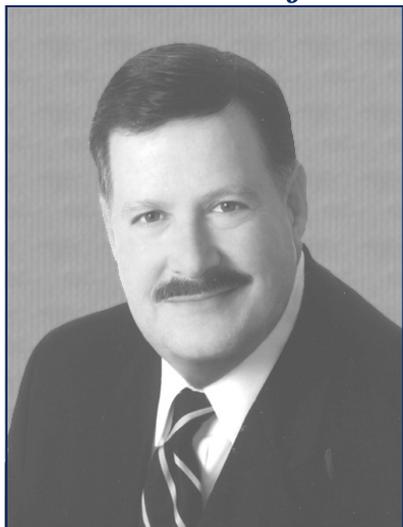




Member Profile



Stephen Rothschild

One of the most exciting members of the IARFC is a national expert in wealth accumulation and transfer. Stephen Rothschild, CLU, ChFC, CRC, RFC has two offices located, in St. Louis, Missouri and Naples, Florida. Not only do Stephen and Debbie divide their time between three homes, he is constantly on the road, traveling as a member of the Executive Committee of the Million Dollar Round Table. He will be inducted as the president of the 28,000 member MDRT in September.

A native of St. Louis, Stephen comes from a loving, stable family. He learned the importance of a strong work ethic early in life from his parents, who owned a business manufacturing and distributing Stetson hats, which had been in the family since the 1850s. Although the hat business was sold years ago, the lessons learned have stayed with him.

Like many financial advisors, he started as a life insurance producer at a young age – 23. He came into the insurance business by accident, but he has excelled in it by choice. He began early honing his sales skills, through Junior Achievement selling ice

chippers and as advertising manager for his high school's newspaper. "Growing up, I was always selling something," Rothschild said. "During my senior year at Boston University, I wrote letters to Howard Hughes and to Sidney Salomon, who owned the St. Louis Blues, a National Hockey League team, and asked if I could work for them, without pay, so I could observe them."

Fortunately, Howard Hughes did not respond, but Sidney Salomon did. The summer of 1968, following the Blues' first season, he worked as the team's assistant publicity director selling advertising for the program book. Salomon also was a successful general agent with Crown Life. Pleased with Stephen's sales skills, he offered him a job selling life insurance. Salomon, a 45 year MDRT sales leader, was very persuasive and soon young Stephen found himself selling policies, not program booklets.

Determined to be successful, Rothschild became a student of his profession and learned all he could. "I began studying all the time and learned a lot about tax laws," said Rothschild. "I read the MDRT Proceedings, cover to cover, to learn what the best in the business were doing, and I enrolled in CLU courses. The knowledge I gained from my studies gave me confidence to succeed. Eventually, I had opportunities to use what I had learned and, the next thing I knew, I was making money." Rothschild earned his CLU designation in just three years and, at the time, was the youngest person in the state of Missouri to have earned it. He has since gone on to acquire the ChFC, CRC and RFC designations, and he is a registered principal with NASD.

In 1972, he joined the General American agency of Fred R. Sale, CLU, ChFC, and became a partner in 1981. Five years later, when Sale retired, Rothschild purchased his interest in the firm. Sale was a major

(Continued on page 5)

Leveraging Success

Media celebrity begins with the publication of an article that mentions you positively, quotes on your expertise that are posted on an appropriate web site, or your appearance on a financial television program. But the real success of a media marketing campaign does not begin until an advisor figures out how to leverage good publicity. Most advisors labor under the mistaken idea that the important centers of influence will see what has been said about you or hone in on the expertise you have expressed in an article under your signature or by line. Many of the people you are hoping to reach will *not* see your initial success. They are out of town, didn't read that particular issue, didn't watch that particular TV show. As a result, you leave your best efforts on the table.

It is your job to learn how to leverage your success. You can never be sure that your target client has read the article that outlined your successful strategies for solving specific financial problems. You can only be certain your target prospect receives your media clips when *you send copies* of your print or electronic marketing successes.

(Continued on page 3)



Lisbeth Wiley Chapman



Financial Planning Building
2507 North Verity Parkway
Middletown, OH 45042-0506
800 532 9060 • Fax 513 424 5752
www.IARFC.org

BOARD OF DIRECTORS

Edwin P. Morrow, Chairman & CEO
CLU, ChFC, CFP®, CEP, RFC
edm@IARFC.org

Judith Fiset-Losz, Executive Director
director@IARFC.org

H. Stephen Bailey, President
LUTCF, CEBA, CEP, CSA, RFC
steve@hbfinancial.com

John E. Grable
MBA, Ph.D, CFP®, RFC
grable@humeck.su.edu

Vernon D. Gwynne
CFP®, RFC
fsxfirst@aol.com

Richard D. Landsberg
JD, LL.M, APM, RFC
Landsbr@nationwide.com

Edward J. Ledford
CLU, RFC
eledford@marketsharefinancial.com

Constance O. Luttrell
RFC
luttrell@mindspring.com

Ruth Lytton
MS, Ph.D., RFC
rlytton@vt.edu

James McCarty, Secretary
CLU, RHU, LUTCF, RFC
jimmccarty@showbizselling.com

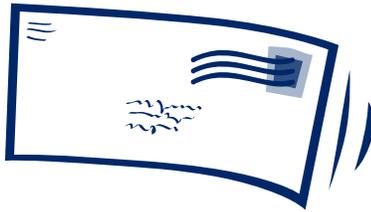
Burnett Marus, Treasurer
RFC
bmarus@sbcglobal.net

William J. Nelson
LUTCF, CEP, RFC
billn@nelsonfinancial.com

Ronald K. Stair
AEP, EA, MLT, Ph.D., RFC
rstair@cpd-nfg.com

Wendy M. Kennedy, Editor
Editor@IARFC.org

Kathleen Ourant, Administrative Assistant
Kathleen@IARFC.org



Register Letters

We welcome your thoughts and ideas.
Please direct correspondence to: Editor@IARFC.org
Letters may be edited for length and clarity.

This is my opinion on President Bush's reform of Social Security. If part of each wage earner's contributions are to be placed in a private savings account and if that account is a "mutual fund," then this wage earner should be permitted to choose any "regular listed" mutual fund.

Any licensed Registered Representative should be able to place the order and receive a commission. In most instances the Registered Representative not only has to provide investment advice to the wage earner, but also must complete "account application," both for the "Broker-Dealer" and also for the fund family. He must also provide a "prospectus" complete any "Patriot Act" form, provide "Privacy" regulation documents, etc. Registered Representatives earn their compensation.

The privatization plan should allow "no" withdrawals, even for college tuition or a home purchase. The only withdrawals would be for retirement.

The NASD and the SEC are always complaining about fees; they won't be satisfied until Registered Representatives receive no compensation on any securities transaction.

If deposits made in the privatized account, are to be made without a broker commission, I personally would have to charge an "administrative fee" to assist the wage earner in setting up the account.

Remember, the Registered Representative is still liable to follow all the rules of the NASD/SEC in setting up an account even without broker commissions, not to mention being sued by a disgruntled investor.

Carl J. Hegner, CLU, ChFC, AEP, RFC
Miami, FL

IARFC Register Amendment

In Volume 6 Issue 4, IARFC Member Profile with Charles "Tremendous" Jones, CPAE, RFC. Mr. Jones was listed as to have the CLU designation. We apologize for the error although he did take some courses.

I read your article "Let's Bury 'Fee-Only' Planning" with interest. While I think there is a place for all types of compensation methods (commission, fee-only, fee-based, or some combination), I don't believe that "fee-only" should be used as a marketing tool.

Do people buy cars because the dealer's unique selling proposition is, "You can buy cars here with cash, financing, or leasing." Did I seek out my relationship with my doctor because I saw an ad that said, "Money accepted here?" Yes, we know investment professionals get paid, and from a compliance disclosure standpoint we need to know the arrangements before we engage the services. But a marketing brochure's focus should be on features and benefits.

I want to let you know that I will be listing the Financial Advisor Forum in my conference section of the *Compliance-News*.

Keep up the good work.

Nancy Lininger, Consultant
Camarillo, CA

The IARFC staff is looking forward to meeting members of the IARFC at the upcoming Financial Advisors Forum, May 12-14. Please, visit the IARFC booth. We would like to give the members a special gift of appreciation for their participation in this year's Forum.

We invite members of the IARFC to participate in our *Register Letters* section. Please send your letters and comments to Wendy@IARFC.org or mail to the IARFC offices at: P.O. Box 420506, Middletown, Ohio 45042-0506. Your comments and participation in the IARFC organization are very important to our growth. The IARFC *Register* is also looking for articles. You may submit articles of at least 300 words via e-mail, along with an electronic photo and bio of not more than 100 words or less.

Media Spotlights You. When a newspaper prints your name, company name and opinion in such a way that you appear to be an expert, you receive an implied endorsement from that publication and reporter. It is far more important and impressive to your clients and prospects than any amount of advertising. When you advertise, you say nice things about yourself. When you receive a third party endorsement as a trusted expert in a newspaper or magazine, someone else - a third party - is saying nice things about you. Very impressive!

A Third-Party Endorsement Campaign. It is your job to repackage and distribute your media coverage to your target market, prospects, clients, and colleagues. It helps keep you fresh in the minds of your target audience. You may even suggest that your material be passed onto a colleague. This leads to more referrals with little expenditure of your time, money and energy.

Prospecting. Add to a prospecting letter, a copy of a good print article. In fact, you can use the article as a reason for reaching out to the prospect. It is often stated that you must reach your prospect at least eight times to get their attention.

Client Relations. Clients love you more when you look good in the media. Experience shows that they will pass on good information about you to friends without being asked. However, an aggressive effort to get copies of good media hits to your clients, with a short buck slip attached, is very important. The buck slip can say, "Thought you might be interested in this article featuring my comments on long term care planning. If you have any friends who might be interested in my counsel on planning, please forward this information. Thank You."

Colleagues. A good media marketing campaign may be most successful with your centers of influence and heavy referral sources to your practice, such as estate planning attorneys and accountants. These professionals can become even better referral sources if you give them more information. Again, don't assume that they will see this information unless you forward it to them. Always add new names of ancillary professionals to your centers of influence list. Good media and a sense of "having heard your name before" may be just the ticket for their first referral to your practice.

More Opportunities. Remember too, that when you establish good relationships with the media, you also have the opportunity of referring your attorney and accountant colleagues to the reporters when a question is not in your area of expertise. Never wing an answer. Ask the reporter if you can provide him or her with a more specialized source. Then phone your colleague and get permission to pass on his name, sharing the name of the reporter and phone number. The colleagues are happy and the reporter is happy.

A successful media marketing campaign must appear in three additional places - your web site, your office walls as framed news clips, and a scrap book on your coffee table in the waiting area.

Website. We all agree that most clients will do some stealth perusing of your website. You must post all successful media on the website in a spot that is easy to click to. Links are fine, or, with permission, the posting of the article.

Office Walls. Framing some particularly good articles is even better than your diplomas from college or your certificates for your designations. Have them professionally done and posted in a very visible place in your waiting room.

Media Scrap Book. Put the best articles in a media scrap book that is strategically placed on the coffee table in your waiting area. Far better to have prospects and clients reading about your expertise, with its implied third-party endorsement, rather than encourage them to read some other expert from some business publication.

Don't leave your reputation, referrals or revenues to chance. Determine today to begin a media marketing campaign as a practice building effort. ■

About the Author: Lisbeth Wiley Chapman of Ink&Air delivers clients and assets to investment advisory and financial services firms through a blend of media and web communications strategies. Author of "Get Media Smart! Build Your Reputation, Referrals & Revenues With Media Marketing.," Lisbeth is a featured speaker at the IARFC Financial Advisors Forum. For more information you may contact Beth at: 508 479 1033 or visit www.InkAir.com

INTERNATIONAL IARFC COORDINATORS

Jeffrey Chiew
Asia Regional Chair
DBA, CLU, ChFC, CFP, RFC
cchwee@pc.jaring.my

Liang Tien Lung
Asia Development Organization (IMM)
RFC

Ralph Liew
Philippines Chair
RFC
kilhk@myjaring.net
Roberto Lo
robertoiarfc@yahoo.com

Jerry Tan
Singapore Chair
CIAM, CMFA, RFC
jerry@iarfcsg.org

Huang Wu Qi
China Chair, Guangzhou
RFC, AMTC
iarfc-china@tom.com

Billy B. Ray Tam
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chair@iarfc-hk.com
Allan Wan, RFC
allanwan@accountant.com

Ng Jyi Wei
Malaysia Chair
ChFC, CFP, RFC(M)
iarfcmtg@time.net.my

Aidil Akbar Madjid
Indonesia Chair
MBA, RFC
akbar@pb-co.com

Jeffrey Chen
Taiwan Chair
RFC
rosemary@imm.com.tw



Where the IARFC will be represented

Financial Advisors Forum
May 12-14, in Middletown

RFC/GAMA Conference
June 9-10, Hong Kong

Taiwan RFC Conference
June 14-15, Taipei, Taiwan

Guangzhou RFC Meeting
June 16, China

Shanghai RFC Meeting
June 17, China

Shenyang RFC Meeting
June 20, China

Beijing RFC Meeting
June 22, China

Financial Engineer Institute
June 22-24, Tampa

Million Dollar Round Table
June 25 - 29, New Orleans

International Dragon Awards
August 13-14, Chiang Mai, Thailand

Thailand Financial Adviser Forum
August 16, Bangkok

Malaysia Financial Adviser Forum
August 19, Kuala Lumpur

Singapore Financial Adviser Forum
August 22-23, Singapore

Indonesia RFC Congress
August 25-28, Bali

Philippines Financial Forum
September 8-9, Makati City

LIMRA Financial Adviser Conf.
October, 2005 - Romania

From the Chairman's Desk...



Ed Moran

No! It is Not Too Late! You can still register for the Financial Advisors Forum. Don't miss out on the outstanding speakers, the intellectual atmosphere, the exhibitors, the demonstrations, the reception, the dinner, and the professional camaraderie.

Why Attend This Forum? Who can say that they don't need any new ideas, or want to make any new friends? The best learning takes place in conferences. Most of your knowledge has been acquired in a classroom, and all the sessions at the Forum are set in that format. The truth is - the classroom setting is the best way to learn. But what you will get that is of **far greater value** by attending a conference such as the Financial Advisors Forum, is the **networking with other professionals** in attendance.

The Value of Networking. When you converse with a fellow professional your ideas become clearer about how you can personally apply what you have just learned from a speaker. You and another successful advisor share techniques, and both of you are enriched. But you have to register. **Do it today — call 800 532 9060.**

Member Profile. In this issue I was pleased to introduce to you **Stephen Rothschild**, a long time friend. He has taken the principles of hard work, intellectual curiosity and association participation right from college into great success and a marvelous lifestyle. Stephen will definitely make a major contribution to the profession during the next year as President of the **Million Dollar Round Table**.

Lead Program Status. We had 89 replies to the e-mail blast within 48 hours, and they kept coming in. For more details, see the **Member files area of IARFC.org**. If you want to get involved, send an e-mail addressed to: **Kathleen@IARFC.org**

Marketing Made Easy. Did you study the sample Marketing Budget in the last issue? Did you download it from the Member Files area of the IARFC website? If so, you are ready to follow-up on the excellent articles within this issue, such as **Beth Chapman's Leveraging Success** and the **Cato Comments** by **Forrest Wallace Cato**. A common, but often overlooked part of your image, are the envelopes in which you mail communications to prospects and clients. There are money-saving and money-making ideas in **Pardon Me, Your Envelope is Showing** on page 6.

Portrait of a Professional. In the next issue of *IARFC Register* you will get to know more about one way that **Bill Lindsey** distinguishes himself from thousands of competitors in Southern California. Some application of his techniques may work for you. In future issues we will profile more members who are doing something unique and transferable. Maybe that person should be you! If you are doing something that may be duplicated or modified by others, please let us know. Send to: **edm@IARFC.org** You'll be contacted as the article is developed for a future issue.

Asian Advisor Activity. I have just returned from the APLIC conference in Genting Malaysia, where 7,500 attendees revealed strong interest in financial counseling. The IARFC booth was one of only seven, staffed by representatives from our organizations. I was also in Kuala Lumpur, Manila, Singapore and Jakarta. In future issues I'll share more of the progress being made, and the great leadership of the area IARFC groups.

We Keep Growing. The IARFC continues its 36% annual growth rate, while many associations are fighting losses. Why? The reason is **Referrals from Members**. You can help strengthen our ability to serve you - call us with a referral name: **800 532 9060**

Send Us Your Articles. We would appreciate shorter articles (less than 1,500 words) for the *Register*, and longer and more technical presentations to the *Journal of Personal Finance*. Remember, one way to gain personal value from your articles after they are published, is to send copies to clients and other advisors. A recent author ordered 1,000 copies of the Register and distributed them to clients and prospects. ■

influence on Rothschild's career development. In the 80s he became fascinated with the use of computers in their practice, and the opportunities opened up by the concept of fee-based financial planning. Stephen served very actively as a Director of Confidential Planning Services, a network of financial planners headed up by Ed Morrow. Now, after 35 years in the business, during which he has held numerous industry leadership positions, such as president of his local Estate Planning Council and the FPA Chapter, Rothschild is poised to become the MDRT president. "It is an honor to be nominated to serve my fellow members and I look forward to the opportunity to give back to an organization and industry that has given me so much."

On any given day, Rothschild is likely to be found in St. Louis, Naples, or Paradise Valley, a suburb of Phoenix. He travels to Paradise Valley purely for family and relaxation and does no business there. "About one-third of my business is done in St. Louis, one third in Naples, and the remaining one-third is done in various other states." At one time, he was licensed in 38 states and employed as many as 22 people. "I have cut back on the number of states in which I do business and, through attrition, on the number of people I employ as I have become more focused on the areas in which I do business," he said.

Today, Rothschild specializes in fee-based financial planning, estate planning, wealth accumulation and business continuity. Much of his work is done jointly with other prominent producers. Typical clients are affluent families and business owners. In St. Louis, Rothschild, Sale & Associates currently employs five people, a chief operating officer, two securities employees, a bookkeeper and an underwriter. The Naples office, Gulfshore Financial Group, which opened six years ago, is a multidisciplinary practice consisting of four partners - an attorney and specialists in planned giving, investments and insurance - and two staff members. "Ninety-nine percent of my appointments take place in my office," Rothschild said. "I believe this is important because it's part of the psychology of the sale. If a client is going to take the time to come to my office, then he or she is coming for a reason. It's up to me to uncover the reason and solve the problem."

In addition to strong sales skills, his

strengths lie in his ability to devise creative solutions, his extensive product knowledge and his ability to communicate sophisticated concepts in a clear manner. Rothschild's knowledge base is ever expanding as he stays current with changes in products and tax laws, all of which benefit his clients and the producers with whom he does business. Keeping up with these changes requires a strong work ethic and commitment.

A typical day for Rothschild begins in the office at 6 a.m. to get ready for the day ahead. Staff begins to arrive at 8:30 a.m. He returns home by 7 p.m. In between, there is a lot of activity, since the telephone and e-mail never stop.

Rothschild truly is a business and community leader, having served in various leadership capacities in his community and professionally. "Early in my career, I was involved in activities in my community, then my focus shifted to the professional organizations. I used to support community organizations with my time, now I support them financially. However, I hope to get actively involved again in my communities once my industry involvement slows down."

In the St. Louis community, he is a former board member for the Jewish Community Centers Association, Temple Emanuel, Delcrest Senior Citizens Home, Life Skills Foundation, and the Jewish National Fund. Also, he taught a 10th-grade confirmation class at Temple Emanuel for six years.

Recently, Rothschild led the insurance industry's year long effort for U.S. estate tax reform as a member of the Association for Advanced Life Underwriting board of directors. In that capacity, his knowledge, creativity and diligence paid dividends as the insurance industry and legislators debated the issue.

Rothschild's family has played an increasingly important role in his success. "The biggest mistake I made early on in my career was not putting my family first," he said. "I wasn't always there for them, but I decided to focus more attention on my family and activities outside the industry. That was a valuable lesson. I made a commitment several years ago when I recognized my wife, Debbie, and my children weren't seeing very much of me. I decided to slow down and spend more time with

them. I got more involved with my children. I taught confirmation classes at our Temple's Sunday school because I wanted my children to see that religion was an important aspect of life."

It took a few years, however, for him to fully buy into the professional organization volunteer system. Rothschild said, "I missed out on volunteering my first few years because I lacked an understanding of what it was all about. Once I got involved, I quickly learned why so many others did, too. I made a lot of friends. I learned that the more I gave, the more I received."

"The powerful, motivational and inspirational messages that I have heard at MDRT and other meetings have changed my life for the better. The experiences I've gained through leadership positions are invaluable. I am a better businessman and human being because of MDRT, and I encourage every financial advisor to become more active in at least one association. You can't tell where or when the benefits will come to you, but they will certainly do so."

Stephen has a vision of the future that will not surprise readers of the Register, "The world in which we operate will become much more complicated," he said. "We need to band together and form partnerships and joint working relationships so we can gain better focus and direction. We must be more cooperative and less competitive...we tend to think we are in the life insurance business when, in fact, we are in the financial security business. If we don't fulfill the needs of the clients, someone else will. We must display our strengths. Associations like MDRT and IARFC must do all they can to support the members, so we can effectively serve our clients."

When we contacted him for this Profile, Stephen was in Mumbai (Bombay), India, having just addressed the largest crowd ever assembled there for a professional presentation. Not surprisingly, he responded by e-mail, within ten hours. Contact him at:

Stephen@Rothschild-Sale.com ■

Mission statement:

Financial professionals
dedicated to helping people
do a better job of spending,
saving, investing, insuring and planning.

Hong Kong CE Day for RFCs



Mr. Samuel Yung (left), Honorary Advisor, IARFC, Hong Kong and Macao and Mr. Johnson Wong (right), 2nd Vice President, General Agents and Managers Association of Hong Kong presented the check for the Tsunami Relief Fund to Ms. Eli Cheng (centre), Resources Development Manager (Projects) for Hong Kong Red Cross.

The Hong Kong RFCs gathered at the City University in February to gain insights on Estate Duty and to help the tsunami victims.

The event, titled *Financial Planning and Estate Duty*, was the third 3-hour Continuing Education seminar since the RFC Graduation event last September. Eminent speakers were Mr. Samuel Yung, RFC, Senior District Director of AIA, Mr. Thomas Lee, qualified accountant; and Mr. Hugo Chan RFC, attorney. All of the proceeds were donated to Hong Kong Red Cross for helping the tsunami victims.

In Hong Kong, the new year of RFC classes commenced in early April. The Course will be provided by the Poon Kam Kai Institute of Management at the University of Hong Kong, and is co-sponsored promoted and distributed by the General Agents & Managers Association of Hong Kong.

If you would like more information please contact: IARFC Hong Kong and Macao Centre, by phone: 852 2368 5768 or e-mail: admin@iarfc-hk.com. ■

Pardon Me, Your Envelope is Showing!

The first impression made by your correspondence to a prospect, client or another professional advisor is the envelope. They have to open it optimistically, not discard it or put it aside with other “junk” mail. Does your envelope work for you – or against you?

Windows are out! First, if you are using a window envelope for any aspect of personal financial planning – throw them out immediately! Do not use a window envelope. It will be instantly equated with bills, and also implies you are too lazy to have the envelope addressed.

Paper weight. Are you using a heavier weight of paper? If so, it will create the perception that your message has a greater significance. Some advisors pay double or triple the cost of standard envelopes to use those that have a heavy weight and may also have a texture, such as a linen finish.

Is your envelope colored? This will set it off from the plain white envelopes. But, don't use the yellow/manila color that is the favorite of the IRS. You don't want your clients to have a coronary, do you? The color, if you choose one, should not be dark or real bright – just a “classy” light shade – matching your stationery.

What about the Imprint? This is the text located in the corner of your envelope. If you have a logo – by all means place it in the corner. This is a nice opportunity for a small spot of color.

Your return address this should always have a physical location, not just a Post Office box. The P.O. Box is okay, but if that is all you show, it looks suspicious, as if you are working out of a basement somewhere. Arrange your physical location above the P.O. Box number.

Size can work for you - but it will cost a bit more. A 9 x 12 envelope allows your correspondence to be delivered unfolded – as well as the reports or articles you have

attached. A 9 x 12 envelop is perceived as containing much more important information than a standard #10 envelope.

How about the address? Some persons advocate that you have envelopes personally hand written. That may be okay for a birthday or holiday card – but not for business. This would be a form of deception, since everyone knows businesses use equipment for addressing.

Print on Envelope or use a Label? If you are going to use a label, by all means get the clear tape ones and use an adequate size type so that they are easily read; neatness counts. Don't allow staff persons to place labels on crooked. You wouldn't like your name to be displayed crooked, would you?

Bulk mail or standard? Generally all mailings should go first class – when they are to clients or prospects. The only exception might be a publication, such as a newsletter. But even here, it is better to go first class.



If you do any bulk mailing, be certain to have your printer affix the message on the front of the envelope or mailer near the recipient's name and address “Address Correction Requested.” The postal service will charge for correcting the address, but you need to know if your party has moved.

Stamps or Imprinted Postage? There are those who believe stamps will increase the openage rate. But, when your corner imprint identifies you, a postage stamp is not a “fooler.” If it is more efficient for you to use an imprint, that is okay. Save your fancy stamps for personal cards.

Business Reply Mail. There are two general formats every financial advisor should use. Getting the permit is easy, and many insurance companies or broker-dealers will allow you to use their permit number, but have local delivery of the mail made directly to your office, and you pay the postal charge.

(Continued on page 7)

The No. 9 Reply Envelopes. These are ideal for your clients to use for returning forms and checks for their planning fees. You will increase the likelihood and the speed of response significantly because your client doesn't have to hunt for a stamp. Plain white is okay. You will need the special imprint format from the post office. You absolutely need to be using reply mail.

Business Reply Cards. You can use these for all types of purposes – requests for information, acceptance of an invitation, and to nominate referrals. If you serve different classes of clients, such as business owners, educators and retirees, you may want to have three different response cards with special appropriate topics that can be checked off.

What about Post Cards? They are great for writing to the folks when on your vacation trip or sending back photos to your children when on a business trip. However, they really aren't perceived as a serious means of communicating with a prospect or client.

Some advisors have wasted thousands of dollars having large postcards designed and printed to send to prospects. Would you expect your physician, dentist, lawyer or minister to communicate with you in that fashion? Yes, there are some places they work. Such as the appointment reminder post card from a dentist would be okay, just as would a postcard reminding clients at the last minute of your annual appreciation event from which they had already received an invitation to attend.

What about a Lumpy? A lumpy is some physical item you place into an envelope that arouses the curiosity of the recipient. Yes, they work. But, your lumpy had better be pertinent to your message or the opener will feel deceived! This requires some good copywriting to tie the lumpy into your message.



The Registered Financial Consultant (RFC) is a professional designation awarded by the International Association of Registered Financial Consultants (IARFC) to those financial advisors who can meet the high standards of education, experience and integrity that are required of all its members.

The IARFC is an organization of proven financial professionals formed to foster public confidence in the financial planning profession, to help financial advisors exchange planning techniques, and to give deserved recognition to those practitioners who are truly qualified and committed to professional education.

In a society that grows more complex every day, consumers are presented with the need to balance personal financial security with the constant pressures of family, career, community responsibilities and personal enrichment. The financial marketplace is ever-changing with new laws, regulations, products and conflicting media messages. Making the right moves at the right time is critical to accomplishing personal objectives.

A professional advisor guides the financial planning process: goal identification, data organization, analysis, problem identification, recommendations, and most important - plan implementation and results monitoring.

Make Your Mailings Count. With the advent of "Do Not Call" and "Do Not Fax," and the resistance to bulk emailing reaching epidemic proportions, postal delivery is still very effective. People will open a nicely prepared, correctly addressed envelope. They'll read your message – if it is on nice paper and the type font is not too small and your basic message is not too long.

What about Articles? Whenever possible supplement your letter with an article. These can have the addressee's name and date at the top if prepared automatically by your Client Relationship Management program. When photo-coping a local newspaper or a magazine article it is very effective to use one of the "post it" note pads – especially if it has some hand written simple message, such as, "John – thought you'd find this interesting."

Consistency Counts! If you are using a Client Relationship Management (CRM) system to repeatedly mail your clients – with nice letters, articles, agendas, third party items and of course your personal and professional brochures, then the repetition

of envelope and letterhead, paper, style color and format will gradually create a powerful relationship. The repetition and your unique paper, logo, type fonts and format will prepare an image that is referred to as "Top of Mind Awareness." When they see your envelope, they know that inside will be something of personal value. You'll be the advisor who really cares, who really communicates. **And that has great value.** ■

This article was written by IARFC Chairman, Ed Morrow, you may contact him by e-mail: Edm@IARFC.org or visit www.IARFC.org



Practice BUILDER FINANCIAL
Client Relationship Management Solutions for Financial Advisors

A complete CRM System: Contact Management, Automated Marketing, Practice Management Tools, Financial Planning Aids, and Resource Library - all working together to improve:

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- Risk Management
- Referrals
- Productivity
- Profitability
- Compliance
- Efficiency

Traditional Practice Management Power - with a new name. The Text Library System (TLS) was introduced to financial advisors in 1982. Gradually it has grown to embrace all the tasks the advisor needs for effective Client Relationship Management.

Now TLS is known as **Practice Builder Financial**, with a new graphic look and even more tools to help you acquire and maintain your clients.

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For more information contact
800 666 1656 ext. 13
sales@FinancialSoftware.com



PlanBUILDER
Interactive, Real-time, Personal Financial Planning System

Surrounding the financial planning process with tools to improve your efficiency, from start to finish.

Plan Builder (EnterAct) financial planning software helps you develop comprehensive financial plans, quickly and easily. Create unlimited "what-if" scenarios - including Monte Carlo simulations - then illustrate your plans with colorful charts and graphs. In real time.

Contains compelling, easy-to-understand presentation to help your clients see the wisdom of your plans immediately.

For more information contact:
800 666 1656 ext. 12
David@FinancialSoftware.com

How to Magnify Gifts to Your Family

Most Americans are aware of the basic rules with regard to cash gifts. While they change a bit from time to time, the concepts are pretty simple. Unfortunately, most citizens do not make effective use of all the gift tax provisions. Procrastination and a reluctance to accept that death is inevitable have motivated widespread inaction. Then, when the onset of illness is imminent or sudden, it is too late to make adequate use of gifting opportunities.

Use Leverage. Investors have always liked using the principle of “leverage” to magnify the impact of investment dollars. A good example is the purchase of real estate – place 20% down and borrow 80%, which provides an initial leverage factor of 4 to 1.

A down payment of \$20,000 on a \$100,000 building that may someday have a market value of \$200,000 and the mortgage balance may have been reduced to zero will have a net value of \$200,000 – a major improvement over the \$20,000 down payment. However, real estate, with management responsibilities and complex tax features, is not an ideal candidate for gifting, but it is a familiar aspect of the magnifying impact of leverage.

Real estate also offers income tax advantages for depreciation, operating and interest deductions. But these may not be useful for minor beneficiaries or charities.

What about federal estate and gift taxes? Will they disappear as many leaders and legislators wish? Yes! But, they will also reappear – as they have five times in our nation’s history. The reasoning is that when pressed for cash to pay or repay for war or economic crises, Congress finds it easier to tax dead people. So, don’t plan based on expectation that estate tax someday may be eliminated forever. Just wait a year or two and it will return, perhaps at an even higher rate. Therefore, any gifting program needs to be structured to legitimately avoid estate taxes.

Responsibility. Another major obstacle to gifting is that children and many young adults are not responsible managers of money. Some adults also need to be protected from poor spending habits, careless business transactions, credit and marital problems. Just giving them cash or liquid

investments can be very unwise – and even harmful.

One of the most effective and efficient solutions is a combination of periodic gifts, properly drafted trust agreements and the use of a life insurance policy:

- All the periodic gifts will gradually remove assets from the taxable estate of the donor(s).
- The trust agreement provides tax benefits, creditor protection, investment management and estate tax exemption.
- The life insurance policy magnifies the value of the family gift, turning a \$10,000 annual gift into perhaps a tax free gift of \$500,000.

Installment Gifting. Annual gifts can be of any amount, but the Congress has limited the amount of gifts that are not subject to tax. Initially the annual amount was \$10,000, but that number is now indexed and has been adjusted to \$11,000 per beneficiary. So two parents could currently give \$22,000 to a trust for the benefit of a daughter. They could also gift \$22,000 to a separate trust for each of their daughter’s children.

But, let’s assume the gifting program starts out at just \$22,000, and the donors plan to contribute for at least ten years. According to veteran life insurance agent and financial advisor, Bill Nelson, RFC, that might provide a joint and last to die policy in the amount of \$500,000, for a couple age 60. Funds could be invested within a fixed or variable contract. Nelson indicated “While investment yield might reach the historical return of 10–12% for stock investments, if we just used an 8% return in ten years the policy would be worth \$244,134 and if no further payments we made, the values in 30 years would be \$833,066. But, if investments were then altered to a more conservative mix, earning just 4%, the values would still be \$215,819. Since the death benefit of \$500,000 is estate tax exempt, there is still significant leverage.”

That is pretty impressive leverage, not to mention all the tax benefits provided by a properly drafted trust agreement.

The Proper Receptacle. What does the attorney have to do to prepare for all these tax benefits? First, the trust agreement must irrevocably remove the contributions from the parent’s estate. It must have flexible authority for the trustee to protect the daughter and provide for investment management. This might call for the naming of three parties:

A Trustee – to operate the terms of the trust, collect and dispense funds as directed by the instrument, and prepare (or have prepared) all accounting and tax returns.

A Trust Financial Advisor – who would select the insurance contract, supervise the investment elections based on the circumstances of the donors and the beneficiary and guide the investment of the settlement proceeds.

A Trust Protector – to require that both the Trustee and Trust Financial Advisor perform their tasks correctly, including a replacement if necessary. A protector normally has the ability to move the situs of the trust if that would later become appropriate as result of some changes in the legal environment or collection attempts by creditors of beneficiaries.

Charitable Options. There are a wide variety of charitable trusts – some of which preserve an income to the donor. The amplification effect of life insurance can also be utilized, but the terms of the trust, and the investment media used must be different. But, those are just the mechanics. One couple seriously wanted to make a major impact on religious education. They were even planning to spend a lot of their retirement time teaching classes. But they wanted to leave a lasting legacy in the form of an educational building, free of debt to replace their contributions of time. The series of gifts to a charitable trust accomplished this for them, since the large sum guaranteed by the life insurance would fund the desired building, without any reduction of the estate for their children.

Many families want to combine strong
(Continued on page 11)

Are You Too Old for a Website?

We have been conducting informal surveys of financial advisors, and one major degree of reluctance about web-based marketing is the issue of Age!

Are Your Clients Too Old? Many financial advisors answer, “Yes.” They believe their target new client (a retiree with money) is not surfing the web. Well, they are wrong, seriously wrong! Many retirees now have the time to use a home computer. No, they may not have high speed access, because they aren’t trying to use Napster or its successors to download pirated music. They aren’t latching on to the porn sites that offer millions of disgusting pictures.

But retirees are sending frequent e-mail to

mall to shop for new long term care policies or to trade in their annuity. Nowadays, “Let your fingers do the walking” means to turn to the Internet, not Yellow Pages. But, what if you don’t have a website? What if your website does not have proper response mechanisms?

Start the Buying Cycle. The appropriate response mechanism for someone shopping for financial products is a quotation request. Do you have this feature on your website? If not, it is very likely that your client will inquire with “direct” or “discount” sales organizations – and you risk losing both a sale and losing your valued client! IARFC websites have 15 quotations from which you may select.

Who is in control? Since you want to determine the suitability of financial actions taken by your clients, you want all inquiries to go through you – not to some vendor that might encourage them to take improper steps.

Their web-based quotation request should come back instantly to you – for your response. It is simple – if the purchase idea is valid, you’ll have the information. This is true whether it is a product you sell or not. Suppose your client sends back a Mortgage Qualification Request. It is obvious their current rates can be improved. You are not a mortgage broker, but you do know a qualified local firm. You forward the email quote request to the local broker, and see



their families, sending and receiving pictures, and accessing websites. According to Forrester Research one of the major uses that 73% of seniors are making of the web is to check out prospective vendors. They are shopping for services on the web as well as for products.

Shopping for Products. When your clients and prospects are looking for financial products it is certainly preferable for them to seek those products from you, rather than from your competitors. Often they truly do not need those products, but your counsel is necessary in order for them to understand that. Remember, they are being flooded with TV and radio advertisements and publications aimed at their generation like *Modern Maturity* sent to 3.5 million members of AARP. These articles are trying to sell them – frequently implying they have purchased the wrong insurance, investments or established an improper estate plan.

Buyer Motivation. If your client has been motivated to consider buying a financial product you want them to consult you first. If your client is the sort who looks to the Internet when shopping, it is natural their inquiry to you will be submitted over the web. After all, retirees do not go to the

How a Quotation Should Work. As a professional you are aware that very few consumers really know the appropriate specifications for an investment or insurance purchase. They don’t know the benefits they really need, versus those which are superfluous for them. They don’t know how to own or pay for the purchase. But they are interested, stirred up by newspaper articles or a Sunday supplement *Parade* magazine. Your website should offer them an easy, confidential way to send their inquiry to you. The visitor just clicks on the Request a Quote Section for:

- Annuity**
- Life Insurance**
- Long-Term Care**
- Group Health**
- Auto Insurance**
- Homeowners**
- Individual Health**
- Disability Insurance**
- Mortgage Qualification**
- 401 K Plan**
- Business Insurance**
- Substandard Life**
- Individual Dental**
- Medicare Supplement**
- Short Term Medical**

that any excess funds are properly reinvested – through you, of course.

Develop Alliances. One financial advisor, who does not write health coverages, has developed an alliance with a health insurance specialist. He forwards those inquiries, while the insurance agent is now sending him a steady flow of financial planning and investment clients. Both advisors are benefiting, as are the clients.

Shopping for Services. If your clients or prospects have been disturbed about their estate plan or investment portfolio diversification, don’t you want them to be inquiring of you, rather than another local advisor or some out-of-town firm? Of course! The first step is to provide an easy way for them to do this from your website.

Asking You Electronically. This mechanism is the Information Request feature to be found exclusively on IARFC websites. It offers the opportunity to check one or more of 18 boxes requesting generic information. They may also enter free-form questions or ask for information about any financial topic.

(Continued on page 10)

Then the inquirer, who may be an anonymous website visitor, must enter their mailing address to receive your "report," fulfilled by sending articles or checklists.

Removing Anonymity. You have just obtained the true identity of an anonymous website visitor. Your website has turned a stranger into a friend. Your use of a CRM (Client Relationship Management) system to continue sending articles and letters will convert your prospect into a client.

Open Doors 24 hours. This works with clients of all ages – but not if you don't have a powerful, full-featured website, and you have taken a small time for feature selections and editing text about your operation.

We have done all the heavy lifting. The IARFC has worked with Financial Visions to include all the features described. The next step is up to you. You have to order the website, edit your information pages and get started. You and your clients are getting older. Your website will help you both get richer. **Take action today!**

Online or written application. You may use the form on page 12 to get started with your professional website. Or gather the information and then enroll online. ■



Boris "Bo" Regaard, CFP, CLU

Veteran advisor, Bo Regaard, pictured above, is celebrating his 21st anniversary as renowned and celebrated financial planner. Bo was verified in 1984 as qualified to serve the public in accordance with the "high standards of practice as prescribed in the IAFP Code of Ethics." Bo received national media attention, which stimulated the founding of the IARFC. Bo's Original Certificate and his press release will be on display at the Financial Advisors Forum 2005, and he will be wagging his CFP (Cute Fuzzy Puppy) tail at the Forum Reception to be held in the home of his new masters, Ed and Charlene Morrow. Come and shake Bo's hand, and meet his long time associate, Jack Gargan, RFC, founder of the IARFC. ■

IARFC Now Listed In International Directory



The IARFC is now officially listed on the website of the **International Directory of Professional Associations.**

Directory Purpose. The aim of the IDPA is to provide the definitive reference tool to the Profession's Representative Bodies. It is compiling a complete Directory of ALL the organizations that:

- Represent a group of professionals for a specific profession, and
- The profession is a service that is provided to the public.

Directory Resources. The International Directory of Professional Association is a website resource for association members, professionals, the general public and the media for categorizing and locating Associations and their websites.

Directory Contents. It contains an easily navigated master listing of all Associations, by Profession, and includes their names, links to their websites and dedicated profile pages. These member profiles provide useful reference information:

- Description
- Mission/Aims
- Certification Programs
- Affiliations with other Associations
- Member Benefits
- How to verify that an individual professional is certified/licensed

Additional Services. The IDPA Resources section provides specific information for visitor groups - association members, professionals, the general public and the media. These expand on the role of Professional Associations, how they are structured, member benefits for professionals and essential public information

The IDPA is a *non-profit service* provided by LifetimeInfo, Ltd.

You may review the IARFC listing within the IDPA website, directly, by accessing:

www.associationsdirectory.org/directory/profile/0038.htm

Average National LTC Costs Soar

Long Term Care cost an average of \$72,240 per year during 2004 according to a newly released study by Genworth Financial; based on response of 6,000 providers. However, LTC costs vary widely across the country, as shown below:

Area	Daily	Yearly
Alaska	524	\$191,395
New York City	350	\$127,889
New York State	300	\$109,464
Iowa	118	\$43,187
Oklahoma	117	\$42,645

Rates are higher, of course in the nicest facilities as well as those in major metropolitan areas.

Assisted living facilities averaged \$28,800 yearly for a private room, excluding entrance fees, community fees and additional health services.

Home health and homemaker services averaged between \$18.65 and \$16.67 per hour, with the highest being \$26.60 for aides in Connecticut, down to \$13.62 for the same hourly services in Mississippi. ■

Call for Papers
Please send your manuscripts, reviews, and practitioner insights on topics of interest to financial consultants

Journal of Personal Finance

IARFC
Quarterly Educational Publication

John Grable, Editor
Phone: 785 532 1486
Email: Grable@humsec.ksu.edu

charitable interests with a desire for greater control while living. Often this can best be arranged using a family foundation within the National Heritage Foundation, which provides the structure for foundation maintenance and adheres to all the complex government regulations.

The founder of National Heritage, Dock Houk, comments that, "We provide all the record keeping and stimulate fund raising efforts – within a very flexible structure that even permits family members to be employed, (at reasonable compensation) in the charitable activity. This has proven very popular with couples that want to fund a foundation during their high earnings years and then spend their active retirement years assuring that the funds are well spent."

For further information on estate tax exempt life insurance applications, contact William Nelson, RFC at billn@nelsonfinancial.com. For information on National Heritage Foundation contact Dock Houk at: foundation@NFH.org or www.NFH.org

Forum Exhibitors



800 722 7270



800 666 1656



800 421 8260



309 346 4890



513 422 4860



561 301 3891

Cato Comments - About Your Image....

35 Powerful Image-Building Techniques

What do prospects consider when they evaluate your financial planning service?

First you have to make them notice you!

Until they notice you they can not consider anything about you. You must get their attention before they will think about what you can do for them and they can become prospects for you!

Media exposures in your marketing area are all people have to go on before meeting you. Without positive media exposures, they have no awareness of you. Thus they have no reason to consider how you can help them, or why they should meet with you, or how you can help solve their problems, or believe you can help them reach their financial objectives, etc.

Define Your Desired Prospects. Where do they live and work? What do they read, see or listen to? What are their educational, social and occupational characteristics? This will help you decide which are your best media sources.

Influence Your Desired Prospects. Your media exposures are the only clues about what is unique or special about you. The financial advisor they decide to seek out, or even talk with, will be the recognized (in their local media) professional who has a track record of successful exposure.

Establish Yourself As the Expert. Daily you compete with planners who have been more skilled at marketing their service - those who have the media working for them! If you are doing little to create, establish, and maintain your desired image within your target markets, then you can expect to not be the most sought after for new business relationships.

Knowing prospects will all gravitate to the perceived winner and leader. Even "unknowing" prospects prefer the better-known planner. The only sources of information for these people, other than per-

sonal referrals, are your media exposures. Media exposures are proven to stimulate personal referrals from your existing clients.

Proven Tools to Gain Media Exposure.

The following list is meant to stimulate your thinking from the point-of-view of a media advocate who is promoting your service. As you consider which items are appropriate (practical and affordable) for your practice and marketing efforts, you are actually formulating your media advocacy plans.

1. Press Kit (Fact File Folder)
2. Speeches You've Delivered
3. Power Point Presentations
4. Presentation Reprints
5. Articles You've Written
6. Print Mention Montages
7. Posters (from prior events)
8. Displays
9. Exhibits
10. Information Brochures
11. Manuals
12. Annual Reports
13. Newsletters
14. House Organ publications
15. News Conferences
16. Press Releases
17. Meeting Agendas and Brochures
18. Benefits Events
19. Direct Mail Pieces
20. Premiums
21. Conventions, Meetings, Gatherings
22. Community Programs
23. Public Service Projects
24. Contents of Educational Programs
25. Awards You've Received
26. Proclamations Featuring You
27. Personal Appearances
28. Hand Out Pieces You've Used
29. "Leave Behind" Information Sheets
30. Telethon Participation (PBS, etc.)
31. Parade Floats
32. Bulletin Board Notices
33. Sales Letters
34. Telephone Calls
35. Personal Media Visits

You Have to Get Started. You may not know which of these tools can help create the most impact and make more money for you. But if you don't start assembling some of them, you know that positive results will be achieved only by your competitors. ■



Forrest Wallace Cato, RFC, represents successful financial advisors on a local, regional or national basis as media advocate. Annually he presents the Cato Award for distinguished financial journalism. Cato's *Five Success Laws* appears in the new book, *Four Great Timeless Success Classics* along with *As A Man Thinketh, A Message To Garcia,* and *Secrets From The Richest Man in Babylon.* He can be reached at Intergroup II/Atlanta, Inc. 915 River Rock Drive, Suite 101, Woodstock, GA 30188. Phone: 770 516 9395 E-mail: wcato7@juno.com.



IARFC ADVISOR WEBSITE SUBSCRIPTION

Fax to: 925 283 8066 Online Subscription: www.IARFCwebsites.com

Please complete the account information below. Your information will be kept strictly confidential.

ACCOUNT INFORMATION

Sample Input Copy

Name & Designations: _____ William P. William, RFC
 B/D Affiliation: _____ Urban Financial Advisors, Inc.
 Company Name: _____ William Financial Group
 Address: _____ One Seaport Plaza, Suite #210
 City, State, Zip: _____ New York, NY 10101
 Telephone Number: _____ (212) 555-1212
 Desired User Name for Editing: _____ William
 Desired Password for Editing: _____ Bill
 Current Email Address: _____ William@phonevendor.com

DOMAIN INFORMATION

The following setup options are based on how you would like your domain name to be implemented. Complete the domain name that you would like. Then check a box for how you would like for your domain name to be registered. **The monthly fee for your website as an IARFC association member is just: \$34.95**

Desired Domain Name: _____ i.e. WilliamFinancial.com

- I have already registered my domain name (see above) and request its usage. Set-up fee: \$149
- I would like my domain name independently registered for me (see above) by Financial Visions, who will bill me each year for subsequent domain renewal. Total initial registration and set-up: \$149

OPTIONAL E-MAIL ACCOUNTS

Although you may use any email service, we offer email accounts that use your new Registered Domain Name, which helps in your promotion. Two mail boxes are only \$5.00 per month. These email addresses use your name and the familiar @ symbol, followed by your registered domain name. **Every email will advertise your website address for you!**

E-Mail Address #1: _____ Bill@WilliamFinancial.com
 E-Mail Address #2: _____ Service@WilliamFinancial.com

YOUR PAYMENT OPTIONS

Please complete the following billing information. Your signature will authorize Financial Visions to charge the appropriate fees for the set-up and monthly website service and optional email accounts to your credit card.

Type of Credit Card: MasterCard Visa American Express Discover
 Credit Card Number: _____ Expiration: _____
 Name on Credit Card: _____

Payment Frequency: Bill credit card monthly Bill credit card annually \$384.45 (Receive twelfth month Free!)
 Add two mail boxes \$5 mo. Bill for 2 mail boxes \$55.00 (Receive twelfth month Free!)

Your Signature: _____ Date: _____

Financial Advisors Forum Scheduled Speakers



BEN G. BALDWIN, JR.
CLU, ChFC, CFP®, RFC
 Baldwin Financial Systems
 Arlington Heights, IL
No, You Don't Have to Sell It!
 1:20 pm - 2:10 pm, Thursday

JOSEPH A. CLARK,
CFP®, RFC

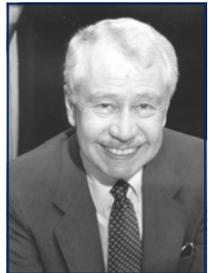
Financial Enhancement Group
 Anderson and Lafayette, IN
How To Employ Demographics
 3:20 pm - 4:10 pm, Thursday



ANGELA S. HERBERS, RFA
 Financial Advisors Resource
 Manhattan, KS
Hiring a Junior Associate
 2:10 pm - 3:00 pm, Thursday

DONALD RAY HAAS,
CLU, ChFC, CFP®, RFC
 Haas Financial Services
 Southfield, MI

Plan distribution elections can guarantee your clients will have Money Forever!
 4:10 pm - 5:00 pm, Thursday



ALBERT COLETTI
CLU, ChFC, CFP®, RFC
 Design Capital Planning Group
 Smithtown, NY and Tucson, AZ
Develop, Market & Retire from a Comprehensive Financial Practice
 8:00 am - 8:50 am, Friday



ROBERTA A. CARTER,
CSA, CEP, MBA, RFC
 The Retirement Choice
 Cincinnati, OH

Practicing Separately, But Operating Together
 10:20 am - 11:10 am, Friday



ANGIE D. TRANDAI, CFP®, CEP, RFC
 Trandai Financial Solutions, West Chester, OH



LISBETH WILEY CHAPMAN
 Ink&Air, Wellfleet, MA
Use Print, Broadcast and Web PR Strategies to Grow Your Practice
 8:50 am - 9:40 am, Friday

JERRY L. REITER
 Financial Advisors
 Legal Association
 Las Vegas, NV

Understanding Your Professional Liability
 11:10 am - 12:00 pm, Friday



BURNETT MARUS, RFC
 Burnett Marus Associates
 Richardson, TX
Market Yourself - Or Go Broke!
 2:50 pm - 3:40 pm, Friday

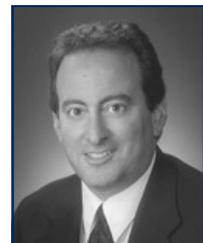
RUTH H. LYTTON, RFC, PH.D.
 Virginia Tech
 Blacksburg, VA
Why Aren't You Hiring Interns?
 3:40 pm - 4:30 pm, Friday



DARREN W. OGLESBY, RFC
 Money Concepts
 Monroe, LA
Gorilla Marketing, Strategies & Branding Techniques
 2:00 pm - 2:50 pm, Friday

BRIAN EAGLE, JD
 Eagle & Fein
 Connect2A
 Indianapolis, IN

Dynamic Professional Collaboration
 8:00 am - 8:50 am, Saturday



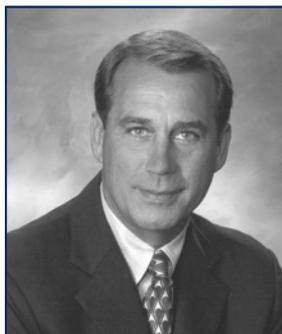
RICH LANDSBERG, RFC
 Nationwide Financial
 Columbus, OH
Pick the Best Executive Benefits
 8:50 am - 9:40 am, Saturday

KATHERINE VESSENES
RFC, JD, CFP®
 Vestment Advisors
 Shorewood, MN

Seven Keys to Being a Superstar
 10:50 am - 11:40 am, Saturday



DAVE GUSTAFSON
 BreakThroughDynamic
 Upland, CA
7 Mistakes That Doom Presentations
 10:00 am - 10:50 am, Saturday



JOHN A. BOEHNER, U.S. HOUSE OF REPRESENTATIVES
What Should Your Congress Do About Social Security?
 (Invited guest speaker as Congressional session permits)

Financial Advisor Forum Schedule of Events

Thursday, May 12th, 2005

8:00 AM - 12:00 PM	Registration & Materials
12:00 PM - 1:00 PM	Snacks available in Exhibit Area
1:00 PM - 1:20 PM	Opening Ceremony
1:20 PM - 3:00 PM	Ben Baldwin & Angie Herbers
3:00 PM - 3:20 PM	Refreshment break in Exhibit Area
3:20PM - 5:00 PM	Joseph Clark & Donald Haas
5:00 PM - 6:45 PM	Exhibiting and Refreshments
7:00 PM - 9:00 PM	Reception /Dinner for all persons planned at the Morrow home

Friday, May 13th, 2005

7:00 AM - 8:00 AM	Continental Breakfast, Exhibit Area
8:00 AM - 9:40 AM	Al Coletti & Lisbeth Chapman
9:40 AM - 10:20 AM	Refreshment Break in Exhibit Area
10:20 AM - 12:00PM	Roberta Carter, Angie Trandai & Jerry Reiter
12:00 PM - 2:00 PM	Lunch Service in the Exhibit Area
2:00PM - 4:30 PM	Darren Oglesby, Burnett Marus & Ruth Lytton
4:30 PM - 6:15 PM	Exhibiting and Refreshments
7:00 PM - 10:00 PM	Loren Dunton Award Dinner — cost is included; registration required.

Saturday, May 14th, 2005

7:00 AM-8:00 AM	Continental Breakfast	9:40 AM - 10:10 AM	Refreshment Break and Networking
8:00 AM-9:40 AM	Brian Eagle & Rich Landsberg	10:10 AM - 12:00PM	Dave Gustafson & Katherine Vessenes

Special Interest and Added Attractions

Financial Planner Workshop

Golf Outing and Air Force Museum

8:00 AM -12:00 PM	Thursday Morning, May 12th	1:00 PM	Wednesday Afternoon, May 11th
 <p>David Stitt</p>	<p>These experienced financial advisors will display how to create and present comprehensive personal financial plans. They will show how to secure and retain clients through relationship management and illustrate the techniques used to operate personal financial practices effectively and efficiently. You will see how to use a computer Scenario Manager <u>within a client interview</u> to illustrate problems and solutions. Both presenters hold CLU, ChFC, CFP, CEP and RFC designations. Workbook with examples, outline, checklist and advisor tools. Registration Fee: \$50</p>	<p>We will have a golf outing on Wednesday afternoon with tee-off time of 1:00 at the nearby Weatherwax award winning course. Cost \$40. Club rental available.</p>	
		2:00 PM	Saturday Afternoon, May 14th
	 <p>Ed Morrow</p>		

Financial Advisors Forum May 12-14, 2005

Manchester Inn and Conference Center, Middletown Ohio

■ **Registrant Information** (please only one attendee per form)

Name _____

First Name on Badge _____

Title _____

Designations _____

Company _____

Address _____

City _____ St _____ Zip _____

Phone _____ Fax _____

E-mail _____

■ **Registration Fees**

	Non Member	IARFC Member
<input type="checkbox"/> Early Bird, Before 1/31/05	\$395	\$345
<input type="checkbox"/> Regular Rate	\$495	\$445
<input type="checkbox"/> Spouse/Companion Rate		\$125
<input type="checkbox"/> Financial Planning Student Rate		\$125
<input type="checkbox"/> Planner Workshop, Thur. AM	\$50	\$50
<input type="checkbox"/> Golf Outing, Wed. afternoon	\$40	\$40
<input type="checkbox"/> Air Force Museum - no charge (on Saturday afternoon)	\$ 0	\$ 0

■ **Special Discount "Sign-Up-A-Colleague"**

Receive a \$50 discount for one nominee who signs up for the IARFC Financial Advisors Forum 2005. I hereby nominate:

Name _____

Phone _____

Fax: 513 424 5752

E-mail: Director@IARFC.org

Call: 800 532 9060

Mail: P.O. Box 42506
Middletown, OH 45042-0506

Website: www. IARFC.org

■ **Method of Payment**

Check (Please make payable to: IARFC)

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Card Number _____

Exp. Date _____

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Signature _____

Date _____

■ **Room Accommodations**

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We have special room rates at only **\$68** and **\$78** per night. You may extend your stay to enjoy the same low rate for additional days.

■ **Additional Conference Information**

Registration Location: Second floor at the Manchester Inn and Conference Center.

Continuing Education Credits: Each state has different insurance and securities CE regulations. This event has not been pre-registered for CE. Varying credits will be available for IARFC, CFP, PACE, and state credits, depending on sessions attended.

Recommended Attire: Business casual is appropriate. For your comfort, we encourage long sleeves or a light sweater as inside temperatures can occasionally fluctuate. No jeans, tennis shoes or T-shirts please. A jacket is optional, but recommended, for the Dunton Award Dinner Friday evening.

Cancellation: A refund (less 20% administration fee) will be made if notice of cancellation is received in writing three weeks before the event. We regret that no refunds can be given after this period. A substitute delegate is always welcome at no extra charge.

Disclaimer: The program may change due to unforeseen circumstances, and IARFC reserves the right to alter the venue and/or speakers. IARFC accepts no responsibility for any loss or damage to property belonging to, nor for any

Return Service Requested

New Registered Financial Consultants & Registered Financial Associates

Ivelina Adrienne, Indonesia
Marcus Anderson, TN
Arie Andrianus, Indonesia
Santi Apriyanti, Indonesia
Muhammad Azhar, Indonesia
Jay Bailey, GA
K. David Barber, CO
Sautma Basana, Indonesia
Cameron E. Biberdorf, MN
Stephen G. Brown, FL
Louise H. Bryant, NY
Luly Budian, Indonesia
Suryo Budisantoso, Indonesia
Husin Chandra, Indonesia
John L. Cordova, LA
John L. Creamer, NC
Anthony D. Cuccia, WA
John J. D'Angelo, FL
Devie Deviesa, Indonesia
Kartika Dewi, Indonesia
Ida B. Dharmasusila, Indonesia
Nicholas N. Dinh, TX
Richard G. Dragotta, NJ
David W. DuPont, CA
Tengkyu Fahrina, Indonesia
Michael B. Fuller, TN
Thomas J. Gasman, Sr., WI

Charlotte E. Graham, MD
Jonathan M. Green, MA
Ismed Hasibuan, Indonesia
Jesse W. Hauptrief, TX
Erwin O. Hermansyah, Indonesia
Ronald O. Holmes, MD
Wei Hwung, CA
Fajar Jaladharu, Indonesia
Raymond B. H. Khoo, AZ
John Kim, CA
Deborah Anne Klein, NY
Thomas Grant Kring, FL
Eddy Kusmayadi, Indonesia
Phillip W. Langston, AZ
Imelda Latief, Indonesia
Thomas C. Lee, NY
Lay Lestari, Indonesia
Stuart E. Markowitz, NY
Anthony Martin, NY
Michael C. Massrock, FL
Charles L. McFarland, FL
Matthew J. McSweegan, FL
Howard M. Modell, NY
Lewis B. Nason, GA
DeVon R. Nay, ID
Donald E. Nickerson, NJ

James Logan Ostrander, CA
Gary A. Phillips, Jr., MA
Arwani Pranadjaya, Indonesia
Johnny Pranata, Indonesia
Sonny Ranti, Indonesia
Ayu Ratnasari, Indonesia
Maria Santoso, Indonesia
John C. Saunders, WA
James T. Schmidt, TX
Joseph Shetzen, CA
Goenawan Soehadi, Indonesia
Lulu Soekardi, Indonesia
Krista Sontani, Indonesia
Carmil D. Surrutt, III, CA
Dini Susistianti, Indonesia
Veronica Theresia, Indonesia
Esty Mg Triana Indonesia
Jennie Tumminello, NY
Jaksa Utama, Indonesia
Jason Bryce Vanclef, CA
Victor E. Vuong, CA
Gary S. Webb, MN
Edward R. Wicker, LA
Eddy Widjaja, Indonesia
Teguh Eko Winiharto, Indonesia
Novita Yunus, Indonesia
Maryana Yunus, Indonesia

Members Who Recommended New Members

Richard A. Cox
L. Gordon Etzweiler
Larry Hansen
Jeffrey Layhew

James Liolos
Aidil Akbar Madjid
Burnett Marus
Ed Morrow

Tony Owings
Jim Whitehead
Keith C. Wren
Steve Zito