

One of the industry's Fastest Growing RIAs www.pomplanning.net

The growth of POM Planning is truly amazing. Its unique low drawdown risk platform has made it one of the fasted growing RIAs in the entire financial services industry.

Why is this story so amazing?

-Of the advisors who have checked out <http://www.pomplanning.net/>, over 500+ advisors have gone to training.

-Of the 500+ who went to training, over 250 got contracted to start working with POM Planning.

-Of the over 250+, over 175 have picked up Assets Under Management (AUM) (keep in mind, many are true newbies to the assets-under-management game; and they are having immediate success).

-The 150+ advisors have collectively picked up over \$620 million in AUM in just over three years. That's truly crazy. Crazy good.

Why are advisors working with POM Planning doing so well and having so much success in picking up AUM?

1) POM Planning offers a very unique low risk/high yield money-management platform. For example, the top three "conservative" strategies have an average Beta of .37* (the S&P has a Beta of 1.00). The average annual return for their top three "low-risk" managers going back seven years is 9.19%* net of fees (truly incredible for "low-risk" strategies).

The top three "moderate-risk" strategies have a Beta of .523.* The average annual return for their top three "moderate-risk" managers going back seven years is 19.28%* net of fees (again truly incredible for "moderate-risk" strategies). *2015 year-end numbers.

*Click on the following to **learn about** this unique AUM platform:

<http://www.pomplanning.net/ummp>.

2) POM Planning offers a no-load VA where its unique platform can grow without annual capital gains taxes for only \$25-a-month fee. Click on the following to learn about their no load VA:

<http://www.pomplanning.net/noloadva>.

3) POM Planning has the best training in the industry when it comes to teaching advisors how to pick up new clients and, in turn, millions of dollars under management. Click on the following to learn about their training: <http://www.pomplanning.net/training>

So what are you waiting for? If you want to take money away from your local Edward Jones, Merrill Lynch, Wells Fargo, etc., brokers and build for yourself a substantial reoccurring revenue stream with a low risk/high return platform (one that dovetails well with fixed products like FIAs and IULs), you should act now to sign up for more information. To sign up for a due-diligence packet on POM Planning, click on the following link: <http://www.pomplanning.net/signup>.

Sign up form POM Planning's two-day training in Las Vegas—September 19-20, 2016

Our Time Tested Training is Coming Back to Las Vegas!

Does \$600 million in new money in a little over three years get your attention? It should and is one of the reasons our firm is one of the fastest growing RIAs in the industry right now. Why such growth? It's simple. We have something unique others do not:

-The top three "conservative" strategies have an average Beta of .37* with an average annual return going back seven years of 9.19%* net of fees.

-The top three "moderate-risk" strategies have a Beta of .523* with an average annual return going back seven years of 19.28%* net of fees.

*Numbers year-ending 2015.

Unique industry training—among other things, we teach advisors:

-how to utilize our easy-to-understand money-management system to bring on 7 to 10 new clients per month and millions of dollars in new business.

-how to be "Field Savvy" so they are not afraid of ANY competition. This is the brokerage-statement-analysis training we do.

-how to dismantle the advice offered by brokerage firms and banks that are forced to sell clients on their "buy-and-hold" models.

-how to understand the ease of using a three-bucket system to manage risk and to help determine a client's investment risk tolerance.

For more information on training, go to www.pomplanning.net/training

Three Special Guest Speakers

We are excited THREE of our managers will be speaking at the seminar. Each will go over their unique low risk/high return philosophies so you can understand how they create high returns in a low risk environment. Also, our newest manager who has an average ROR over 25% going back to 2007 (this includes the 2007-2008 crash) will be speaking as well.

Not Securities Licensed Yet?

With the new DOL Regulations and with the "Source of Funds" rule rearing its ugly head, it's time for non-licensed advisors to get off the fence about whether or not to obtain a license. If you are one of them, this seminar is a must to attend. You will learn specifically the power of using the POM Planning platform to pick up millions in AUM, how the platform will increase your fixed life and annuity sales, and how it will help protect you from regulatory problems.

Investment advice is offered by Horter Investment Management, LLC, a Registered Investment Adviser. Insurance and annuity products are sold separately through Horter Financial Services. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions, Trust Company of America, Jefferson National Monument Advisor, Fidelity, and Security Benefit Life.

Proven Success

The average newly licensed advisor who comes on board with our platform will gather \$2-\$4 million a year in new AUM.

The average seasoned securities licensed professional will gather \$5-\$10 million in new AUM every year.

Because of our simple three-bucket approach, insurance licensed advisors who come on board typically double their fixed product sales (FIAs and/or EIUL).

There is no doubt our training and low-drawdown risk/tactically managed strategies are second to none!

Name as it appears on your credit card:

Address : _____

City _____ State _____ Zip _____

Phone _____ Email _____

_____ I am currently Series 65 licensed (Yes/No)?

_____ I am already an RIA (Yes/No)?

Credit Card Payment: ____ Visa or ____ MC Card Number **Cost \$150**

Exp. Date: _____ 3 digit ID on the back of the card _____

To **officially sign up for the seminar**, mail or fax this form to 3365 Circle Dr., St. Joseph, MI 49085 -- Fax: **313-887-0532**. Phone: 949-485-2598. The address above needs to be the billing address for the credit card. If you have questions, please e-mail info@pomplanning.net or call 949-485-2598.

To make hotel reservations at **Vegas's Luxor hotel**, [click here](#) or call 877-386-4658 and use **PEACE16P** as the discount code (\$56 a night).

Sign-up Form for Full Day Marketing Seminar—September 21, 2016, 8am-4pm

Marketing, Marketing, Marketing

Is there anything more important in the industry today than marketing? The biggest problem advisors have today is that they don't have enough clients. At this seminar Rocco DeFrancesco will be discussing/illustrating several unique/proprietary marketing tools that every agent is going to want to learn about.

-**College Seminars for Financial Planning**—many advisors are looking for a [new seminar system](#) to get in front of qualified clients at a [low cost](#). During this session you will learn about a time test seminar platform based on doing financial planning seminars [at local colleges](#). The success so far has been stunning.

-**Personal Financial Management (PFM) software**—[the future is here](#) and it starts with one of the most powerful tools ever created for the financial services/insurance industry, i.e., the PFM Software. The PFM program is a [data aggregation system](#) that allows advisors to see client data (the industry's only PFM with an advisor portal) so reports can be created to facilitate a discussion about the client's cash flow and retirement planning.

-**New financial planning software**—do you use Retirement Analyzer? How about eMoney, Financial Logic, or MoneyTree? Rocco has been working for a year on his own comprehensive financial planning software and there is nothing like it in the industry. It will combine aspects of the previously listed programs and more. The program also [integrates with the PFM program](#). It's intellectually honest software that is extremely easy to use.

-**Risk Analysis Software**—if you are familiar with Riskalyze, you'll love our Risk Analyzer. Our software not only calculates a risk score for clients (one that is much more grounded in reality than other such programs in the market), but it also creates a professional multi-page output that explains the risk score and messages in a positive manner the use of [FIAs](#) and [tactical money management](#).

-**New online mobile app**—Rocco's favorite marketing tool is the Home Equity Acceleration Plan (HEAP™). This marketing tool has been taken to the next level through the use of a new Apple/Android app. This app is will help advisors gather data on hundreds, if not thousands, of new potential clients to drip on.

-**Landing page/squeeze page creator** (with double opt-in e-mail system)—everyone should be using landing pages to give something away to potential clients. Advisors don't use these systems because they are difficult to use and lack content. Rocco will show you how mind numbingly simple his new system is to use and how you can use his content or pre-created forms to give away white papers, books, videos, and much more.

-**New e-newsletter blasting system**—many people use Constant Contact to send mass e-mails. Rocco created his own version of this program except he's added not only some of his own practical improvements, but one thing his program has that no other similar program has....[his written content](#) for newsletters.

-All of the above programs can be [fully integrated](#) into the [new CRM system](#). (It's the only CRM system in the industry that is fully integrated with the above programs). Other tools that will be covered at this seminar: Retirement Life™, ghost/templated websites, giving away Rocco's books for FREE on the web, CPE for CPAs, Roth conversion software (proprietary), CVL illustrative software (proprietary), five of Rocco's books with your name on the cover, Medicaid planning education, and CALM (a marketing platform for the affluent).

Name as it appears on your credit card: _____ Address : _____

City _____ State _____ Zip _____ Phone _____ Email _____

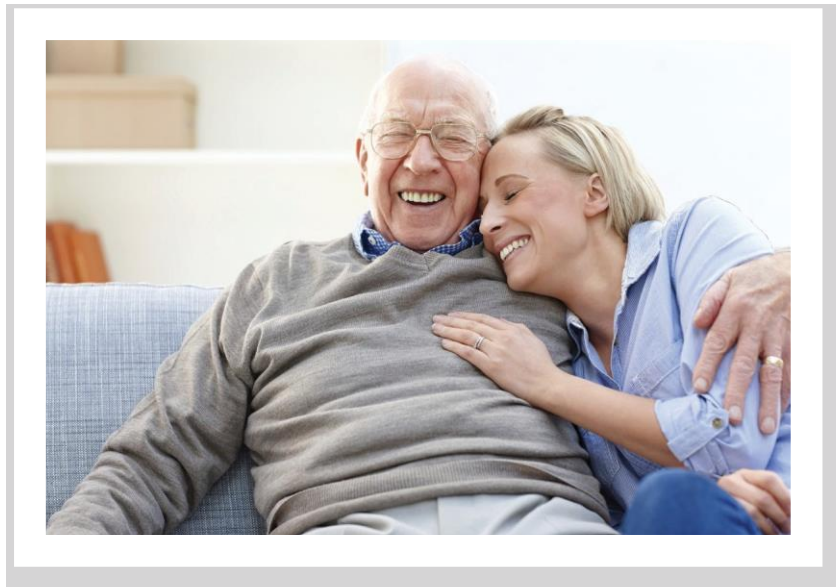
Credit Card Payment: _____ Visa or _____ MC Card Number **Cost \$75.00** # _____

Exp. Date: _____ 3 digit ID on the back of the card _____. To make hotel reservations at **Vegas's Luxor hotel**, [click here](#) or call 877-386-4658 and use **PEACE16P** as the discount code (\$56 a night per room). Mail or fax this form to 3365 Circle Dr., St. Joseph, MI 49085 -- Fax: **313-887-0532**. Phone: 949-485-2598. The address above needs to be the billing address for the credit card. If you have questions, please e-mail info@pomplanning.net or call 949-485-2598.

The Expanding Circle of Care

Beyond Dollars 2015

Executive Summary



Addressing the need for long term care

Like many of life's realities, the issues surrounding long term care (LTC) - and the need to be prepared to deal with them - are often something people prefer not to think about. Having a plan in place to address the possibility can go a long way toward easing some of the related concerns.

Sometimes an event that warrants long term care is unexpected, and sometimes it is gradual. No matter the circumstances, a loved one's need for long term care can create emotional, financial and career impacts that extend far beyond the immediate situation.

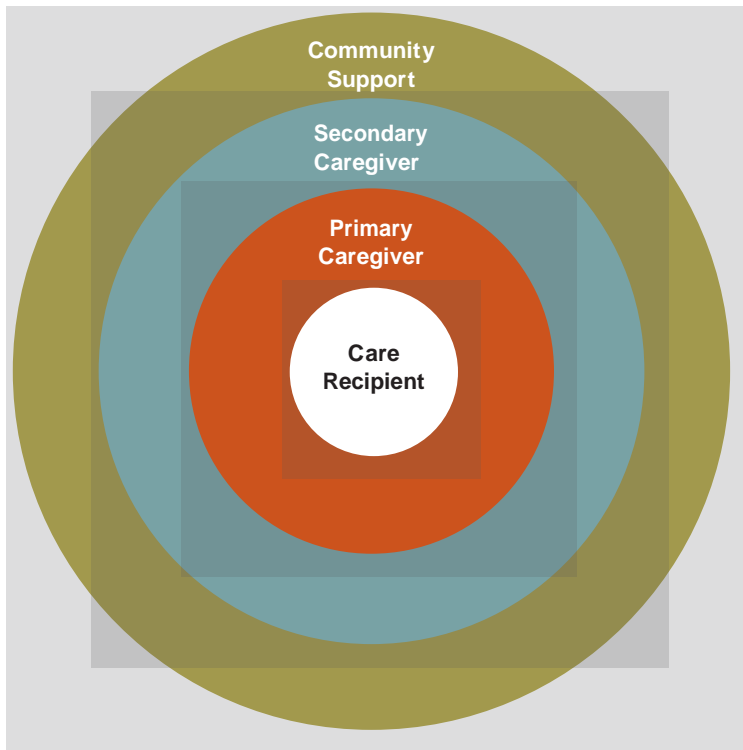
In the following pages, we share the findings from our Beyond Dollars research that reveal the true impacts of long term care, focusing on 5 key insights:

1. The changing face of long term care
2. Caregiving can negatively impact health and well-being
3. Caregivers' savings and retirement funds are at risk
4. Caregivers' careers and livelihoods are impacted by providing care
5. Planning mitigates stress and negative impacts

More importantly, we provide insights on ways to mitigate those impacts by planning for what may lie ahead.

The Circle of Care

The financial, physical and emotional demands of providing care for a loved one can sometimes be more than a single caregiver can handle. The good news is that more family members are helping provide care. The opportunity to plan for the likelihood of needing long term care before a crisis situation occurs remains large. Our research has shown that a “Circle of Care” often forms around the care recipient, involving people who provide different levels and types of support.



Care Recipient

An individual who requires short- or long term care because of a physical, mental or medical need.

Primary Caregiver

The person who is responsible for providing assistance to the Care Recipient. This person often provides hands-on care and/or financial assistance.

Secondary Caregiver

This person contributes financially and/or physically to a lesser degree than the Primary Caregiver.

Community Support

Additional support may come from friends, neighbors, religious organizations, non-profits and other community service groups.

FIVE YEAR TRENDS

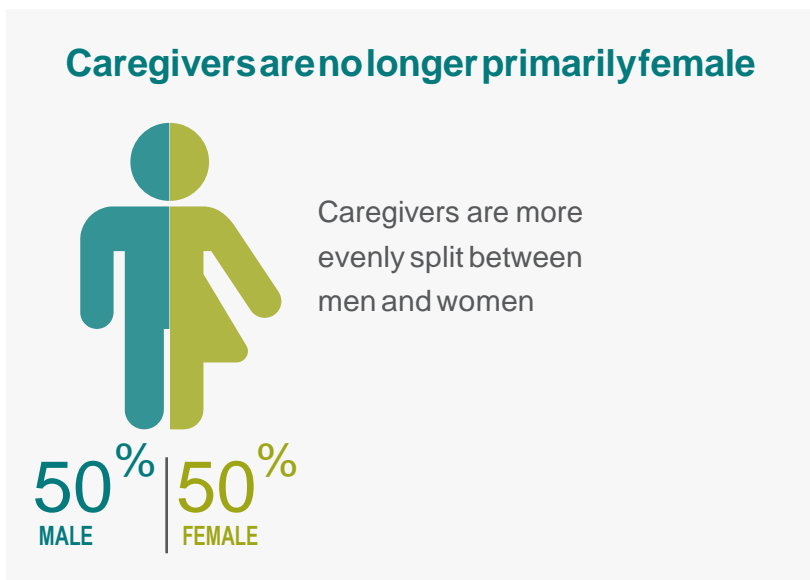
1 The changing face of long term care

Comparing the 2015 research with research from five years ago has uncovered two notable trends. Both caregivers and care recipients are skewing younger. One possible explanation for this is the fact that the number of people needing care due to accidents — as opposed to illnesses — is also increasing. Additionally, more family members, and younger family members are often getting involved. Millennials today are not strangers to long term care — and the perception that it's “nursing home care” for the elderly is diminishing.

Caregivers

The characteristics of the people in the Circle of Care have changed. While their roles remain the same, here's what the research revealed about today's caregivers:

60%	of caregivers are between 25-54 — with an average age of 46 vs. 53 in 2010
52%	are more likely to be the adult child of the care recipient
50%	caregivers are evenly split between men and women
24%	are other family members, more than in prior years

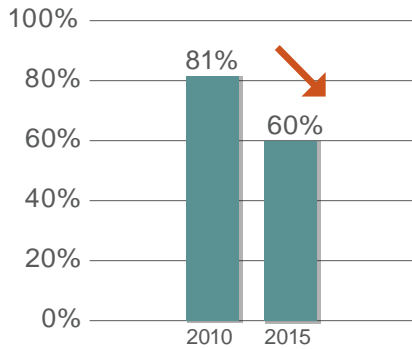


Care Recipients

Long term care recipients are getting younger. More care recipients are below the age of 65 in 2015 as compared to 2010.

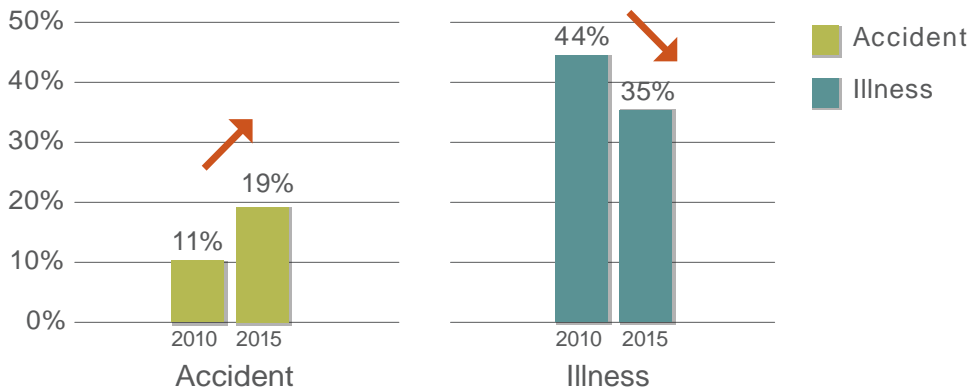
81% of care recipients were age 65 or older in 2010

60% of care recipients were 65 or older in 2015



The number of care recipients age 65 and older is trending down

Reasons for needing care: less illness, more accidents



Today, a smaller percentage of recipients need care because of an illness while an increasing percentage require care because of an accident.

HEALTH AND WELL-BEING

2 Caregiving can negatively impact health & well-being

Our survey respondents said that they appreciated the opportunity to care for their loved one and were proud to be able to do so. In fact, 83% of caregivers experienced some positive feelings.

However, their personal health and well-being are often negatively affected, and the stresses of the situation can impact their relationships with family and friends.

43% of caregivers said the LTC event negatively affected their personal health and well-being

41% of caregivers experienced negative physical side effects such as depression

33% nearly 33% of caregivers reported an extremely high level of stress

55% of caregivers did not feel qualified to provide physical care



54%

Of caregivers experience negative feelings as a result of caregiving.

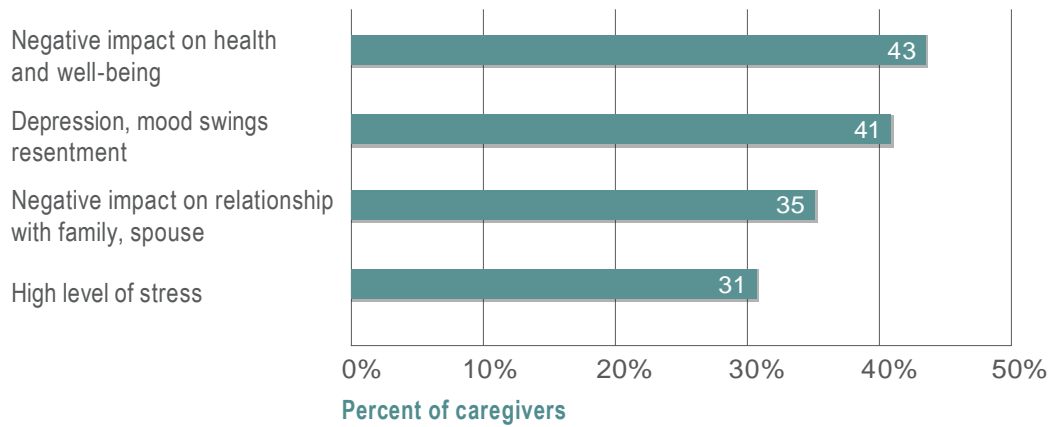
43%

Of caregivers said the long term care event negatively affected their health and well-being.

51%

Of caregivers worry about the lack of time for themselves and their families as a result of caregiving.

Caregiving can cause negative health and emotional impacts



44% Of caregivers experienced feelings like depression and resentment.

33% Of caregivers reported feeling a high level of stress.

32% Of care recipients reported feeling a high level of stress.

FINANCIAL IMPACTS

3 Caregivers' savings and retirement funds are at risk

Caregivers who help provide financial assistance for the care of their loved ones estimate that they pay, on average, a total of about \$10,000 in out-of-pocket expenses.

That's up from an average of \$7,285 in 2010. Those financial expenses can include everything from household expenses, personal items, or transportation services, to payment of informal caregivers or long term care facilities.

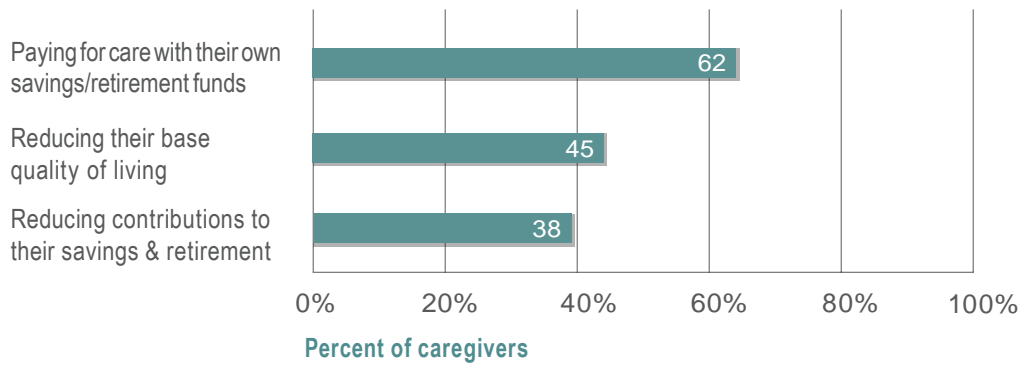
Most caregivers did not anticipate or plan for this expenditure. In many cases, they are cutting back on personal spending and savings. More significantly, some may be jeopardizing their own financial futures.

“I had to change jobs and I made less money. I spent less time with my family and we had less money to do activities.”

-Caregiver, Daughter



Caregivers often provide out-of-pocket financial assistance



20% Caregivers' out of pocket expenses have increased almost 20% since 2010



62% Of caregivers used their own savings and retirement funds.

45% Of caregivers report a reduction in their quality of living in order to pay for care.

27% Report a negative impact on their relationship with the care recipient.

CAREER IMPACTS

4 Caregivers' careers and livelihoods are impacted by providing care

Caregivers report spending about 20 hours a week providing care for their loved one. If they work full-time, that's almost half of what they would normally spend at work. In fact, 77% percent of caregivers indicated that they had missed work in order to provide care for a loved one.

Absences, reduced hours and chronic tardiness can translate into a significant reduction in a caregiver's paycheck. Approximately one-third of caregivers provide 30 hours – or more – of care per week. Half of those who do so estimate that they lost around one-third of their income. If a long term care event lasts an average of three years, that's potentially a full year's worth of income lost in the course of a single long term care event.

"It is hard to hold down a full time job and help take care of the one you love."

-Caregiver, Spouse/Partner

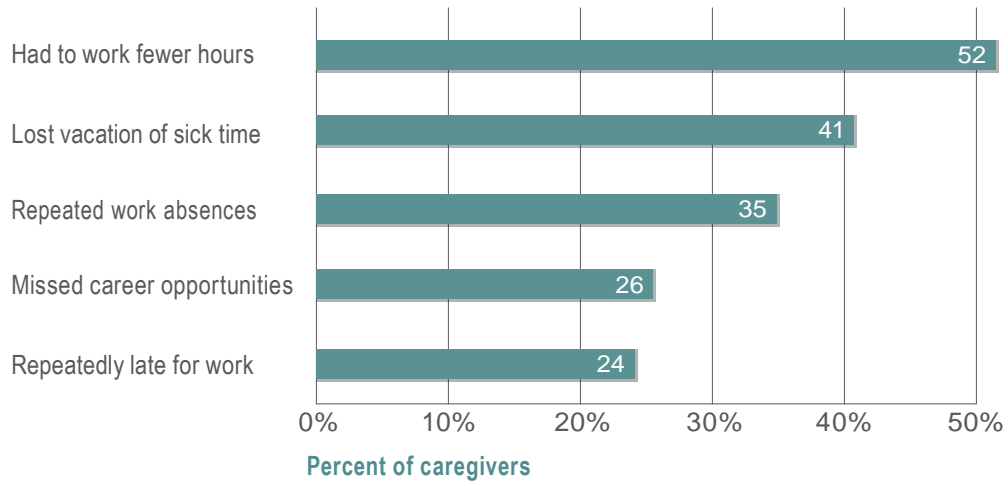


77% Of caregivers missed time from work.

52% Of caregivers had to work fewer hours.

11% Of caregivers lost their job due to providing care.

Impact of caregiving on work/career



-7
HOURS/WK

Caregivers miss an average of 7 hours of work per week — almost 18% of a 40 hour work week.



51%

Of caregivers surveyed felt their career was negatively impacted by the situation.

19%

Of caregivers missed 10 or more hours of work per week.

55%

Of care recipients had to leave their job as the result of a long term care situation.

THE BENEFITS OF PLANNING

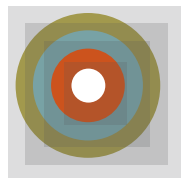
5 Planning mitigates stress and negative impacts

The Beyond Dollars research offers insights into the real life situations and challenges that caregivers — and care recipients — face every day. Some of these challenges included:

- Finding relief from the emotional stress associated with providing care for a loved one
- Planning to cover the responsibilities that could jeopardize the caregiver's job or career
- Easing financial pressures that strain a family's budget

Many of those stresses can be alleviated by having options: Additional caregivers; alternate sources of funds; respite care for the caregiver.

The best way to have those options when they're needed is to plan ahead.



“The advice I could give is to have a plan in place!”

-Caregiver, Son

“Research what you need to know before taking on this big responsibility. Don’t feel bad asking the doctor about questions that you have. Stay on top of appointments and medical bills.”

-Caregiver, Mother

“My husband is frustrated that I do go out there so often and that I’m gone so often.”

-Caregiver, Mother

“Be prepared financially for the unexpected, and make sure you have an emotional support system... focus more on cherishing every moment with your loved one, rather than on your own personal losses from the work. It is worth it.”

-Caregiver, Mother

“Realize that if family doesn’t help as much as they should, you may need to get professional care to complement your care, You shouldn’t push yourself to the limit or feel guilty for looking out for yourself “

-Caregiver, Mother

“It is exhausting physically and emotionally for me since we had a very good life together before his stroke. We did a lot of outdoor activities together and he was very active.”

-Caregiver, Spouse/Partner

THE BENEFITS OF PLANNING

Planning early brought benefits for caregivers and recipients later

Our research has shown that having a long term care plan, whether it was a long term care insurance policy or simply a plan to handle care if needed, could have helped alleviate some of the emotional, financial and physical stress of what most often can be a difficult situation.

In fact, the majority of those who had prepared for a long term care need said they wished that they had taken steps sooner. And, given the benefit of hindsight, 53% of caregivers and 59% of recipients would have done things differently.

The old adage says that “people don’t plan to fail, they fail to plan.” That’s as true for long term care planning as it is for anything else. According to our survey, the top reasons people fail to plan are:

- Didn’t want to admit care was needed
- Timing of long term care need was unforeseen/unexpected
- Didn’t want to talk about it
- Thought they had more time
- Hoped the issue would resolve itself

Avoiding the subject won’t make it go away. According to the Centers for Medicare and Medicaid Services, at least 70% of people over 65 will need long term care services and support at some point.*

50% **Over 50% of caregivers and care recipients feel that planning better would be something they would do differently if they could.**

80% **Respondents who thought action should have been taken sooner estimated that \$8,000 of the \$10,000 of out-of-pocket expenses could have been saved.**

*2015 Medicare & You, National Medicare Handbook, Centers for Medicare and Medicaid Services, September 2014.

Long term care planning – a checklist

The thought of formulating a long term care plan might seem daunting, but it doesn't have to be. Whether you're preparing a plan for yourself or a loved one, it should reflect your thoughts and feelings about where and how care would be provided; who would provide it; and **how to pay for it**.

Where and how care would be provided

- Research the options available for long term care in your area: in the home, an assisted living facility or skilled care facility prior to your need
- Estimate the cost of the care options in your area ([Genworth Cost of Care](#))
- If family members will be involved in caregiving, discuss it with them in advance

How to pay for care

- Explore and evaluate the financial options for paying for care: out of pocket, contributions from family members pitching in, Medicare/Medicaid, long term care insurance
- Take into consideration the increasing costs of care. Think about adding a cost of living adjustment to your annual costs as you identify ongoing funding sources.

Consult knowledgeable professionals

- Seek financial advisors, attorneys and long term care professionals who can provide guidance in their areas of expertise (Powers of Attorney, medical directives, wills, etc.)
- Be prepared to ask questions, investigate and weigh your options

Of course, a long term care plan should not be developed in a vacuum – anyone who might be involved in any aspect of caregiving – emotionally, physically or financially – should be included in the process. Research should also be a part of it, along with consulting knowledgeable professionals who can provide insight and guidance.

Discuss your plans with your family

- Are there family members who are natural caregivers and who can afford to give the time and emotional energy to caregiving?
- Are other family members better able to oversee finances?
- Make sure roles and responsibilities are clearly defined and that those responsible are committed to performing that role
- At a distance: delegate and divide responsibilities, time available, and ability of the individual. Leverage the expertise of each individual.

Put it in writing

- A written long term care plan should articulate your goals and wishes
- Inform everyone that it might affect
- Update the plan if your situation changes

THE BENEFITS OF PLANNING

Long term care insurance helped some caregivers

Our Beyond Dollars research reveals that long term care insurance helped to mitigate the negative emotional and financial impacts on both caregivers and recipients.

Caregivers whose loved ones had long term care insurance contributed more towards reimbursable long term care expenses, including medical equipment, professional care providers, long term care facilities and residential alterations to accommodate care, as compared to caregivers whose loved ones did not have long term care insurance.

59% of caregivers and 49% of care recipients who had long term care insurance reported feeling significantly less stress than non-owners

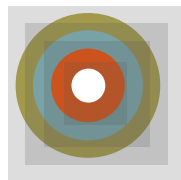
47% of caregivers of recipients who had long term care insurance felt much better prepared to deal with the situation

63% nearly 63% of survey participants whose loved ones did not have long term care insurance felt that having long term care insurance would have benefited their care recipient

Long term care insurance helped relieve some stress

Our survey respondents said that long term care insurance helped in these different ways:

1. Relief from the financial, emotional, and physical burden associated with long term care
2. Less strain on family situation
3. Relief in knowing that someone would provide care, should it be required
4. Relief from the guilt or emotional burden of depending on family for care
5. Maintained care recipient's ability to leave family a financial legacy or property



“If you really love someone,
I don’t feel that caring for them
is any burden at all. But you
have to make sure you are
happy to make others happy.
So take care of you and you will
be able to take care of others.”

-Caregiver, Spouse/Partner

“The hardest part was giving up
a job search. When a job offer was
made, I had to turn it down due to
caring for my stepfather.”

-Caregiver, Stepdaughter

“Some of the family members
could not or did not contribute
financially or assist with help
personally. The family had
several feuds about her care
and money situation.”

-Caregiver, Mother

“I was lucky enough to be able
to retire so that I could help my
mother as needed.”

-Caregiver, Mother

“Plan in advance, we’re all
going to get old, it should not
come as a big surprise!”

-Caregiver, Spouse/Partner

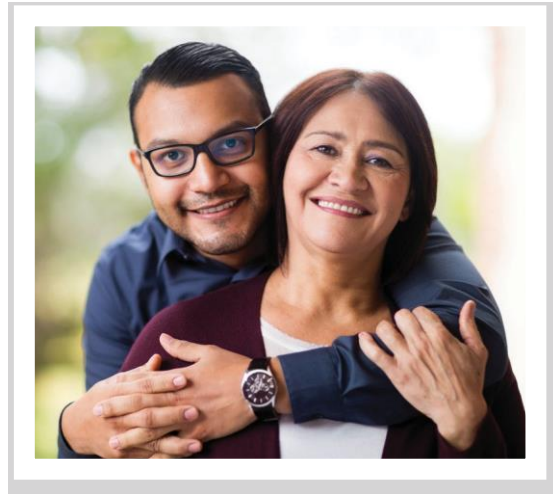
Take control of the future

Loss of control is one of the most difficult things for a long term care recipient to deal with. Often, other people are making decisions that affect them but in which they have little say. Caregivers also have to deal with a loss of control – over their emotional well-being, their jobs and, in many cases, their financial situations. Care recipients who formulate a plan and communicate their wishes to their loved ones in advance help to return a degree of control to both parties.

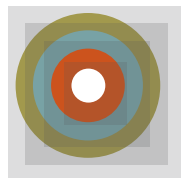
Our research reveals that those who have been through a long term care event wish they had started planning earlier, and believe that planning financially for a long term care event could have saved them thousands of dollars. The findings also confirm the value of long term care insurance to those who have been through a long term care event.

Here's the challenge:

It's not always easy to broach the topic of long term care with the people you love. And it can be even more difficult to put plans in place. Meet the challenge with action — speak with your loved ones and meet with a financial professional.



The price of not doing so goes beyond dollars.



About the Research

In the first half of 2015, Genworth conducted the **Beyond Dollars** study. The survey included **822 people** providing long term care to loved ones (caregivers), **281 care recipients**, and **97 family members** with detailed knowledge of a long term care event in their family (but not responsible for providing care).

These results represent statistically significant findings tested at 95% and 90% confidence intervals. 52% of respondents were **providing care for a parent** (28% for their mother, 24% for their father). 27% were **caring for a spouse**, and 10% for a grandparent. 8% were providing long term **care for a sibling or child**.

Caregivers were evenly split between male and female, challenging a commonly-held assumption that women are the predominant caregivers. Their **average age was 46**, and **62% were married**.

57% of care recipients were male, while **43% were female**. Care recipients were age **67 on average**, and **50% of them were married**.

For more information visit:

genworth.com/lets-talk

For help getting your important conversations started, visit genworth.com/lets-talk to get your free guide. You'll find tips and valuable information on what to discuss and ways to think and plan ahead for the best outcomes for you and your loved ones

genworth.com/costofcare

To see how much different levels of care cost in your specific area or any other areas of interest within the United States, visit genworth.com/costofcare.

longtermcareinsurance.org

National Advisory Center for long term care information- sponsored by Genworth. You'll have access to relevant and helpful information on all key topics related to long term care to help you and your family make long term care plans.

MyLifeMyFamily.com

Get more information about long term care insurance and how it works from America's Health Insurance Plans. Hear other peoples' stories or share your own.

caregiveraction.org National Family Caregivers Association

caregiving.org National Alliance for Caregiving

