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the Register



Vol. 12 No. 3 • March 2011

Official IARFC Publication

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**Maribeth
Kuzmeski**

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The Register is published monthly by the International Association of Registered Financial Consultants ©2011, 2507 North Verity Parkway, Middletown, Ohio 45042-0506. It includes articles and advice on technical subjects, economic events, regulatory actions and practice management. The IARFC makes no claim as to accuracy and does not guarantee or endorse any product or service that may be advertised or featured. Articles, comments and letters are welcomed by e-mail to: Wendy M. Kennedy, Editorial Coordinator, Editor@IARFC.org SSN 1556-4045 Periodicals Postage Paid at Mansfield, Ohio.

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NEW IARFC MEMBERS

Peter L. Bifarella, RFC®, NY
Shane Brewer, RFC®, TX
Conrad A. Coggeshall, RFC®, AZ
Isabel J. Cooper, RFC®, VA
Gary B. Danner, RFC®, TX
Paul H. Drinard, RFC®, VA
Morgan D. Hill, RFC®, GA
Robert J. Holbrook, RFC®, TX
Drew Jones, RFC®, GA
Erlinda Delmo Marte RFC CA
Jeffrey P. Mayer, RFA®, GA
Kenneth M. Murray, RFC®, VA
Michael H. Nordquist, RFC®, NV
Dale A. Pope, RFC®, PA
Steven Rice, RFA®, CA
Liam T. Ruddy, RFC®, FL
Brian D. Schmidt, RFC®, NY
Todd M. Seymour, RFC®, FL
Robert P. Shigley, RFC®, NC

Members Who Recommended New Members



Referrer of the Month
Ed Morrow, RFC®

Charles Booth, RFC®
Mary Miller, RFC®
Ed Morrow, RFC®
Lew Nason, RFC®
Robert Sedor, RFC®

CALENDAR OF EVENTS

Business-Owner Financial Planning Succession Workshop

March 9, 2011, Middletown, OH

Business-Owner Financial Planning Succession Workshop

March 24, 2011, Centennial, CO

Business-Owner Financial Planning Succession Workshop

April 21, 2011, Charlotte, NC

IMM Congress

April 9-11, Malaysia

MDRT Annual Conference

June 5-9, 2011, Atlanta, GA

MDRT Annual Conference

June 5-8, Atlanta, GA

CE @ Sea Southern Caribbean Cruise

June 26 – July 3, 2011

IDA Dragon Awards

August 4-7, 2011, Seoul, Korea

Register ROUND UP

IARFC Leaders and Financial Industry Experts were asked for their insight and advice on issues facing consultants in today's economy.

This month's Round Up question:
What are the most effective steps you have taken to firmly establish your unique brand and which do your prospects seem to notice the most first?

We execute an integrated and automated communication strategy that supports the key value offered by our firm. We are a resource and expertise firm to our clients. We don't just say the words, we proactively deliver targeted information that identifies key issues each client is dealing with in their financial life. We use all media formats including our website, e-mail communications, print, webinars and workshops.

*Ed Ledford, CLU, RFC®, IARFC US VP
Carmel, IN*

Register Correction: It has come to our attention that in the electronic version of the Vol 12 No. 2 issue article titled *How The Fed Could Save The Economy And Destroy The Currency* by Walid L. Petiri was linked to the article titled *What Do You Need? What Can You Get?*

The Register

Make the best use of your advertising dollar...

To market your product and services to the IARFC membership, contact Wendy Kennedy 513 424 6395 x14

The IARFC is proud of our members and in reverence we would like to remember our passing members:

Stephen Kosubinski, Smithtown, NY
Robert E. Rice, Buchanan, TN

COACHES

The IARFC is pleased to provide contact information on persons who offer coaching, mentoring or tutoring services.



Some extend free time or a discount to IARFC members. This listing is not an endorsement or guarantee — as RFCs are qualified to judge who can help them in the areas where services are most important. This roster is alphabetical by last name.

Wilma Anderson, RFC®

Long Term Care & Critical Illness
www.LTCcoach.com
Wilma@TheLTCcoach.com
720 344 0312

Max Bolka

Comprehensive Business Consulting
www.MaxBolka.com
Max@MaxBolka.com
800 472 3288

Forrest Wallace Cato, RFMA, RFC®

Media Advocate & Publicist
www.CatoMakesYouFamous.com
ForrestCato01@BellSouth.net
770 516 9395

Mark Gremler, RFC®

Billion Dollar Mentoring
www.billiondollarmentoring.com
marketing@billiondollarmentoring.com
877 736 7492

Christopher Hill, RFC®

End of Life Plan – Education, Training and Marketing
www.FuneralResources.com
Chris@FuneralResources.com
703 917 8501

Maribeth Kuzmeski, MBA

Practice Management & Marketing
www.RedZoneMarketing.com
MK@RedZoneMarketing.com
847 367 4066

From the Chairman's Desk...



We Are Underway

The year 2011 has already started, and by the time you are reading this column (probably about March 10) the first quarter of your year has been determined. Are you pleased?

If Yes, then you are performing some aspect of your practice better than last year, and we would like you to share it with other RFCs in an article for the *Register*. Your success is due to the things you are doing well! For you to generously share your success with other practitioners will serve to further cement your effective procedures. There is also a well-tested axiom – *The more you give, the more you'll get!*

If Your Answer is No, then we would like to suggest several items. Generally when practitioners tell us they are not doing as well as they would like, there are one or two reasons.

The first is *prospecting*. They do not have an adequate flow of the right type of new clients. Their new client generating activity has stalled. There are many reasons for this, and the primary correction, is to become prospecting enthusiastic. Financial consultants are process-oriented professionals. If activate new prospecting and improved procedures results will follow.

The second is *practice management*. They have not been continuously improving their way of doing business, and this is a bit depressing. They are spending time on non-critical activities. For some the best solution is additional staff, or staff training. For others it may be to make more effective use of their computers.

The third reason is *inadequate revenue* from established clients. This can be caused by Assets Under Management shrinking or departing. It may also be caused by the reducing commission scale on contracts previously sold. There are two solutions: New products that tap more revenue, such as Critical Illness coverage, and charging a modest service fee.

Can the IARFC Help You? We seriously want to do so. We are just as close to you as your computer or your phone. You can call Amy Primeau, but she will just start

asking you questions, so maybe the most effective way for you to start is to compose an email and tell us a bit about your current practice and what aspect you feel could benefit from improvement.

Amy@IARFC.org or 800 532 9060

Offshore Financial Planning

We are hearing that more and more persons in the US are interested in sequestering a portion of their assets offshore. They do not trust the federal or state government, and their unlimited power to raise taxes. They are worried about the Treasury's movement to manipulate the currency. They are seeking some geographical diversification. Some are afraid of possible civil disturbances and lifestyle shortages, such as food, oil, water, or even electricity. Some are afraid of possible civil disturbance and commodity shortages. The newsletter services that encourage this fear are doing well – which may be a reflection of the underlying discontent. Is this a topic of interest to you? Several areas of opportunity await you.

Offshore Business Entity. This will only work for those who have a business that does, or can, perform business outside of the US. For example, one owner of several retail clothing stores realized that 85% of his merchandise was coming from three countries in Asia. He established a purchasing company outside the US. That firm places all the orders, invoices his stores, collects his payments, and relays the funds back to the manufacturers. His offshore company retains a profit and is accumulating a reserve, which is kept in non-US dollar instruments. His income taxes are reduced, and he has his protection.

Offshore Real Estate. The owner of a small business had volatile earnings. Some years they were up and he paid a lot of tax. Other years they were down. He bought a condominium residence in the Caribbean. It is leased through a property management hotel chain, and he occupies it part of the year. If things do well, he will simply have two nice properties, one inside the US. If the local real estate market collapses again, he will be diversified – and he could always retire to the beach, which happens to be close to an excellent clinic.

Offshore Investments. It is possible to make legitimate investments offshore that do not require tax reporting or recording with the U.S. government. Some are intangible, and others are tangible. These investors are generally seeking both tax deferral or legitimate avoidance, and anonymity.

Dual Citizenship. There are some countries that permit a US citizen to have a work visa in their nation, and to establish citizenship. This could be quite important if your client is subject to a major risk of lawsuit, such as a retired, or about to retire, professional practitioner. Plaintiff attorneys often try to tie up all of the defendant's assets, cutting off the income flow, until the law suit has gone through trial and appeal – which can be eight years. They use this as leverage to encourage a favorable settlement.

Offshore Trusteeship. Many Americans are keenly interested in establishing an irrevocable trust to hold a variable universal life policy. That form of insurance can grow on a fully tax deferred basis, and receive extremely favorable distribution and estate tax exemption. But the benefits are normally paid inside the US, and of course an aggressive attorney can attempt to tie up all of the trust assets. This is extremely difficult, if not impossible, to do when the trustee is not a US person or entity.

Scary History of Government Confiscation. In the Spring of 1933 the U.S. was entering the Great Depression. Many persons concerned about the decline in the value of the dollar and other properties were investing in gold. On April 5, 1933 by Executive Order (not with an Act of Congress) President Franklin Roosevelt confiscated all gold coin, bullion, and gold certificates. Furthermore, anyone who "knowingly participates in any such activity shall be fined \$10,000 or imprisoned for up to 10 years, or both." Do you realize his power further increased and he remained President for the next 12 years? Incidentally, the \$10,000 fine in 1933 would be the equivalent of \$160,700 today! □



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Charge Non-Investment Fees
Sell Giant Insurance Policies
Diversify Your Practice Revenue
Acquire New Affluent Clients



Develop a New Fee-Based Market Business-Owner Planning Workshop

SPECIAL ONE-DAY WORKSHOP

Middletown, OH (IARFC Offices)
Wednesday, March 9, 9am – 5pm

Centennial, CO (Brokers Choice Offices)
Thursday, March 24, 9am – 5pm

Charlotte, NC (HB Financial Resources)
Thursday, April 21, 9am – 5pm

What's In It For You?

Leading financial consultants and Top of the Table insurance producers have long recognized that the solution is to GO WHERE THE MONEY IS!

The more successful the business, the greater the need for objective assistance from a third party advisor — LIKE YOU!



Marketing

Approach local businesses using tested letters, articles, sample plans, certificates, agreements and a proven professional presentation system.

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Practice the initial presentation, business evaluation and funding analysis — so you can commence immediately, using the specimen engagement agreement.

Acquire All The Tools

PowerPoint presentation, fact finder, letters, agendas, checklists, forms, motivating articles and plan text.

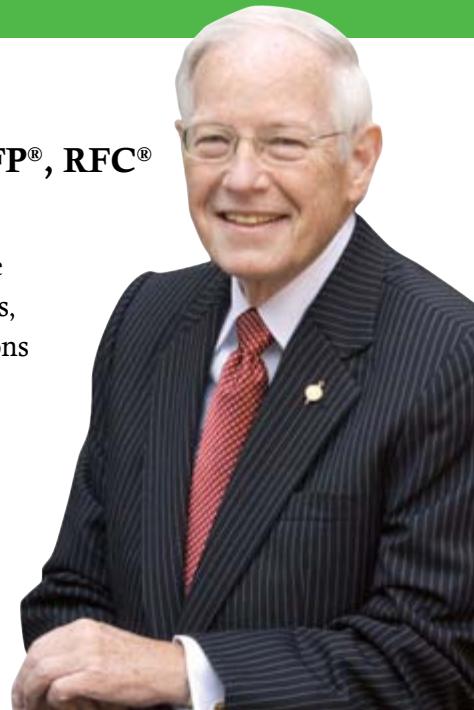
You also receive easy-to-use calculation software that motivates owners to immediate action.

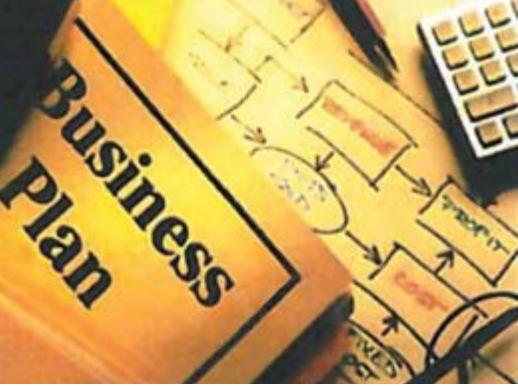
Instructor

**Ed Morrow, CLU, ChFC, CFP®, RFC®
Chairman & CEO of IARFC**

As a financial advisor Ed used these concepts to acquire long term clients, charge Non-RIA fees and sell millions of life insurance.

This workshop will prepare and motivate you now to provide succession funding, estate planning and debt cancellation insurance for the most profitable class of clients — business owners!





Business-Owner Planning Workshop

- PowerPoint Presentation
- Presentation Script
- Meeting Agendas
- Marketing Letters
- Business Fact Finder
- Calculation Software
- Sample Reports
- All the Engagement Tools

- Alter your image to that of a financial consultant who is identifying, measuring and solving problems for local business owners.
- Guide the business owner in expressing desired objectives.
- Prepare a Business Evaluation, to measure the problem.
- Prepare a Funding Analysis, illustrating the potential solutions.
- Solve the problem with permanent life insurance products.
- Optional fee, to establish credibility as a professional consultant.
- Work with clients' lawyers, accountants and trust officers.
- Perform a New Evaluation every 2-3 years; sell additional insurance.
- Get powerful referrals to other successful business owners.
- Retain subsequent generations and successors as your clients.

SPECIAL ONE-DAY WORKSHOP

REGISTER NOW IARFC 8 CE units approved. **Check Venue:**

- | | | |
|--|---|--|
| <input type="checkbox"/> Middletown, OH (IARFC Offices)
Wednesday, March 9, 9am – 5pm | <input type="checkbox"/> Centennial, CO (Brokers Choice Offices)
Thursday, March 24, 9am – 5pm | <input type="checkbox"/> Charlotte, NC (HB Financial Resources)
Thursday, April 21, 9am – 5pm |
|--|---|--|

Please print or type information below.

Mr. Ms. Mrs.

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Registration Deadline and Cancellation Policy:

Workshop attendees may register or cancel up to 3 business days prior to the event date. Cancellations will receive a full refund, less a \$20 processing fee.

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Fax: 513 424 5752

Questions: 800 532 9060

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info@iarfc.org

Spotlight on IARFC Benefits:

New IARFC Benefit: E&O Insurance

Amy Primeau, Domestic Membership Chair



The IARFC is always looking for new benefits to offer to our members. We listen to your requests, and whenever possible, add benefits to help you. One of the requests we receive most frequently is for E&O Insurance. We are pleased to announce a partnership with Calsurance; offering E&O Insurance for IARFC Members.

The E&O policy is offered through Aspen Specialty Insurance Company rated an "A" company by AM Best, according to Calsurance's website.

You can purchase the policy to cover not only yourself, but your staff and associates. You can also cover your spouse or lawful partner. This is great because I know a lot of our members' spouses do double duty as assistants. It is wise to purchase a policy that covers anyone who has any contact with your clients.

With the Calsurance program, you can choose the liability limits that work best for you. You can select a policy with either \$1,000,000 / \$1,000,000 limits or \$1,000,000/\$2,000,000 limits. The aggregate on all policies is \$50,000,000. All policies have a \$5,000 deductible per claim.

Services covered by the E&O Insurance include:

- Advice administered on financial, economic, or investment topics
- Financial Planning Services
- Purchase or sale of any financial products for a commission
- Service of any financial products for a commission
- Investment Management Services
- Services performed as a licensed life or health agent
- Bill Paying Services

The premium is based on assets under management. Calsurance states there are many payment plans available, including installments. I tried to get an idea of the premium costs and the payment plans, but had not heard back from Calsurance at press time.

Visit Calsurance's website: <http://calsurance.com/IARFC/> to review an outline of the coverage or a sample policy. You can even enroll online! If you have further questions, please contact Calsurance directly at 800 745 7189 or by email: ria@calsurance.com.

Hopefully, you will never need to use E&O Insurance. But it is better to have it and never need it, than to need it and not have it! ☐



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Amy@IARFC.org or call 800 532 9060 x34

Great News!

IARFC is on LinkedIn

LinkedIn is a free service that lets you keep in touch with professionals through the exchange of ideas, discussion and industry information. What's happening? Join today to start connecting with other IARFC members.

- ▶ Display the RFC group designation with the logo on your profile
- ▶ Connect with RFC professionals across the country
- ▶ Start or participate in discussion topics
- ▶ Share practice concerns and solutions
- ▶ Stay up to date on RFC classes and events

Log onto www.LinkedIn.com to join and access the International Association of Registered Financial Consultants group

Contact mark@IARFC.org for assistance with IARFC LinkedIn Group



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When you post your jobs on the IARFC Career Center you are putting the power of our association partners to work for you. Together they represent over 2200 highly qualified financial professionals. Put our partnership to work for you.

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Profile Interview

Maribeth Kuzmeski

Strategies for Scoring Inside the 20

How did you enter financial services?

When I opened up my marketing consulting firm in 1994, one of my first clients was a Financial Advisor. He experienced a lot of success using the marketing plan we put together for him and he went from an average producer to number one in his broker dealer. Although he did all the work, he gave me credit (thankfully) for his success! That lead his broker dealer to call and invite me to speak at their annual conference to talk about what I did for this advisor.

After I spoke at the conference, I had several other advisors interested in hiring Red Zone Marketing for our consulting services — and ultimately this was my entry into financial services. At that broker dealer presentation, there was also someone from ING in attendance who wanted me to speak for his firm. The following year I ended up speaking 20 times for ING across the US. These speaking engagements lead me to working with advisors from all over helping them build their practices. Today I speak more than 80 times per year and have helped financial advisors grow their practices in every state in the United States except Alaska (Hello Alaska, it's me, Maribeth!)

What was your educational background?

I have a degree in journalism from Syracuse University and an MBA in Marketing from The George Washington University.

What or who influenced you the most?

Jeffrey Gitomer has been very influential. I read all of his books and later was fortunate to meet him at a conference where we were both speaking. He has since coached and consulted me in my business with results I could never have anticipated. Jeffrey has shared some incredible insights with me about running a business, marketing and branding.

What were your major obstacles?

I think the biggest obstacle in any firm, mine included, is the ability to have a high level of exposure within a target market. That's one of the reasons I have done so much writing — both books and articles — so I am able to let people know about our firm through the dissemination of hopefully valuable information for growing a practice.

Tell us about your current professional services:

Red Zone Marketing is a marketing and management consulting firm devoted to business development. Our focus is on designing sales and marketing strategies, service programs and branding and differentiation strategies to help increase our client's flow of sales. Red Zone Marketing builds business and marketing action plans with systems for accountability and implementation. We also review and supplement existing plans in order to provide another perspective and modified strategies so firms can reach the success they desire.

I have spoken for and worked with financial advisors from nearly all of the Broker Dealers including LPL, Raymond James, Commonwealth, Royal Alliance, FSC, Financial Network, and Morgan Stanley Smith Barney — to name a few. We have consulted with some of the nation's top financial advisors managing from \$250 million to over \$1 billion in client assets.

Much of the new business we get at Red Zone Marketing is based on referrals from current clients — who then go to our website to look at what services we have to offer on the internet. I am so grateful for all of our clients and their generosity!

Why do you use the football analogy?

We have consistently tried to be outside of the box in order to be noticed and remembered. We cannot be like everyone else. One of our differentiators is that we focus on the financial industry primarily. The other is, thanks to my football loving grandmother, an analogy we use around football — the red zone. My grandmother was a huge football fan and taught me to love the game (and the Green Bay Packers). She used to talk about the most critical area on the football field, what we call today the red zone. I have since made this analogy to the red zone in business and subsequently named my firm Red Zone Marketing, in the spirit of my grandmother.

Our focus is NOT on slower moving activities like sending out direct mail that gets a 1/4% response rate. We focus on taking advantage of and executing on opportunities to close more sales and gather more referrals — messaging, sales strategies, events, referral strategies, social media,

branding, speaking, client experience, communication and service. We are committed to improving the results when an advisor is in front of a client or prospect — in person, through their brand presentation, or through what their clients say. We focus on activities that quickly close more sales through a common sense approach.

What benefit of the IARFC has been of greatest value?

I read *The Register* regularly and always find a lot of great and valuable information inside. I never miss reading an issue.

What do you see for the Association in the future?

Continued international growth as financial planning becomes more popular across the world.

What should financial advisors be doing in this economy?

In this economy or in any economy, from my experience working with million dollar advisors, referrals are the most important method for generating new business. So, in good markets or bad markets as well as a good or bad economy, my observation is that if the advisor communicates with their client effectively and in a way that is memorable they will get the referrals that they need.

What will be the impact of technology on financial advisors?

I think one of the biggest impacts on financial advisors moving forward will be the internet and social media. One of the most difficult things to do for a financial advisor or any business owner is to get the word out and differentiate themselves. Social media offers so many free and valuable ways to establish your online reputation.

What do you advise an RFC to concentrate on?

Well, marketing of course! A sustainable business will focus on marketing and a firm that wants to continue to have profits and growth should think about consistently getting the word out about their business. If you deliver superior services your referral rate will increase.

Tell us about your interest in Asia or any particular region or country?

I think that Asia as well as other countries outside the United States may be in need of marketing ideas for their financial practices. I would love to have my books and some of the articles I have written translated into other languages to share the ideas, strategies and tools that we have researched at Red Zone Marketing.

What's looming on the horizon for our profession?

It seems there always will be increased regulation. As a marketing person, I am highly sensitive to this because many regulations reflect the way advisors can promote their business and I don't expect this to get easier in the future.

What have you done to create a reputation in your professional practice?

I have focused on trying to deliver information that I think is valuable to help advisors grow their practices. People always want to know what somebody else is doing to be successful. My experiences have come within the work we do with million dollar practices. I share what I know through my writing, consulting and speaking.

What books have you written?

I have written five books, including my two newest books published by Wiley — *The Connectors: How The World's Most Successful Businesspeople Build Relationships and Win Clients For Life* (Sept. 2009) and ...*And The Clients Went Wild: How Savvy Professionals Win All The Business They Want* (Sept 2010).

I have already started working on my next book about how to raise connectors, or children who are skilled at developing face-to-face personal relationships. My 16 year old daughter Lizzie will join me and write a section of the book for teens.

What are the secrets to your success? How do you manage to be an author, speaker, and consultant, run a business and be a wife and a mother at the same time?

"The secret? A great husband," Kuzmeski said. □

Contact: 847 367 4066
info@RedZoneMarketing.com
www.RedZoneMarketing.com

How to Increase Your Referral Business

I have been in business for many years, and I have often wondered why the financial advisors and registered representatives do not increase their recommendations from clients. There are many approaches to referrals. But in my 35 years of doing business, I have discovered the Wayne Cotton System is the best at getting preferred introductions. There are many reasons why I recommend the Cotton System over many others:

1. Wayne Cotton has made his preferred introductions into a well-designed system, just like a fine presentation. I have discovered unless you make this a functional part of your business, you will try a new idea then put it back on the shelf until the next new idea pops up.
2. Wayne has been a very successful life insurance and financial planner for over 35 years. He was Top of the Table for over 15 years, producing these numbers working less than 6 months per year. In addition, he made over a \$1,000,000 per year for over 15 years in a row.
3. Wayne's research has shown the name referral commutes a negative image to the consumer. He uses a preferred introduction system. Wayne has discovered his system gets over 12 introductions and over 4 preferred introductions per presentation. He has users all over the U.S. Canada, Europe, and Asia.
4. The Cotton system is trainable and transferrable to agents and financial planners. The modules, training cd's and videos are excellent. The tutorials are well written. Wayne really wants to help the agent and financial planner.
5. The system will help you focus on your top A and B clients, not your C and D clients. Wayne has a unique way for you to not only focus on the right type of clients who fit you, but also shows consumers how to recommend these prospects to you.
6. Wayne has the system to show most producers how to double their money in one year. One of his classes is on how to double your money.
7. Most professionals know it is the finesse and bridging from one part of the presentation to the other that make a huge difference between being an average producer and a huge success. He has discovered how to be the master of preferred recommendations.
8. Before retirement, I was a Top of the Table producer for over 15 years. I used

Wayne's system until I would put it on the shelf because I had discovered a new idea, as I had mentioned earlier. I believe the system can not only help the old pro but also the new rep in the business. I highly recommend you to attend a Senior Agent Growth Experience. You can enroll for this by going to www.sagevent.com. The new producer should enroll in the Young Advisor Learning Experience (www.yalevent.com).

9. You can find Wayne Cotton on the internet by going to www.cottonsystems.com. This will make is newsletter and other material more accessible to you. I believe, this will be one of your most rewarding experiences. It will help you to find not only how to increase your income, but also reduce the time you have to work.



William J. Nelson, RFC®

Bill Nelson, RFC® has been a leading insurance agent and financial planner, setting international standards for client achievement. His offices are in Dayton, Ohio. He offers the LIFE school courses in major cities throughout the country. Bill and his wife, Phyllis both hold the RFC designation, as do many LIFE school graduates.

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Have You Seen My Leprechaun?

A few days ago, my good friend Paddy O'Furniture was waxing eloquent about his personal encounters with the wee folk. Knowing of Paddy's fondness for Ireland's distilled products, I was more than a little skeptical. But then I started thinking. To Paddy, and to many others for all I know, leprechauns are as real as can be even though all logic, science and common sense tell us otherwise.

It's the same with Medicaid. Huge segments of the population (even without the help of Paddy's favorite elixir) believe things about Medicaid and they are absolutely certain those things are real and true even though the law says otherwise. Here are a few of the most common Medicaid Myths.



MYTH 1: "I have to give away everything I own to get Medicaid."

TRUTH: You are allowed to own some property in some forms and still be eligible for Medicaid, but you will need a detailed knowledge of Medicaid law plus skill and ingenuity to figure out which property in which forms are allowed. In brief, Medicaid defines all property (including cash) as either "countable" or "non-countable." If your property is "non-countable" (or you make it "non-countable" under the rules), you can keep it and still get Medicaid.

MYTH 2: "I can't give away anything and still get Medicaid."

TRUTH: The Medicaid law says you can be disqualified for benefits by giving away your assets — in some cases! In other cases, you can give away lots of money and still get benefits. It all depends on what is given away, how much it is worth, when it is given away, to whom it is given, and the exact sequence of events involved in making the gift. Is it very complicated? You bet.

MYTH 3: I have to wait for five years after giving anything away before I can get Medicaid."

TRUTH: There is a five-year look-back period and Medicaid has the right to examine all gifts made during the look-back period. However, the "right to examine" is not the same as "gifts aren't allowed." In fact, some kinds of gifts never cause disqualification, and sometimes the disqualification may only be for a month or two.

MYTH 4: "If, during the look-back period, I give my kids my money,

they will have to give it back before I can get Medicaid."

TRUTH: The last time I looked, this country still had a Constitution. No one, not even Medicaid, can force you or your kids to give away or give back a penny. However, Medicaid has every right to deny benefits for as long as necessary if you violate their rules, even unintentionally.

MYTH 5: "I can get Medicaid immediately if I give all of my assets to my spouse."

TRUTH: When Medicaid decides what is "countable" or not, they count everything that has your name OR your spouse's name on it, so taking your name off of everything and putting it all in your spouse's name doesn't work.

MYTH 6: "I can give away money and still get Medicaid, but the most I can give away is \$13,000.00 per year"

TRUTH: This myth is caused by confusion between the tax rules and the Medicaid rules. In a tax situation, you may give away more than \$13,000.00 per year and under the Medicaid rules you might be able to give away more than \$13,000.00 per year if you know how. Either way, the limit is NOT \$13,000.00 per year. More on this next month. ☐



Hal Fliegelman, Esq.

Hal Fliegelman, Esq. is President of Nationwide Elder Service Associates, LLC ("NESA") of Collegeville, PA. For the past 21 years, NESA has provided Medicaid Planning and VA services to over 800 Advisors in every state in the union. NESA's Team Concept and its on-line software enable Advisors profitably to offer Medicaid and VA planning services to clients without liability.

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Be Authentic

While most of us know that people do business with people they like and trust, very few of us recognize that those two factors, trust and like, can best be communicated in two words: **Be Authentic.**

The late comedian George Burns once quipped, "Sincerity is the key to any relationship. Once you can fake that, you've got it made." But it's extremely difficult to fake sincerity. Human beings have a built in sixth sense that, when we're paying attention, lets us know when someone is not giving us the full picture. We're hard wired for it in our Primal Reptilian Brain, and its purpose is to alert us when there's danger in the environment. IE: Don't do business with this person!

Who you are comes right across the phone, right across the desk, or if you're a professional speaker, right out from the podium. You can't hide it. And if you try, what comes across is insincerity...Not the trait you were hoping to communicate. Here's what your client, prospect or audience is thinking. "I don't know who he is, but I know who he's not, and that's the person he's pretending to be."

I recommend you keep two objectives in mind when giving a speech, conducting a seminar or making any presentation. First, always communicate the benefits you promised to deliver. Your second objective, however, should be to show them who you are. The principle at work here is that the more I get to know you, the more opportunity I have to like and trust you.

Trying to appear like someone you're not, or posturing, even if it results in some form of leverage, obligation or pressure upon the other person, will never fully develop the trust and likeability needed to conduct business on the highest level you want. On the other hand, getting real, and connecting with others on the level of authenticity and common values, is the quickest way to build trust and allow someone to like you, resulting in more business.

You can develop a meaningful mission by specifically and accurately describing not



only what you do and who you do it for, but who you are and what you stand for as well. Show them your passion! Show them your enthusiasm! Show them what you are committed to! People will respect (and even admire) your passion, enthusiasm and commitment, even if it's not exactly the same as theirs.

And being authentic also works in personal communications too. So whether you are trying to impress an audience, attract a new client or find your soul mate, be authentic! It's the shortest route to developing long-term, successful relationships. ☐



Max Bolka

Max Bolka is a 28-year veteran of the financial services industry. Today he "Builds First-Class Financial Advisors & Enlightened Entrepreneurs" through his professional speaking, writing and practice management coaching program. He is also co-author of *Success Is A State of Mind* with Les Brown, Mark Victor Hansen & Deepak Chopra. To sign up for his free monthly practice management e-tips, or find out more about his services or book visit his website listed below.

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We are very excited to work with IARFC who has once again found a service with comprehensive benefits for their advisors. IARFC recognizes the importance of educating you to take your business to the next level.

What is Copytalk?

- You talk. We type.
(A mobile documentation service.)

What tools do I need?

- Cell phone or any phone, and an email address.

What do I use it for?

- Follow-up and case notes from client interactions, draft correspondence and follow-up letters, track expenses, create action lists for yourself or for your assistant, and more!

What's in it for me?

- Value. Peace of mind. Liberation. Recapture time spent on administrative drudgery, streamline tasks, increase productivity and enhance relationship-building skills.
- Shrink Administrative task time. Gain time to spend where YOU need to be.
- Better communication nurtures relationships that yield horizontal and vertical business growth opportunities.
- Comprehensive notes retained: exposure reduced.
- Compliance and suitability documentation: satisfied.

A simple process:

- Speak your notes, and they arrive in your email box in less than 4 business hours!
- Transcription is done by human transcriptionists in controlled facilities in the USA – the most reliable voice-recognition system available.
- Security, Confidentiality, and Privacy are built into our special systems.
- 24-hour-a-day access. Unlimited Dictation.

Cost:

- Less than a cup of coffee per day.
No Contracts.

Seasonal Promotion:

- IARFC members can subscribe for only \$5 for their first 30 days of Copytalk!
Thereafter, the rate is \$49.95 per month (\$30 off the regular \$79.95 rate.)

<http://www.copytalk.com/IARFC>

Point of contact:

- Nancy Jenkins, Director,
Growth and Development
Email: **nancy.jenkins@copytalk.com**
Phone: 1-866-267-9825 X160



What You Need To Do For Your Social Security

Now or later? When it comes to the question of Social Security income, the choice looms large. Should you apply now to get earlier payments? Or wait for a few years to get larger checks? These questions have been significantly amplified over the last few years due to rightful concerns about the ongoing solvency of the Social Security System.

Though it is very tempting to weigh in on the issue of solvency, specifically from a mathematical and actuarial viewpoint, by comparing the current number of workers to retirees receiving benefits, and juxtaposing this data to the future trends... However, now I want to focus on providing you with the fundamental framework to answer the question of Now or Later. While a major variable (solvency) does exist it should not be the sole or most important determinant for those retiring within the next 5 years.

Consider what you know (and don't know). You know how much retirement money you have; you may have a clear projection of retirement income from other potential financial resources. Other factors aren't as foreseeable. You don't know exactly how long you will live, or if extra medical care will be required during your retirement. You may never fully stop working.

Since no one can predict their own lifespan you can't predict your lifetime Social Security payout, however every year approximately 3 months before your birthday you will receive your Social Security Earnings Statement which provides a current projection of your benefits at both early and full retirement. You can visit www.socialsecurity.gov/retire2/agereduction.htm for further information on when you can receive full retirement benefits.

How much smaller will your check be if you apply at 62? This varies, for example a baby boomer born in 1949 reaches the full retirement age at 66. If that 61-year-old baby boomer decides to retire in 2011 at 62, his/her monthly Social Security benefit will be reduced 25%. Additionally, that boomer's spouse in the future would receive a 30% reduction in monthly benefits as a surviving spouse.¹

Should that same boomer elect to work past full retirement age, their benefit checks will increase by 8.0% for every additional full year spent in the workforce. (To be precise, benefits increase by .67% for every month

worked past full retirement age.)² So it really may pay to work longer.

Remember the earnings limit. Let's put our hypothetical 61-year-old baby boomer through another example. Our boomer decides to apply for Social Security at age 62 in 2011, yet stays in the workforce. If he/she earns more than \$14,160 in 2011, the Social Security Administration will withhold \$1 of every \$2 earned over that amount. \$14,160 is the 2011 earnings limit, unchanged from 2010.³ The earnings cap disappears at full retirement age (66 in this case). If our boomer keeps working past 66, he or she may keep 100% of Social Security benefits regardless of earned income level.³

How does the SSA define "income"? If you work for yourself, the SSA considers your net earnings from self-employment to be your income. If you work for an employer, your wages equal your earned income. (Different rules apply for those who get Social Security disability benefits or Supplemental Security Income checks).⁴

Please note that the SSA does not count investment earnings, interest, pensions, annuities and capital gains toward the current \$14,160 earnings limit.⁴

Read the fine print. If you reach full retirement age in 2011, then the SSA will deduct \$1 from your benefits for each \$3 you earn above \$37,680 in the months preceding the month you reach full retirement age.⁴ So if you hit full retirement age early in 2011, you are less likely to be hit with this withholding.

Did you know that the SSA may define you as retired even if you aren't? This actually amounts to the SSA giving you a break. In 2011 if you are eligible for Social Security benefits the SSA will consider you "retired" if: a) you are under full retirement age for the entire year and b) your monthly earnings are \$1,180 or less. If you are self-employed, eligible to receive benefits and under full retirement age for the entire year, the SSA generally considers you "retired" if you work less than 15 hours a week at your business.^{2,4}

Here's the upside of all that: if you meet the tests mentioned in the preceding paragraph, you are eligible to receive a full Social Security check for any whole month of 2011 in which you are "retired" under these definitions. You can receive that check no matter what your earnings come to for all of 2011.⁴

Learn more at socialsecurity.gov. The SSA website is packed with user-friendly information. One last little reminder: if you don't sign up for Social Security at full retirement age, make sure that you at least sign up for Medicare at age 65.

Citations

¹ socialsecurity.gov/retire2/agereduction.htm [7/11/10]

² socialsecurity.gov/retire2/delayret.htm [8/16/10]

³ ssa.gov/pressoffice/colafacts.htm [10/21/10]

⁴ ssa.gov/pubs/10069.html [1/10]

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Walid L. Petiri, AAMS, RFC®

Walid L. Petiri, AAMS, RFC®, Chief Strategist for Financial Management Strategies, LLC in Baltimore, MD a Registered Investment Advisor. Mr. Petiri has frequently been heard on WEAA (88.9 FM) as a financial commentator, appeared on ABC WMAR-TV 2 regarding the 2008 & 2009 economic downturn, and MTA Commuter Connections regarding residential land development. He has been interviewed and quoted by the Investment News magazine, written for the Journal of Personal Finance, the Register, Popular Finance (of China), and publishes a monthly financial advice column called the Foresight. He serves on the Finance Committee of Associated Black Charities.

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Should Tax Saving Be Given Patent Protection?

Some time ago a few accounting and law firms came up with a neat idea: They would patent concepts that reduced the income Tax Liability of a U.S. citizen! If you recommend a patented technique both you and your client could be held liable for patent infringement.

Are you a Patent Attorney? Do you check all the U.S. Patents? 130 have been granted so far with 150 more pending.

Does your professional E&O coverage include protection against lawsuit for patent information?

Should some party, such as a law firm, accounting firm or independent advisor be able to patent a tax strategy that would preclude use by other financial advisors?

Taxpayer Rights Are Threatened!

More than 15 national organizations (including AICPA and IARFC) representing consumer, taxpayer, charitable, financial planning, and tax advisor groups, have recommended a provision in Senate Bill 23, The Patent Reform Act of 2011, to address the serious problem of tax strategy patents. This pro-taxpayer measure is a critical component of any comprehensive patent reform effort. The ongoing, serious concerns associated with tax strategy patents pose a significant threat to American individuals and businesses.

The problems associated with tax strategy patents are multiple and quite complex. Such patents would limit the ability of taxpayers to utilize interpretations of tax law intended by Congress – effectively creating a monopoly for the patent holders to determine who can and cannot utilize

parts of the Tax Code. Financial advisors, who are not patent experts, would have be aware of such patents, and either provide tax advice that complies with the patent holder's requirements, risk a lawsuit for themselves and their clients, or not provide the most advantageous advice to clients.

These patents already affect a myriad of tax planning vehicles, including retirement plans, real estate transactions, deferred compensation, financial investments, charitable giving and estate planning. The idea of patenting a simple, basic technique like a consumer creating a financial plan for funding college education, utilize incentive programs insure against tax liabilities, and use life insurance to generate income – is ridiculous!

As of now, tax strategy patents have grown to over 130 issued and more than 150 are pending. This trend will continue to grow exponentially without congressional action. For example, how would you feel personally if told that your attempt to coordinate your employee benefits with your IRA, TSA, annuity, life insurance or real estate was in violation of some patent?

The National Taxpayer Advocate, Nina Olsen, has also publicly stated her support for a legislative solution to this problem. Clearly, with such overwhelming support and momentum over the last several years, the time has come to finally enact this proposal.

What can you do? Simple – make a copy of this article and send it with a letter (sample on the following page), note or business card to your two Senators and your Representative. ☐

March, 2011

The Honorable Patrick J. Leahy
Chairman
Committee on the Judiciary
United States Senate
Washington, DC 20510

The Honorable Charles Grassley
Ranking Member
Committee on the Judiciary
United States Senate
Washington, DC 20510

Re: Tax Strategy Patents

Dear Gentlemen:

More than 15 national organizations representing consumer, taxpayer, charitable, financial planning, and tax advisor groups, have recommended a provision in S. 23, The Patent Reform Act of 2011, to address the serious problem of tax strategy patents. Similar to S. 139. This pro-taxpayer measure is a critical component of any comprehensive patent reform effort. The ongoing, serious concerns associated with tax strategy patents pose a significant threat to American individuals and businesses.

The problems associated with tax strategy patents are multiple and quite complex. Such patents would limit the ability of taxpayers to utilize interpretations of tax law intended by Congress – effectively creating a monopoly for the patent holders to determine who can and cannot utilize parts of the Tax Code. Financial advisors, who are not patent experts, would have be aware of such patents, and either provide tax advice that complies with the patent holder's requirements, risk a lawsuit for themselves and their clients, or not provide the most advantageous advice to clients.

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The National Taxpayer Advocate, Nina Olsen, has also publicly stated her support for a legislative solution to this problem. Clearly, with such overwhelming support and momentum over the last several years, the time has come to finally enact this proposal.

Thank you for your representation of the American citizens and taxpayers.

Sincerely,

Your Name, RFC*

**For a Sample letter in MS Word format visit: www.IARFC.org and scroll through the IARFC News and click:
Media Release IARFC Board Members Sign Tax Strategy Coalition Letter
For assistance contact: Wendy@IARFC.org**

Cato Comments – About Your Image...

Why Being Better Known Will Work For You – But Not Work For Many Others

Reality Check Number One: Many RFC's and other financial specialists in your profession will not use the Cato Power Image Building System®. Thus it is impossible for them to zero in on the strategies of this system and to reap the benefits that result from executing this program.

Actually, most professionals who compete with you (in your market area) will not use any system for image building or for sales. Therefore, they can not possibly experience the benefits of any system.

Reality Check Number Two: Average agents or planners seldom have the forethought to define and communicate to their prospects that which is unique, special, and precious about them. Lew Nason, RFC®, of the famous Insurance Pro Shop® says, "Of course top producers do this. But average producers never do this."

Nason explains, "Ultimately these dynamics work to your advantage resulting in a system which works for you and positions you ahead of your competition."

Reality Check Number Three: According to **Mehdi Fakharzadeh, RFC®**, the beloved MDRT and IARFC super-sales hero "Believe it or not, *most people who must sell their financial services or products consistently use no sales system, no image-building system, or combined systems*. They do not invest in themselves. They do not learn new techniques and strategies. They do not plan carefully for future sales. Since most people in your specialty discipline do not apply Cato's Power Image Building System® they can not possibly benefit from this program. If you fully use this program you are certain to experience major benefits."

Do You Really Understand How Fame Leads to Fortune?

Reality Check Number Four: Insurance legend **Norman G. Levine, RFC®** says,

"Most agents and planners are unable to understand the connection between being well known and increased sales. They simply cannot make this connection. The majority – the non-users of this or any system – are unable to make the logical connection between regional fame and massive regional sales. Thus, they see no value in an image building program. The majority do not understand the desired objectives of the Cato Power Image Building System® which is designed to enable you to create, establish, and maintain your desired image within your target markets."

Reality Check Number Five: The majority's failure to create, establish, and maintain their desired image in your market area works to your advantage. This enables you to hugely benefit by putting a proven system to work for you. You gain the image advantage by default.

Should You Rescue Your Image?

Reality Check Number Six: CPR can save your life! You probably need a like a fast-track CPR for your image as a financial professional. Proven techniques can help build, preserve and save your image and lead to fame and fortune in the ten following ways:

1. A fast-track system works well for you because most people in your position do not use it.
2. A fast-track system allows you to make the connection between personal recognition and increased sales when your competition fails to do so.
3. A fast-track system allows you to understand how the relationship between being well-known and accepted in your market area leads to mega-sales when your competition fails to understand this concept.
4. A fast-track system demonstrates the value of media exposures, status, and

an enhanced image publicly while your competition does not have a clue about these strategies.

5. A fast-track system demonstrates the significant benefits from a strong rejuvenated image when your competition is unable to even imagine this.
6. This fast-track system demonstrates the clear connection between fame and fortune while your competition cannot make this connection.
7. A fast-track system shows how you can achieve fame and that this fame is not limited to celebrities and our leaders.
8. A fast-track system will show you the connection between image power and sales power while your competition remains clueless.
9. A fast-track system will demonstrate how your prospects will take advantage of what is unique, special, and precious about you rather than your competition.
10. A fast-track system demonstrates how you are capable of being noteworthy or of being a local market leader while your competition does not even consider these possibilities.

Napoleon Hill, author of the classic book **Think and Grow Rich**, said, "The successful professional person must attract attention to himself or herself in a positive and continuous way." If everyone used an image building system then it would be far more difficult for this system to work, as this program would be much more difficult to implement (and far more expensive).

But the majority of the financial professionals in your market area (and in your specialty discipline nationwide)

will do little or nothing to create, establish, and advance or revitalize their images.

Amateur self-promotion efforts avail little.

History shows us that the top sales achievers have executed a skilled on-going image building plan.

Reality Check Number Seven: Thus you can easily "out-smart" or "out-market" the competition in your local market area. Some of these average performers will wonder how you became so acclaimed and well-respected over such a short period of time while they remain essentially unknown year-after-year. You can advance your sales upward while they remain "Just more agents or planners with nothing special about any of them."

Reality Check Number Eight: This image building system I have been assembling was created over a thirty-year period of trial-and-error. This system was continually revised and adjusted for the specific needs of financial products and services representatives. Many people who aggressively implemented this system become among the most successful, most productive, and most powerful sales people in our industry. They made the connection then they made changes. Without making changes there are no changes. Either you understand the connection between local fame and local sales, or you do not! It is that simple. If you understand the connection then you will act accordingly.

Reality Check Number Nine: What would you really like to do? Remain the same or improve your image with the Cato Power Image Building System®?

- If you would like to remain basically unknown in your market area then do only what you have done until now. Do not make any change.
- If you would like to remain a typical sales producer then do only what you have done until now. Do not make any change.
- If you would like to remain at your current sales level then do only what you have done until now. Do not make any change.
- If you would like to retain only your current sales abilities then do only what you have done until now. Do not make any change.

▪ If you would like to advance at your present pace then do only what you have done until now. Do not make any change.

▪ If you would like to remain essentially unrecognized in your market area then do only what you have done until now. Above all, do not make any special effort to create, establish, and maintain a revitalized image for yourself! Do not make any change.

Without changing there will be no change or improvement of how you are perceived in your market.

Your Revitalized Image is Available To Work for You by Default

These exact image building techniques are now successfully used and endorsed by most of the famous leading sales producers in our profession. Ask the top MDRT, FPA, IARFC or NAIFA producers. By using this system they have established all-time sales records. But the majority of financial professionals never understand that image power leads to sales power in their market area. They never invest anything significant into their image, thus they relinquish to you the ability and availability for you to position yourself as the market leader in your area.

Reality Check Number Ten: Most financial sales professionals are intelligent people. They want to make enough money to pay their bills. They are satisfied when they can pay their monthly expenses. Many financial representatives know that most of the sales improvement speakers, books, tapes, videos, CD's, — and especially the sales gurus — all over-promise and over-charge. The "man in the field" or the "person on the front lines" grows suspicious about sales "aids" and cynical about sales consultants.

Because of this they do not want to learn or attempt anything new or different. They do not want to make a change. *So they reject everything including the power of image dynamics. They leave the door to greater sales wide open for you.* Some people can make the connection between fame and higher sales. Those people understand how local fame (image) influences local prospects and clients. They build their image and at the same time they build sales power.

Who Knows What Is Unique, Special and Precious about You?

If you have never bothered to figure-out what is unique, special, and precious about you, then how can you possibly communicate to your prospects, clients and others what is actually unique, special and precious about you? Communicate this on a planned schedule and you can become the most famous sales leader in your market area.

If you too are unable to understand and appreciate how local market fame fosters greater local market sales then possibly you need more experience before applying this system to your situation. Study the top market achievers and notice how they create, establish, and maintain their desired images within their target markets. Notice that they cause their local market fame to result and this impacts their local market sales. □



Forrest Wallace Cato, RFMA, RFC®

Forrest Wallace Cato, RFMA, RFC® is considered an "industry thought leader" in the financial services profession. His articles, essays, interviews, op-ed pieces, reviews, biographies, critiques, and editorials, are widely printed world-wide and span over 28 years. His media advocacy services have enabled many advisors to enhance their personal image, with a corresponding increase in their local status, public recognition and their income. His mission is to help financial advisors "Cut A Bigger Image!"

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www.CatoMakesYouFamous.com



COMPLIANCE-FRIENDLY MARKETING

The Professional Bio

by Katherine Vessenes, JD, CFP®, RFC®

When it comes to lining up your dominoes to create the No-Sell Sale™, sometimes even the smallest things can make a huge difference. One domino that can help take your cold prospect to very warm before they even get to your office is the one-page resume or bio.

Send out a professionally written, single-page bio to your new prospects in advance of your first meeting. This is another domino that I stumbled upon by accident when I was testing out the No-Sell Sale. The planning firm I was working with, routinely sent out a well-written, single-page description of every financial advisor in the firm to new prospects in advance of the first meeting. Even as a brand new advisor to the firm, who hadn't seen an investor in 15 years, I had my own bio. Even though I was a journalism major in college and had written two books at that stage, I collaborated with a local writer to make sure mine had a warm marketing spin and, just as important, no typographical errors.

I didn't realize what powerful sales tool a bio was until I got to the end of a few initial meetings with new prospects. My style is to let the client do the talking. I never start talking about me. In fact I don't say much of anything about me or the firm until after we have gathered all the clients' information and let them talk themselves out. Towards the end of the meeting, I would ask "Do you have any questions about me or my background?" Much to my surprise, about 90% of the time the prospect would say "No, we learned everything we need to know about you from your bio." The light went on, and I realized the prospects already had enough trust in me that they didn't need more information. I just needed to keep my mouth shut and not mess up the sale. I didn't need to embarrass myself talking about old accomplishments and run the chance that I would undo what was working.

Having given me this huge vote of confidence, the prospects inevitably quickly agreed to go ahead with a financial plan. This is when I became a solid believer in the power of the bio. It made a huge difference in closing more sales. Here are a few tips to make sure your bio is a powerful trust-building tool:

The Photo

1. Use a great, 4-color, head-shot, photo that is at least 3 by 4 inches, and place it in the upper left or right corner of the page — it really needs to stand out on the page and call attention to the text within the document. Think of good ads. Most good ads have a large photo in color.

I have seen a number of bios that use a photo the size of a postage stamp. Something this small loses all its punch and gets lost on the page, just the way it would in a full page ad. In fact, a significant number of prospects will just look at your photo and make a snap decision about you. Many will not even read the copy, so the picture needs to be so good, it can stand alone. Black and white photos, may be artsy, but they don't have the power you need to have your prospects fall in trust with you.

2. Spend the money to have a pro take your photo and touch it up. This is no time to have bags under your eyes or look like you haven't slept in a week, or "cheap out" with your spouse taking a quick digital snap shot. Go ahead and have a professional touch up any blemishes or wrinkles. Ok, you don't want to look 20 years younger, but 7 years is just fine.
3. Make sure you are looking directly at the camera with a warm smile on your face. You should look very warm, friendly and approachable. Failing to look at the lens of the camera makes you look shifty.
4. A nice touch is to have some color in the photo that goes with your logo or

Katherine Vessenes, J.D., CFP®, RFC®
The country's leading consultancy for building a multimillion-dollar practice. (Kaplan Press)

After leaving her securities, risk and insurance consulting firm in 1988 to become self-employed, Katherine started her own financial services firm in 1990. She has since been involved in the financial industry, including serving as Vice President of the CIO Mutual Fund Company, Financial Express, and First Financial Corporation. Katherine is also a speaker and author. She has created and taught other financial professionals how to build their practices. She is a member of the Financial Planning Association, National Speakers Association, and the Financial Marketing Association. Katherine has been a speaker at many conferences and has been featured in several publications, including "Who Built a Large Income and How," "How to Build a Large Income and How," and "How to Build a Large Income and How." She is also a member of the Financial Marketing Association, National Speakers Association, and the Financial Planning Association. Katherine has been a speaker at many conferences and has been featured in several publications, including "Who Built a Large Income and How," "How to Build a Large Income and How," and "How to Build a Large Income and How."

In addition to running her own business, Katherine is an attorney, a financial industry consultant, and has been involved in many other areas of the financial industry. She is a member of the Financial Marketing Association, the International Association of Registered Financial Planners, the Financial Marketing Association, and the Financial Planning Association. Katherine has been a speaker at many conferences and has been featured in several publications, including "Who Built a Large Income and How," "How to Build a Large Income and How," and "How to Build a Large Income and How."

Peter Vessenes, RFC
"Corporate America's best kept secret"
Peter Nygaard, Former President ING Broker/Clean Network

Peter Vessenes, CEO of Vestment Advisors and Founder of Peter Vessenes, is a nationally recognized investment advisor and coach. He works with individual companies of all sizes to increase profits and value while adding significant value to organizations to run more efficiently and effectively.

Peter has assisted businesses that range from startup entrepreneurs to Fortune 100 corporations since 1988. The company has uniquely positioned itself to assist financial services companies – both large and small. Peter identifying potential opportunities to creating a proven sales system, this client companies have increased profits and developed a leadership line.

As a corporate advisor, Peter brings valuable tools and tactics that enhances valuation strategies, financial management, strategic planning, organizational development, and perhaps most important of all, leadership.

Vestment Advisors is the country's leading consultancy for building a multimillion-dollar practice. (Kaplan Press)

marketing materials. For instance if you use red on your letterhead and brochures, consider wearing a red tie or scarf or use a red back drop. This helps tie in the entire look and makes you look very pulled together.

5. Wear a nice looking suit, guys, or women, a professional outfit. We recently reviewed the bios of one of our advisory clients. They were promoting all the members of their team. All the men looked great in suits or sport coats, with the exception of the lead member of the planning team. He was in a white shirt and didn't even have on a tie. He stood out like dog pee in a snow storm. Every one else looked like what they were: an

experienced, expert professional. Mr. White Shirt looked like a blue-collar worker who wandered into the photo shoot on a bad day. There was no way he looked as if he had the credibility to be trusted to invest a kindergartner's allowance. Your clothes can also build confidence in your prospects.

The Copy

Once you get a good photo, you can focus on the copy. Here are a few thoughts:

1. This is a good time to hire a professional to help you write your bio. It takes a special talent to write about someone without sounding too pompous or too boring. Sometimes it is just plain difficult to know what to say about ourselves. Besides, if writing is not your strength, you will tend to put it off and not create a document that puts your best foot forward. Go ahead, this small investment can pay for itself many times over.
2. Your copy should incorporate your compelling story or differentiation. Let's say part of what makes you stand out from your competitors is that you plan from a net perspective and take taxes into consideration with every investment recommendation. You might include a sentence like this in your personal resume: "Jim believes it is not what you make, but what you keep that can make a difference in his client's financial futures. 'I feel so strongly about considering taxes in every financial plan, that I took additional training in tax reduction strategies from the country's leading tax planner, George Denton, and became a Certified Tax Planner,' says Jim."
3. Avoid including where you went to school and all of your degrees. Also, no one really cares whether you were born in Tennessee or not.
4. Do include any professional designations or associations. This shows you have deep connections in the industry and leaves the subliminal message that you are an expert and that you hang out with other professionals.
5. If you have written any articles or books make sure you mention them. This becomes a subtle third party endorsement.
6. In the last paragraph, include some personal information about yourself.

It could look like this: "Jim has been married for 25 years to his high school sweetheart, Susan. They have twin daughters who are both enrolled at the University of Chicago. In their spare time, Jim and Susan like to square dance and play tournament Scrabble. Jim teaches Sunday School to 8th graders."

- I don't think the entire resume should be personal, but this short paragraph gives readers a glimpse into your personality and tells them a lot about what is important to you. Once again, some personal details make you look more trustworthy.
7. Have two or three people carefully proof read and edit your piece. A significant number of prospects are turned off by typographical, spelling and grammar mistakes. You don't want to offend anyone before you even meet them.

The Headline

Two headlines are important in bios, because some people will just look at the headline and your photo. The first should be your name in very large, bold type, at the top of the page. The second, should be a short description of your business mission or philosophy. Go back to your elevator statement, that short response to the question: What do you do? Use that to create a tag line for your firm. Two examples:

- For Jim, who believed in net-planning: "Your Tax-Advantaged Wealth Builder"
- For advisors working with wealthy clients concerned about losing money: "A return of capital is more important than a return on capital!"
- For Katherine Vessenes, who helps financial advisors build the business of their dreams, the headline might be our tag line: "Breaking Down Barriers, Building Up Business."

The Paper

These bios should be single sided on one page of standard 8 1/2 by 11 paper. If you have a good color printer, use that to reproduce them.

Make sure that your prospects can download a PDF version from your website. Higher quality paper is also a nice touch.

Once again, the size of the paper is more important than you think. One of our broker dealer clients paid a very pricey

marketing firm to create bios on all of their reps. This was no small expense, but in my mind, entirely wasted. First they were printed on paper that was the size of a bookmark, so they were about six up on standard letter-sized paper. Then they used a postage size photo, in black and white. There were three paragraphs, in very small type, in every single bio, but the first and third were exactly the same for all one thousand reps. The middle paragraph was the only one that was customized to each rep and all they included was the rep's name and where he or she lived.

This piece was so tacky, I doubted any prospects would take the time to read it. The net result was a completely ineffective marketing piece — it didn't have enough size or color to convey the message: ***you can trust this advisor.***

Finally, no matter how accomplished you are, keep your business resume to one page, single-sided. There is a limit to how much prospects will read, even if it is well-written.

Tuck your bio into your initial interview intro pack, along with a brochure about your firm and perhaps your fact finder. Include a personal note to your prospect, and you have gone a long way to warming up the prospect before they every walk into your office.

One last thought. This bio will be considered advertising or sales literature by your broker dealer. Make sure you have your compliance office review it and include their required info on the bottom of each one.

If you would like the name of the writer who helps write our bios, or a sample of the one I used with investors, just email me [✉](#)

Katherine Vessenes, JD, CFP®, RFC, president of Vestment Advisors, speaks nationally to thousands of advisors every year, giving them a bumper to bumper system to break down barriers and build up their business.

The creator of the NO-Sell Sale(R), she is considered the country's leading consultant on building a multimillion-dollar business (Dearborn) and the country's best known authority on the legal and ethical issues of financial advisors (Bloomberg).

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Manipulation In Sales — Questions Not To Ask

The 2011 economic attitude has been referred to as the *Age of Cynicism*, *the Post-Trust Era*, and even as *the Post-Madoff Era*.

In other words, consumers do not believe what you say. Since the 2008 market meltdown the way people look at business is different (including your business). Consumers have been burned too many times and now do not easily trust any business message. When they see a hint of exaggeration, one-way messaging, or even a hint of persuasiveness their BS detectors pop up. Consumers learn well, and business has taught them what persuasion looks like.

In our new book *Credibility Advantage*, we cite numerous studies that quantify the decline in consumers' ability or willingness to trust business messages. They include Edelman Trust Barometer, the Credibility Index, and too many to cite here.

The Point. The point is, your target markets are being more skeptical of your messages than at any other time in recent generations. How you respond to this will likely determine your ability to succeed in the coming months.

With that in mind, let's look at some of the biggest problems you likely face and how to overcome them. In the life of a producer, the most immediate problem is in the new business conversation — selling.

Meet the Manipulative Question. Many sales people are being taught how to ask a brand of manipulative question. Let's call them "Reverse Focus Questions." Here are a few examples:

- Are you tired of market volatility yet?
- If I could show you a way to get (some wild claim) would you be interested?
- What is the biggest headache in your future?
- What financial issues are keeping you up at night?
- What concerns you most about retiring?
- What is giving you the most grief at this point?
- If you could solve just one financial problem, what would it be?

So, what's wrong with such questions?

Everything! First, they come from a different time in history — a different economy, one in which consumers were optimistic. Meaning, they're as obsolete as stock in Yugo. Second, they are designed to force the focus back to the seller. Meaning, they're self-serving, and in the Age of Cynicism, that "ain't" good. It's like asking, "Enough about me; how do you like me so far?"

To understand this, picture a target with a bull's eye and two outer rings:

Bull's eye. Me Me Me! This is the sales person. His agenda, his goal, his self-interest. In a mythical world, all roads would lead directly to here. This is where the source of all those bad questions are born.

Inner Ring. Bounce Questions. These are the most crass questions. In concept, they are designed to focus on the seller and his self-interest. In function, they are the seller's attempt to 1) manipulate and control the topics of the conversation, 2) frame the context in the mind of the prospect. Unfortunately, because consumers are so skeptical, these questions are now met with a wall of resistance. Here are a few examples:

- Are you concerned about excess risk (or financial security or anything else that leads to your product)?
- Are you wildly happy with your current carrier?
- How would you like to save money on _____?
- When you think about healthcare, what keeps you up at night?

The key to those questions is that they always contain a part of the larger context or topic. That larger topic is the product or service being sold, and the smaller topic serves to bounce the conversation to the larger one. See some examples on the next page:

Outer Ring. This where the seller puts the handcuffs on the prospect, using the prospect's own words to trap him into the sale.

As you can probably see from the table, any answer that plays to the seller's agenda puts the prospect in a trap, a "double bind." In other words, no matter what he says after that, he can't win. He either has to agree with the seller or back down from the statement he just made. (*Of course, he could always just walk away.*) It's as though he drew a casual line in the sand, and now he has to defend it. One of the most powerful manipulative tricks is to get the prospect to make a "public" declaration, then use his declaration to justify the sales pitch. For example:

"Yes, I am concerned for my family's safety. Those highways are crazy!" Gotcha! Now, the seller can use safety as the basis for his pitch.

Example: "Considering how important safety is to you, what are you doing about it? Let's look at a way to guarantee the safety of your wife and kids. How does that sound?"

"Tell me about it. When I see a man wearing a boring tie, I think, what a loser." Gotcha! Now, the seller can use "loser" as the basis to sell custom clothing.

Example: "You're absolutely right about the tie. And, beyond that, if the tie is beautiful and matches the quality of the suit, the man looks like someone to take seriously. Who doesn't want that?"

"Ever since this market meltdown, I don't trust the stock market." Gotcha!

Now the seller can use that statement as the justification to sell his products.

Example: "Actually, there's a really simple way to invest and avoid all that market risk."

How can you use this concept?

If you ask the right question at the wrong time, then it is actually the wrong question. The counsel we give our coaching clients is to ask very simple

Examples of Inner Bounce Questions

Larger (ultimate) Topic	Smaller (immediate) Topic
Financial Planning Service	<ul style="list-style-type: none"> ▪ Are you tired of market volatility yet? ▪ How much money have you lost in the stock market? ▪ How many of your investments totally safe? ▪ How much money can you afford to lose in the stock market?
Insurance	<ul style="list-style-type: none"> ▪ Do you ever lose any sleep thinking your insurance might not be up to date? ▪ Do you know anyone who has suffered from too little insurance coverage? ▪ Are you 100% confident that you have enough insurance coverage? ▪ What's the worst thing that could happen if you didn't have enough insurance?

questions in the beginning. Most advisors go for the throat (pain) right away; that's not good. So, just enjoy the conversation and ask simple questions. And, the way you do that is to make a statement first, then ask the question. The statement sets up the question. It would go something like this, and notice how easy the questions are:

- Most people have a mutual fund. Is that part of your portfolio?
- The financial industry is really confusing. Have you noticed that?
- Tax laws are in flux. Are you prepared for the changes?

The questions have to be asked in such a way as to NOT seem invasive to the prospect. What's an invasive question? Something like this: What is your total net worth? How much investible money do you have right now?

Once you can get the prospect talking easily, you can turn to questions that take more thought and elicit longer answers.

In Closing. Think of yourself as a mentor and your prospect as your protégé — the person you are going to help. There are two ways to approach the relationship. 1) you could dictate and preach at him. 2) you could understand his mind and appeal to his values. Which way to do you think would be more effective?

Unfortunately, most Advisors take the low road, ask the wrong questions and even fail to listen to the answers. That approach is horribly dysfunctional, and

given that today is the Age of Cynicism, it's an approach that will likely usher you out of business. ☐



Michael Lovas

Michael Lovas is the author of twelve books, mainly on Professional Credibility and Psychological Communication in the financial industry. He holds the distinction of creating "Credibility Marketing" in 1991 and being a premier Psychological Marketing expert. His approach is rooted in credibility and integrity. The skills he teaches have all been scientifically proven to work. Michael is the cofounder and a principal of AboutPeople, a unique consultancy focused on helping professionals build credibility and relationships with their chosen target markets. Find Michael's books at: <http://www.aboutpeople.com>.

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513.263.0213 or Andrew.Trout@sprint.com.*



Marketing Strategies

Every professional can benefit immediately from fine-tuning their marketing efforts. Only one additional client per week will produce substantial improvement by the end of the year. Here are proven marketing strategies. These techniques have worked for decades — and they will work for you.

Establish a client-builder cluster group that meets each month. Exchange information, introductions and endorsements.

Write articles for your professional journals or associations. Then send copies to local papers and send reprints to your clients.

Speak at civic and professional organizations' meetings. Ask them to send a press release to local papers (or let you do it) and be sure to distribute a handout.

Have a client appreciation event — perhaps a Thanksgiving week brunch.

Sponsor a community event such as a 10K run or golf tournament with a charitable beneficiary.

Submit press releases to media regarding your achievements, published articles or books.

Send articles with information that will be of interest to your present prospects and clients.

Become credentialed to build credibility — then announce to prospects and clients. You can always "re-announce" a designation by being quoted or published.

Collect testimonials.

Refer new customers to your clients.

Donate a service or product to charity. Be sure to get maximum publicity for your contribution.

Agree to be interviewed on radio or television.

Plan to meet three new people each week in every networking situation.

Identify and meet with "mentor type" individuals who can instruct you.

Send a quarterly newsletter.

Conduct informative seminars.

Take prospects to breakfast or lunch.

Send handwritten thank you notes.

Keep a supply of business cards with you. Hand them out freely everywhere you go.

Make friends with assistants and receptionists — all of them! ☎



Dr. William L. Moore, Sr., CLU, ChFC, RFC®

Kinder Brothers International teaches sales and management professionals how to experience lasting success. Both **Jack** and **Garry Kinder** are members of the IARFC and authors of books and courses on financial services.

Their associate, **Bill Moore**, is a director of the IARFC and he delivers the Professional Patterns course worldwide and is developing the Registered Financial Manager workshop.

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Your Latest Media Release

Please locate in your files or on your computer, the most recent media release that you have sent out. Notice the term was "Media" and not "Press" Release. Press does not apply to Radio, TV, Internet, Fax or other electronic distribution. In fact many publications are reproduced on a machine that might be referred to as a copier or duplicator — not a press. So be sure to use the correct term... media.

OK — you couldn't find it. That means you haven't sent one out in a long time. You are passing up the opportunity for free publicity, favorable mentions, and the chance to impress your clients.

Did I say, "**Clients?**" Yes, because there is absolutely no reason you cannot mail your release to them also.

Your Image is Your Responsibility.

The first and most important step is deciding to do this! No one else is going to send out Media Releases for you — unless you hire a media advocate or consultant! This may go against your "humble" side, but force yourself!

Step by Step — What To Do Next

□ Edit the Release Copy Carefully.

The header, (City, ST), should reflect the location of the event or the location of your practice.

You should include quotations in your copy if at all possible. If the release is from your firm, then you can quote yourself.

Be sure to include information that gives some indication of value added that will make a difference to your clients and prospects (e.g. generation-skipping IRAs).

Keep copy to one page, unless the topic is highly technical and the recipient might turn it into an article of reader interest. Brevity is valuable!

Of course, you want to include the basic information on your firm and any special offer that you may want to publicize, such as a forthcoming seminar. You must keep this short (one page only) or it will never make it past the editor.

Include a nice color photo. This is easy in an E-mail release — simply attach it. With a printed release, you might advise in the copy after the close of your release (at the bottom) the electronic location of your photo.

□ Build a Media List.

It may be only a few names at this point but that's where every list starts. See the Practice Builder article, **Building Your Media List** (PM_135) for help with this process. Do not overlook local radio stations, weekly newspapers and business "courier" tabloid publications.

□ Mail or E-mail Your Release.

It's now ready to put in the hands of the media. In order to E-mail you will need to have gathered the email addresses and organized them for bulk distribution. For many advisors this will not take long — try to delegate this to a staff person or even a family member.

□ Build Your Media Kit.

You should already have a brochure and other information that needs to be here — now you can add one or two Media Releases.

□ Automate the Process.

Use your CRM program, such as Practice Builder, since that will enable you to make quick work of this project. If your media list is key coded in Practice Builder — sending a Media Release requires only a few mouse clicks.

□ Repeat the Process.

You will never know which day your local business editor will have 3 column inches to fill or when he or she might need a source for a financial quote. Repeated exposure to your Releases, especially when coupled with drip marketing (use a Centers of Influence Market Sequence), may someday result in more credible publicity than you could ever buy.

Do not assume one release will make you forever popular. Plan to send a new release every other month.



Assuring Readership of Your Releases

□ Send All Media Releases to Your Clients.

You may mail any Media Release with or without an explanation to your clients. You can even send your releases to other advisors, such as attorneys or accountants. We suggest that you send them with a very simple cover letter, like the following:

Enclosed is a copy of a recent Media Release sent to area publications about a _____. (example: a conference recently attended)

Periodically we attend professional conferences of this type to remain at the cutting edge of developments in financial services that may affect the future for our clients.

At this event we heard several speakers who introduced new techniques that will help persons reduce their income tax by converting taxable income into a form that is not taxed.

If you have any questions or would like to arrange an appointment, please give me a call.

Always Say Thank You.

Just expressing "thank you" to any media outlet that uses your copy will go a long way in every situation. And when you're trying to build a long-term relationship with an editor or manager, these two magic words can mean the difference between a future splashy feature on your financial consulting firm and your next news release being unceremoniously tossed into the "round file."

When a release you send is used, call the person responsible and say "thank you." Better still, send a brief handwritten note. Small stationery note cards (such as the IARFC 4" x 5" formal note cards) are better than traditional business letterhead. Editors rarely get thank you notes, and they will remember your thoughtfulness in the future.

A consistently friendly attitude will help ensure positive media relationships. Keep your door open to editors and reporters; when they request additional information, go the extra mile to provide it. And always try to call them back promptly since they are usually on a deadline. ☐



Ed Morrow, CLU, ChFC, CFP®, RFC®

Ed Morrow is the chairman and chief executive of the IARFC and has been a practicing financial advisor for forty years. His advice and systems are used by thousands of financial advisors in the U.S. and across the world. As the CEO of the IARFC he is one of the developers of the Financial Planning Process course materials and a frequent instructor, both nationally and in many countries.

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STAPLES Advantage

ObamaCzarCare: Coming Cuts To Cancer Care

Financial planners need to be aware of coming reductions in medical services for serious illness in order to help clients take proactive steps now to put in place funds and insurance options to provide a backstop for ObamaCzarCare's 500 billion dollars in cuts to Medicare and controls on medical treatment options even for non-Medicare patients.

Innocent sounding "ObamaCare" will take on a whole new meaning as patients come to experience the tyranny of government-controlled "CzarCare" robbing individuals of their freedom to decide when, where, and with whom they will seek treatment when "the big C" — or other serious illness — strikes.

America's leading position in cancer care will fall off a cliff, taking your client's life... or your own...with it. The "changes" to be forced on us starting in 2013 do not provide "hope." For cancer patients, ObamaCzarCare's "change" is a drastic threat to your clients' very survival.

ObamaCzarCare deals a body blow to our state of the art cancer treatment. Multiple "hits" to optimal medical care for cancer patients are found in the healthcare bill:

(1) Medicare fee cuts to cancer specialists, resulting in payments that may be *below* the cost of staying in business. Are your physician clients prepared to deal with these cutbacks?

(2) Cutbacks in coverage for the screening tests that pick up early cancers, such as prostate specific antigen (PSA), mammograms, Pap smears, and colonoscopies.

(3) Onerous and costly government mandates and regulations, interfering in physician-patient decisions for allowed treatments.

(4) *De-labeling* (i.e., disapproving) high cost cancer drugs to save money, whether or not they save lives. This has already been done with Avastin for aggressive late

stage breast cancer, denying women of a potentially life-saving medicine.

(5) Denials of life-saving treatments, as Dr. Donald Berwick, recess-appointed head of the Centers for Medicare and Medicaid Services moves to copy the UK's National Health Service rationing board, N.I.C.E. Within the U.K. now, government appointed experts on N.I.C.E. panels deny many new cancer drugs and other treatments for leukemia, multiple myeloma, stomach, lung, breast and prostate cancers.

(6) New taxes on medical devices and drugs for state of the art treatment.

(7) Reduced approvals for and delays in access to diagnostic MRIs and CT scans.

(8) A projected doctor shortage of 91,000 in ten years according to the American Association of Medical Colleges, and as high as 200,000 estimated by Merritt, Hawkins and Associates.

A further knock out punch is the worst of the newly created ObamaCzarCare

government panels — the Independent Payment Advisory Board. IPAB sets up government appointed experts mandated to control medical care. This new IPAB subverts our normal appeal and review process because this government panel is ***completely independent*** and not subject to review by Congress, judges, or medical experts. Under ObamaCzarCare rules, decisions of the IPAB cannot be overturned or appealed. IPAB is structured to keep the panel's decisions isolated from our ability as patients and physicians to influence them or to have a voice in our medical treatment.

Even more diabolical, the ObamaCzarCare bill restricts the right of *future* Congresses to amend or appeal this legislation. There is only a short *two-week window of time* in late January 2017 during which this board could be discontinued, and only with a supermajority vote in Congress. It is unprecedented to have such an attempt to restrict future Congressional decisions.

It is also unprecedented to have such a draconian restriction on physician decision-making for their patients. If your physician



clients are not aware of these new restrictions on their clinical decision-making, it will be up to you to help them see the dangers that lie ahead. (Send them a copy of this article.)

It is an ugly picture. Government panels focused on cutting costs instead of saving lives when the USPHS Task Force recommended cutting back mammograms for women in the fall of 2009. Their reduced screening recommendation was not based on new medical information. It was based on cost analysis. They admitted we saved more lives by starting to screen women with mammograms at age 40, but it cost more to save those lives. Human life became a number for the bean counters.

The outcry from women's groups, cancer specialists, radiologists and other physicians resulted in political pressure that stopped that change. But will we be able to stop it again as costs mount and Dr. Donald Berwick pushes forward with his stated goal of "rationing with our eyes open"?

ObamaCzarCare cutbacks will affect the quality and timeliness of your own — and your clients' — cancer care. Ironically and in a cruel twist, it is YOUR taxpayer money being "saved" by rationing YOUR medical care.

The political elite, however, including members of Congress, who voted for this monstrosity, will continue to have rapid access to the best diagnostic and treatment options, as has always happened with government-run medicine. Average citizens suffer the effects of rationing and cutbacks.
The political elite do not!

In the United States, we now have a 92% survival rate for prostate cancer vs. the UK's 51%; a 35% longer survival rate for colon cancer compared with the British; and a 25% longer survival for breast cancer than European women.

Men in the United States have a 66% survival for *sixteen different types of cancer*. In Europe, the survival is 47% for the same sixteen cancers. Americans enjoy a 90% survival for *five* cancers: prostate, breast, thyroid, testicular and melanoma. In Europe, only *one* cancer in one country has a 90% survival rate (testicular) (France) has a 90% survival rate. World leaders frequently come here for their cancer treatment.

The United States has been the country of first launch for *50% of the new cancer*

drugs released in the last decade. With increasing fees and taxes creating penalties for innovation, we will see declining development of new cancer treatments once ObamaCzarCare fully takes effect.

Financial planners will have increasing responsibilities to educate clients about these dangers ahead, and to help clients take steps to prepare with international insurance plans that will allow freedom to seek treatment anywhere in the world when the United States "CzarCare" starts cutting our choices. ☐



Elizabeth Lee Vliet, MD

Elizabeth Lee Vliet, M.D. is a preventive and climacteric medicine specialist with medical practices in Tucson AZ and Dallas TX that take an integrated approach to the evaluation and treatment of women and men with complex medical and hormonal problems. Dr. Vliet is also President of International Health Strategies, Ltd., a global healthcare and education service company whose mission is twofold: liberty and privacy in treatment options and preservation of the Oath of Hippocrates focus on individual patients.

Dr. Vliet is the 2007 recipient of the Voice of Women award from the Arizona Foundation for Women for her pioneering work in overlooked hormone connections in health and illness. Dr. Vliet received her M.D. degree and internship in Internal Medicine at Eastern Virginia Medical School, then completed specialty training at Johns Hopkins. She is a member of the Board of Directors of the Association of American Physicians and Surgeons. Dr. Vliet appears on national networks addressing the economic and medical impact of the new healthcare bill.

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What If You Got a Major Disease?

Educating consumers, your prospects, and your clients in this challenging landscape of health coverage has to become a focus for every financial professional in 2011 and beyond. You may not be selling critical illness policies...YET... But you sure better know what's happening with this emerging product! **The demand for critical illness insurance is not expected to diminish.**

We're in a period of solid growth for critical illness policies and a recent LIMRA survey revealed that critical illness coverage increased at a faster clip than any other voluntary insurance coverage.

The majority of U.S. households are not equipped to deal with the financial consequences and potential changes to their lifestyle when a critical illness strikes.

The family could sustain financial stress or hardship when the chief breadwinner in the family suffers a critical illness. Unmarried folks or younger individuals between the ages of 25-44 would probably be hit the hardest. One-third of the respondents to the LIMRA survey who had suffered from a critical illness said they had still not recovered financially from the time they had to take off to recover before returning to their employment. The hardship isn't necessarily because of the lack of medical coverage, but rather by the financial impact their illness had on their family's lives: keeping up with mortgage payments, car payments, and care-giving expenses were the biggest concerns.

Your clients will probably see more high deductible health insurance plans than ever before as companies struggle to offer benefits to their employees that are affordable. Your clients will probably opt for a higher deductible instead of the unacceptable alternative of no coverage. There will be some big gaps to fill and YOU can offer a solution.

So what do your prospects and clients need to know about critical illness coverage? I think you'll be surprised to see these statistics from the LIMRA study:

- More than one-third (38%) of employees said they didn't know the difference between critical illness and disability insurance.
- More than one-third (38%) said they didn't know the difference between critical illness insurance and medical insurance.

- More than two-fifths (43%) said they didn't know the difference between critical illness insurance and long term care insurance.
- More than half (57%) didn't know the difference between critical illness insurance and accelerated death benefits on a life insurance policy.

As you can see, we have a **HUGE knowledge gap!**

So what can you do to educate your clients and prospects about critical illness coverage?

1. **Start by getting appointed with at least 3 companies** that offer this coverage. Mutual of Omaha, Assurity, and American General are 3 good choices.
2. **Learn what each critical illness policy covers.** They're all different in some small but distinct ways.
3. **Ask your clients if they have disability coverage.** Do they have critical illness coverage too? Then ask if they know the differences between those 2 types of coverage. A critical illness policy pays the policyholder directly and **the policyholder can use that cash ANY WAY THEY WANT TO. Wow!**
4. **Doctors and Dentists who can't get enough disability coverage are perfect prospects for this coverage.** Should a critical illness strike, they can use the lump sum dollars paid to them by the critical illness policy (up to \$500K) to cover office expenses, keep their families lifestyle in tact, whatever they choose.
5. **A critical illness policy pays out a lump sum to the policyholder after a critical illness strikes.** There's only one claim form to submit. And there's no continuing to prove that the disability still exists or that care is still being provided like a disability or long term care policy would require.
6. Ask any of your clients and prospects if they have a friend or family member who had a heart attack, cancer, or stroke unexpectedly and did that health episode change their life while they were recovering? **Who couldn't say 'YES' to that question?**
7. If you're talking about long term care coverage to a client, it may be hard for

them to imagine their health changing like that. **With critical illness coverage, EVERYONE can imagine their health changing unexpectedly**, but they fully expect to be able to go back to work after a time for recovery. And **THAT'S** where critical illness coverage makes so much sense.

OK. It's time for you to take some action.

Get some knowledge about how to sell critical illness coverage (see www.criticalillnesscoach.com), get appointed with 3 good companies, start talking about this to your clients in 2011.

The clients will thank you, the commissions are great, and at the end of this year, you'll be pleased that you're now selling a product that the clients and prospects cannot resist.

There's **NO sales resistance**, it's a **product for NOW**, and it can keep you in the Winner's Circle as a **Top Product**.

Now, what could be better than that? ☺



Wilma G. Anderson, RFC®

Wilma G. Anderson, RFC® the LTC Coach, is America's leading LTCI sales trainer and a practicing producer who has personally sold over 7,000 long-term-care policies. She offers personalized coaching sessions, workshops, and routinely gives speeches about long term care, critical illness, the VA Aid & Attendance pension, and how to survive retirement pitfalls. Let Wilma show you how to sell more LTCI, critical illness insurance, annuities, and investments to the senior market with less effort!

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Business Mirrors Life

Too Many Leaders, Too Few Followers

I approached my local business school and asked if they would be interested in offering a course in fellowship. Yes, I mean "fellowship" not fellowship. The MBA's that I interview for my consulting business are exceptional leaders; however I need followers, not leaders, in my business.

Let me clarify, I don't want complacent people. And I do want my staff to challenge my ideas. However, there comes a time when a decision has to be made and since it's my name on the letterhead, I make the decisions. Then, I need a good group of followers to implement my decisions.

However, in business school there isn't a course in being a follower. I think the closest they have is a class in teamwork. And they pretend that a small group of people can get things done, and done quickly, without a designated leader and the required remaining followers. **Hog wash!**

I'm willing to pay for quality followers. I'm even willing to pay an extra premium to find them. However, business-school faculty pretend everyone will be a leader, and are therefore undermining my efforts.

The academics spend their lives (and our tax dollars) conducting research trying to understand whether leadership is a trait that is inborn, or can it be learned. They develop complicated testing methodologies to measure one's leadership IQ and then sell the whole package to Fortune 500 companies.

Well I have the same question about followers: However no one wants to study this subject and develop a "fellowship IQ." My corporate human resource game plan is to never hire an MBA straight out of school. I look for someone with three to four years experience who has worked in one of those international mega-consulting organizations. After that humbling experience, he has learned through bitter experience that he's destined to be a follower.

So by the time I interview him, we can dispense with all the 'servant leader' mumbo-jumbo and deal with reality. I'm in charge; he isn't.

However, even after four years these new hirers still have vestiges of their leadership training. So I'm willing to endow a chair in "fellowship" at a local university.

I've actually checked the academic literature and there is no serious discussion on the role of the great followers in American business. For example who implemented Henry Ford's mass production plans for the model T? Ford obviously had to have a group of great followers because he seemed to have lots of time for his other interests like disseminating his reactionary views as the publisher of the Dearborn Independent.

And Bill Gates' first employees are today very happy they were all followers. They've all retired as multi-millionaires. The few who thought they were leaders departed to start their own businesses. Now they must be content sitting in Starbucks in Seattle and dreaming of what might have been had they just been followers.

On a personal level, I've begun to speak publicly about the need for followers. I'm available for your employee retreat. Let me set the right tone as your keynote speaker.

My topic: Are you willing to risk your own money on this business? If not, sit down, shut up, and follow your boss. ☐



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