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

Our Time Tested Training is Coming to Vegas!

Our firm has exploded with growth. We've brought on over 75 new advisors in the last 12 months and are the *fastest growing RIA* at the 7th largest custodian in the industry. Why? It's simple. We have something unique others do not:

-Conservative funds that have an average Beta of .3% (approximately 70% less volatile than the S&P 500) with returns that have beaten the S&P 500 over the last 5, 10, and 20 year periods.

Unique industry training—we teach advisors among other things:

-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 fully understand how to use the tax return to create more opportunities to pick up AUM and fixed life and annuity sales.

-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

Two Special Guest Speakers

Our money managers can't attend all of our monthly training sessions. However, for our 1st ever Vegas training, two of the actual fund managers will be speaking. They will go over their unique low risk/high return philosophies so you can understand how they create returns that have consistently beat the S&P 500 index (one speaker has gone 21 years without a negative year with returns that have beaten the S&P 500).

Not Securities Licensed Yet?

We know there are thousands of non-securities licensed advisors who are on the fence about whether 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 and how the platform will increase your fixed life and annuity sales.

Testimonial

*I was an Annuity-and-Life-only agent before taking my 65 and joining your firm as an IAR. I must say it has been a blessing for my business. Your platform makes selling an annuity much easier. I have written a **little over a million in annuity business** in the last month and **over $300,000 with Booked Money under Management**.*

*Your training was so enlightening in creating wedges and doubts about their current advisers that I am confident I'll be building my AUM book quickly. **POM Planning has been a game changer** for my practice. Your support team is impeccable and makes it easy to do business.*

Brian

Name as it appears on your credit card:

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

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

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To make hotel reservations at **Vegas's New York, New York**, call 800-693-6763 and use **SCSMPM0913** as the discount code.

Mail or fax this form to 200 Vail Ct., St. Joseph, MI 49085 -- Fax: **313-887-0532**. Phone: 269-216-9978. 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 269-216-9978.

Change the Way Clients Think About Investing:
Understanding Return-Per-Unit-of-Drawdown Risk

Are the following two accurate?

*When clients look at different investment options, the first thing they look at is the **historical rate of return**?*

*The second most important thing clients look at is the **amount of risk** with the investment.*

When I say investments, I'm talking about stocks, mutual funds (including index funds), RIETs, bonds, etc.

Almost every client piece I've ever read about investing in the stock market focuses on the easy-to-understand statistic of rate of return (ROR).

Risk is not something that is easy to quantify, and so you don't see much statistical data on it; and it's not something many advisors know how to talk about in a quantifiable way with clients. Everyone knows the stock market is risky (it tanked in 2000-2002 (-46%) and an even bigger way from the highs of 2007 to the lows of 2009 (-59%)).

Is ROR the best way to discuss and pick investments? I don't think so.

Let me ask you this: "Which one of the following is the best investment for your clients":

-Investment 1 with a net return of 9%
-Investment 2 with a net return of 9%
-Investment 3 with a net return of 9%

They all had the same return, so how do you choose?

What if the following were the risk the investor would have to take on to achieve the net 9% rate of return?

-Investment 1 risks -4%
-Investment 2 risks -10%
-Investment 3 risks -20%

Now which one would the client prefer? Which would you prefer? Investment 1 with a 9% rate of return that only risks 4% of the client's money.

But I didn't tell you the type of investment 1, 2, or 3 is. Should that matter? Would it matter to your clients?

It's time to change the discussion from ROR to **Return-Per-Unit-of-Drawdown Risk (RUDR**). To read a more complete summary on RUDR, please click on the following link: http://www.pomplanning.net/rudr.

Why should clients take more risk to achieve similar investment results? The answer is they shouldn't. One reason they do is because they don't understand RUDR. Why? Because the advisors pitching them investments don't understand or talk about RUDR.

Defining "Drawdown"— drawdown of a period of time is defined as the percentage loss from a peak to a trough after the peak. The following chart of SPY (SPDR S&P 500 ETF) between 2005 to present shows the maximum drawdown of this period (55.2%) as well as that (18.6%) in 2011.

In English please…ok, so, from 2005 to 2012 the S&P generated an average rate of return of 4.9%. To generate that ROR, the client had to risk a 55% loss over that time frame.

If you said to your clients that you could get them an average rate of return of 4.9% and that they only had to risk 55% of their money to do so, would they take that investment? NO WAY!

In 2011, the S&P was up 2.11%. However the maximum RUDR was 18.6%. So, again, I ask you, if you explained the risk in 2011, would your clients have risked 18.6% of their money to generate a 2.11% rate of return? NO WAY!

Now, we don't know that next year's RUDR is going to be just like we don't know what the market in general, individual stock, or bonds will do. But we do have very specific data going back 50+ years. When you analyze that data, what becomes clear is that it can be very risky to invest in the stock market. To get a look at the RUDR percentages of the S&P 500 going back to 2000 (this data will blow your mind), please click on the following link: http://www.pomplanning.net/rudr.history.

What about a low RUDR investment that has outperformed the S&P 500?

Many of you read with amazement one of my recent articles titled: "*21-Year Returns Netting 9.93% with NO Negative Years. It's Truly Amazing*!" To read this article, please click on the following link: http://www.pomplanning.net/21-Years-Netting.9.93.

Would it interest you to know that the RUDR of the fund that had a 9.93% net rate of return of the last 21 years is **only…4%**? That's right. The tactical money manager that manages this fund does so in a manner to avoid risk first and reach for gains when they are there.

The million-dollar question—would your clients rather be in the S&P 500 with an average RUDR of approximately -19% (2000-2012 number) or an investment that has beaten the S&P 500 with an RUDR of -4%? To ask the question is to answer it.

This is why I've spent a lot of time over the last year trying to tell advisors about www.pomplanning.net. At www.pomplanning.net, you can find seven (7) tactically managed funds with low RUDR that have competed very well against the S&P 500. Soon POM Planning will be offering manager with a low risk hedge fund (that's right, I said low risk hedge fund with a RUDR of approximately 10% and a back tested ROR of in excess of 20%. If you want to learn more about this new hedge fund, please e-mail info@pomplanning.net.

Conclusion

Once you understand the unique low RUDR investments available to your clients, you'll want to do as I suggest and change the discussion from one based on ROR to one based on RUDR. Doing so will set you apart from your competitors and will allow you to pick up millions of dollars more in assets under management each year.