR!

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CONTINUED FROM PAGE 24
BEFORE YOU SELL, YOU NEED A CLIENT!

**The)**

**Builder**

**Suite**

Software, Training and Support for Financial Advisors

**Make Your Sales Soar!**

**Plan Builder**

- FINRA Reviewed
- Develop high quality, colorful, comprehensive financial plans
- Create unlimited “what-if scenarios” — including Monte Carlo simulations
- Present product solutions powerfully, swiftly and dramatically
- Easily justify a substantial planning fee plus product sales!

“Plan Builder is intuitive and easy to use. I love the traffic light checker that let’s me know if I’ve forgotten some important detail. Plan Builder let’s me create a concise client friendly proposal using great graphs to quickly illustrate problems and solutions. I have doubled my planning fees and doubled my life and annuity sales.”

*Dave Williams, IL*

**Practice Builder**

Client Relationship Management (CRM) alters how advisors practice. Acquire and maintain our clients’ Top of Mind Awareness; reduce your professional liability and improve operational efficiency.

View a free fully interactive web demo of Practice Builder. Witness how easily you can make your office more efficient and produce a consistent flow of referrals.

“Practice Builder, CRM software, is the single most important piece of software in terms of managing your business and client contact. Practice Builder has landed me over a million dollars in new money this year by touching prospects I would never have re-contacted without the software. It’s great for client management, mailing lists and delete lists and there are thousands of customer letters if you want to drip market. It is also very competitive in price and you can order only the modules you need.”

*Steven G Johnson, VA*

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Contact: 800 666 1656 ext. 14
edm@iarfc.org
www.iarfc.org

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The Register | December 2008
If you were an advisor looking for leads, especially rich folk, would you surf a website named: www.boringinvestmentsforpeopleonafixedincome.com? Of course not.

And that is their strategy. The wealthy want to remain as anonymous as possible. Who are they? They’re a secret association of embarrassingly high net worth individuals. They log on to exchange ideas on investments in total secrecy. A frequent topic is the perceived ineptitude of their current advisors.

Now wouldn’t you want to hack into this website? Imagine the value of having a list of the super rich that are unhappy with their current advisors. Well I did, I paid a Russian teenager from Minsk to do it for me.

Are you jealous? Don’t be. I have the combination to King Midas’s vault and yet I haven’t made a penny. I can’t figure out how to get in front of these unhappy super rich people.

They travel on private jets, So I’m not going to bump into them taking off their shoes at LaGuardia. And they all live in gated communities, real ones (at mine, the guard is never there and the cameras are fake).

However, I do have some valuable information. I know the names of the advisors they want to dump. I called one and told him that I had some secret information on one of his wealthiest clients. His client was thinking of switching advisors. His client was thinking of switching advisors.

The advisor didn’t believe me. How could he? I was telling him that the client that generated 65% of his revenue was about to jump ship. It would have been like telling the CEO of GM in 1968 that in 40 years a company named Toyota, a Japanese company no less, would be the number one car producer in the world. He’d have laughed at me, and then thrown me out of his private club.

I tried a different strategy I approached one of the advisors and offered to give him the information for free. In return I wanted a signed testimonial that I had warned him that he had a discontented client.

Still, no luck. The guy lost the client anyway, but then reneged on our agreement. He didn’t want any of his competitors to know that he was flirting with bankruptcy.

Here I was with all of this valuable information and no one was listening. I had a brilliant idea. I contacted my Minsk hacker and asked her to create a fictitious account for me. I then sent an e-mail using the fake name to all the HNWI saying that I had fired my advisor and hired Hesh Reinfeld. I then waxed on about his skills and performance record.

It worked. I got a phone call from the office of a mega-rich techie in Silicon Valley. The secretary wanted to know if I could fly to Pebble Beach for a round of golf with her boss.

I agreed immediately. I didn’t ask about reimbursement for my expenses, I figured that in the world I had entered, no one worried about these petty cash type of expenses. The 18 holes at Pebble Beach went well. The next morning he transferred his multi-million dollar account to me.

And as expected that afternoon, I was being harassed by his former advisor. He wanted to know who the hell I was, and how dare I steal his best customer.

I didn’t back down, I told the advisor he was already on thin ice with his client and I just happened to be the right person at the right time. And then I hung up on him. I had never done that to anyone, it felt good, I was finally someone important.

My new client started introducing me to his friends. My AUM grew exponentially. But then one day I read on the secret website that my clients weren’t happy with me.

They realized that I was no better an advisor then their prior ones. Plus, I was getting slightly haughty and self-centered.

But I didn’t worry. If they were to call a new advisor, I’d be able to start a negative campaign about him on the secret website. This was actually becoming fun. I never knew I liked to say negative stuff about other advisors.

Now I have a new career as a political strategist. I have the two most important credits on my resume: I know a lot of wealthy people, and I know how to run a negative campaign on the web.

If you want a similar strategy, or to assist you with writing assignments that will help you in your market.

Contact: 412 421 8379
hesh@heshreinfeld.com
www.heshreinfeld.com

Hesh Reinfeld, an experienced journalist, passionately believes that a properly crafted bio or marketing profile will cause a prospective client to be sufficiently attracted to read it, and to feel, “I’d like to meet this person.” Perhaps you would like Hesh to help you prepare a similar biography for you, or to assist you with writing assignments that will help you in your market.

Hesh Reinfeld

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The Register | December 2008
As the IARFC grows, it continues to deliver more benefits, knowledge, information and practical marketing techniques to its RFC members. It’s time for you to help by referring prospective members. Refer us to a qualified advisor or agent now. After the prospective RFC member completes and returns his/her application, you will receive your choice of one of the following three items:

250 Consumer Referral Cards
for you to send to your clients, soliciting them to refer prospects to you. Plus an article on how to use them!

25 full size RFC Consumer brochures — “Do You Need a Professional Advisor?” that are designed for presentation folders and as handouts. Excellent for presentation to upscale prospects.

50 Tri-Panel Consumer Brochures
for use in mailings to prospects, other professional advisors and member of the media. Send to local associations with an offer to address their organizations.
Referral Program

Here’s a prospective RFC member!

Please select one item on the left. After the prospective RFC member completes and returns his/her application, you will receive your selection.

*Please print or type the information below*

<table>
<thead>
<tr>
<th>First (Given) Name</th>
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<th>Last (Family) Name</th>
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<td>Prefix:</td>
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<td>☐ Mr.</td>
<td>☐ Ms.</td>
<td>☐ Mrs.</td>
</tr>
</tbody>
</table>

Firm Name, Insurance Company or Broker/Dealer

Street Address

P.O. Box / Suite Address

City State Zip Code

Country

Phone Fax

E-mail

Referred by:

Address

City State Zip Code

FAX TO: 513 424 5752
From cyberspace to face-to-face

The IARFC Career Center is on its way to building a networked online career center where you can reach talented accounting and finance candidates from a multitude of financial service industries.

Since we launched this initiative in March 2008, employers posting on the IARFC Career Center have witnessed their ROI increase dramatically. Now you can pay one price to have your jobs posted on FIVE reputable association job boards reaching over 2200 highly qualified financial services professionals.

Post your jobs in one place and save.

http://careers.iarfc.org
NEW IARFC MEMBERS

Ming Bao, China, RFC
Ren-feng Bao, China, RFC
Qing-he Bei, China, RFC
Zheng-zheng Cao, China, RFC
Zhi-Qu Chen, China, RFC
Zhao-Yan Chen, China, RFC
Xiao-Rong Dan, China, RFC
Qiong Deng, China, RFC
Jie-Gen Feng, China, RFC
Xin Feng, China, RFC
Zhu-Lan Gou, China, RFC
Cai-Di Guo, China, RFC
Min-Yi Guo, China, RFC
Jian-jun Han, China, RFC
Song-Zhen Han, China, RFC
Bo Hu, China, RFC
Jian Huang, China, RFC
Jin-Ling Jiang, China, RFC
Ying-Chun Lei, China, RFC
Jin-Ling Li, China, RFC
Hua Li, China, RFC
Xin Li, China, RFC
Zi-An Li, China, RFC
Jia-Yin Liang, China, RFC
Xi Liang, China, RFC
Yan Liang, China, RFC
Xiu-Hua Liao, China, RFC
Ming-Kang Lin, China, RFC
Yong-Zhong Liu, China, RFC
Guo-Ping Liu, China, RFC
Yong-Mei Liu, China, RFC
Qiong Luo, China, RFC
Zhen-Hua Mei, China, RFC
Bo Peng, China, RFC
Yan Ren, China, RFC
Ji-bin Sang, China, RFC
Jian-Hong Shi, China, RFC
Zhan Shu, China, RFC
Yong-Ni Tan, China, RFC
Sha Tian, China, RFC
Shao-Zhen Tu, China, RFC
Gang Wang, China, RFC
Hong Wang, China, RFC
Shu-Zhen Wang, China, RFC
Wen-Jing Wang, China, RFC
Xiao-Qian Wang, China, RFC
Jin-Bo Wu, China, RFC
Yan-Hong Wu, China, RFC
Li-Wei Yue, China, RFC
Ran-Yu Xie, China, RFC
Giang-Trong Xi, China, RFC
Yan-Xin Xu, China, RFC
Fan Yang, China, RFC
Jing Yang, China, RFC
Shu Yang, China, RFC
Ting-Yu Yang, China, RFC
Wei-Zhi Yang, China, RFC
Xiao-Rong Yang, China, RFC
Cheng-Guang Xiao, China, RFC
Na Yi, China, RFC
Giu-yuan Zhang, China, RFC
Li-Xia Zhang, China, RFC
Qi-lei Zhang, China, RFC
Qin-sheng Zheng, China, RFC
Hai-Hua Zhang, China, RFC
Ji-Hong Zhang, China, RFC
Mei-na Zhang, China, RFC
Nai-An Zhang, China, RFC
Xiao-Can Zhang, China, RFC
Xiao-Hui Zhang, China, RFC
Xiao-Rong Zhang, China, RFC
Yun-Hui Zhang, China, RFC
Qiu-yu Zhao, China, RFC
Shu-guang Zhao, China, RFC
Yan-jie Zhao, China, RFC
Chun-Jia Zheng, China, RFC
Fang Zhong, China, RFC
Ming-Jin Zhong, China, RFC
Bao-Yi Zhou, China, RFC
Jian-Hua Zhu, China, RFC
Lin Zhu, China, RFC
Xiao-min Zhu, China, RFC
Yu-Can Josephine Hong, Hong Kong, RFC
Fuk Lin Wong, Hong Kong, RFC
Kit Wah Saki Wong, Hong Kong, RFC
Sze Leung Philip Yeung, Hong Kong, RFC
Wing Sang Vincent Yeung, Hong Kong, RFC
He Yuan Yeung Chen, Hong Kong, RFC
Chui Pik Esa Yi P, Hong Kong, RFC
Kar Po Rosita Yi P, Hong Kong, RFC
Kim Ki Andrew Young, Hong Kong, RFC
Ming Kong Matthew Yu, Hong Kong, RFC
Yu Hang Susanna Yu, Hong Kong, RFC
Suzanna Zee, Hong Kong, RFC
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Iwa Gunawan, Indonesia, RFA
Mohammad Abdurrazaq Wardhana Hakim, Indonesia, RFA
Handani Handani, Indonesia, RFA
Luky Hanudayani, Indonesia, RFA
Fransiskus Hartanto, Indonesia, RFA
M Iqbal Hikmat, Indonesia, RFA
Dedy Irwan, Indonesia, RFA
Devi Kusumawati, Indonesia, RFA
Prahastono Hari Mulyanto, Indonesia, RFA
Prasetyo Prasetyo, Indonesia, RFA
Gatot Pratiharjoko, Indonesia, RFA
Nila Maya dwi Shandari, Indonesia, RFA
Ash Samihadi, Indonesia, RFA
Bambang Saptono, Indonesia, RFA
Adrian Sadamir, Indonesia, RFA
Sorny Setiyawan, Indonesia, RFA
Tuti Sulistini, Indonesia, RFA
I Made Tirta, Indonesia, RFA
Retro Widyawanti, Indonesia, RFA
Yunus Yunus, Indonesia, RFA
Soi Peong Fong, Macau, RFC
Chi Lon Patrick Ho, Macau, RFC
Hong Seng Ho, Macau, RFC
Kuan Leng Ho, Macau, RFC
Sei Wan Liao, Macau, RFC
Pou Pui Lao, Macau, RFC
Im Fan Wimmy Leong, Macau, RFC
Yun Peng Angela Lu, Macau, RFC
Cho Fai Dino Kam, Macau, RFC
Son Wai Kwok, Macau, RFC
Ut Sang Lam, Macau, RFC
Kai Gai Lee, Macau, RFC
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Chi Fong Leong, Macau, RFC
Ko Chian Leong, Macau, RFC
Kim Seng Leong, Macau, RFC
Kit Man Kitty Leong, Macau, RFC
Soi Lin Virginia Leong, Macau, RFC
Teng Kun Eric Leong, Macau, RFC
Wai Fong Leong, Macau, RFC
Wai Keng Candy Leong, Macau, RFC
Wong Un Alexander Leong, Macau, RFC
Lai Chai Lo, Macau, RFC
Sao I Sally Long, Macau, RFC
Kai Wai Juie Man, Macau, RFC
Lui Fai Mok, Macau, RFC
Iun Man Connie Ng, Macau, RFC
Chun Kwock Ng, Macau RFC
Ka Chia Martin Ng, Macau, RFC
Tin Wai Alex Ng, Macau, RFC
Sio Mui Temmyong, Macau, RFC
Hao I Pat, Macau, RFC
Leong Pou Pun, Macau, RFC
Pou Iu Joanne Pun, Macau, RFC
Ho Hong Sam, Macau, RFC
Soi Fong Ivy Si Tiau, Macau, RFC
Kuan Fei Tai Macau, RFC
Wong Chi Isabel Tam, Macau, RFC
I Wan Tang, Macau, RFC
Lw Pung Spencer Ung, Macau, RFC
Lui Un Jeff Wong, Macau, RFC
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Kim Huey-Chen Taiwan, (R.O.C.), RFC
Lee See-Fee, Taiwan, (R.O.C.), RFC
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Adam Justin Bay, CA, USA, RFC
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Dennis C. Stoley, NC, USA, RFC
James Michael Taegel, MI, USA, RFC

Members Who Recommended New Members

Referrer of the Month

Donna Graber, RFC

Recommended Members

Randall J. Benton, RFA
Donna Graber, RFC
John Graber, RFC
George Warner, RFC

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