

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.

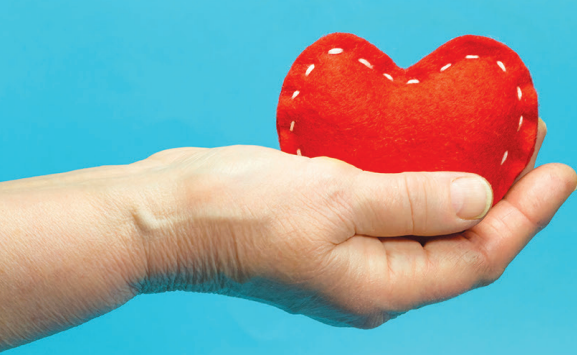
-All of the above programs can be [fully integrated](#) into the [new CRM system](#). (It's the only CRM system in the industry that is fully integrated with the above programs). Other tools that will be covered at this seminar: Retirement Life™, ghost/templated websites, giving away Rocco's books for 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.



Methodology

CareScout®

CareScout has conducted the Genworth Cost of Care Survey annually since 2004. Located in Waltham, Massachusetts, CareScout has specialized in helping families find long term care providers nationwide since 1997.

This year, CareScout – a Genworth company – contacted more than 43,000 providers* to complete over 15,000 surveys of nursing homes, assisted living facilities, adult day health facilities and home care providers. Potential respondents were selected randomly from the CareScout nationwide database of providers in each category of long term care services. Survey respondents representing all 50 states, the District of Columbia and Puerto Rico were contacted by phone during January and February of 2016. Survey respondents were informed that survey data provided would be included in the Genworth 2016 Cost of Care Survey results. Survey questions varied based on the type of care provider.

One of the most comprehensive surveys of its kind, the Genworth Cost of Care Survey publishes costs in 440 regions based on the 381 U.S. Metropolitan Statistical Areas (MSAs). MSA definitions are established by the U.S. Office of Management and Budget and include approximately 85 percent of the U.S. population. The survey also includes some counties outside of the MSA regions. To create accurate historical trends for this expanded scope, CareScout recast the base data from the

2011 survey into the current region structure. As a result, CareScout is able to report a five-year compound annual growth rate for each region.

Home Care (HC)

Surveyors completed more than 3,800 interviews with licensed home health care providers representing approximately 19 percent of home care agencies.** The agencies surveyed provided home health care and homemaker services where a skilled nurse does not need to be present. A home health aide will typically help with bathing, dressing, transferring and toileting, but not with catheters or injections. Most of these agencies also provide homemaker services that typically include assistance with shopping, finances, cooking, errands and transportation. Homemaker services may also be employed for the purpose of providing companionship.

Annual rates are based on 44 hours of care per week, multiplied by 52 weeks. Where a rate range was provided, the midpoint was used. The survey excludes holiday rates.

(continued)

* Various provider categories used in the survey may not be the same as the definitions used in a long term care insurance policy.

** Not all states require a license for home care. Data includes certain states where unlicensed providers are included because the state does not offer or does not have Home Health Care license requirements.

Adult Day Health Care (ADH)

Across 440 regions, surveyors polled more than 34 percent of adult day health care facilities, resulting in over, 1,400 completed surveys. ADH is designed to meet the needs of adults who are functionally and/or severely cognitively impaired. Programs are intended to be structured and comprehensive, and to take place in a protective setting that promotes well-being through a variety of health, social and other support services. These services are intended to help enable individuals to live more independently in the community and may also be used to provide relief for family caregivers.

ADH facility rates are structured in a variety of ways: Some charge by the hour, some by the half-day and others for the full day, regardless of utilization. All rates used in Genworth's survey were extrapolated to a daily (6-8 hours) rate.

ADH facility rates may be subsidized by the government or the community. A government subsidy is based on the individual's ability to pay. However, a community subsidy is available to individuals regardless of their income level. This survey captures the full private pay rates or, where applicable, the community subsidy rates. This survey does not capture the government subsidy rates.

Annual rates are based on the daily rate multiplied by five days per week, then multiplied by 52 weeks.

Assisted Living Facilities (ALF)

Across 440 regions, surveyors polled more than 15 percent of licensed assisted living facilities, resulting in more than 6,200 completed surveys.

Unlike nursing homes, there is no uniform regulatory standard for assisted living facilities. As a consequence, states have instituted licensing standards that vary from state to state. The assisted living facilities polled were licensed according to

the licensure requirements of the state in which the assisted living facility was located.

Currently, there are more than 70 different names or designations for facilities licensed as some form of an assisted care facility. Generally, fewer than 40 percent of these care facilities use the term "assisted living facility" as a part of their formal name or licensure designation. For example, some facilities may be identified as "residential care facilities." Because of variations in licensing requirements by state, both small group homes and large multi-service facilities qualified as assisted living facilities for the purposes of this study.

Surveyors collected the monthly private pay rates as they ranged from basic care to more substantial care for a one-bedroom unit in an assisted living facility. Where a rate range was provided, the average of the high and low was used in the annual cost calculation.

Annual rates are based on the monthly fee multiplied by 12 months.

Nursing Homes (NH)

Across all regions of the study, surveyors polled nearly 25 percent of certified and licensed nursing homes, resulting in nearly 3,600 completed surveys.

Surveyors collected the daily rates for private rooms (single occupancy) and semi-private rooms (double occupancy) in Medicare-certified nursing facilities. Medicare-certified nursing homes represent more than 90 percent of all nursing homes in the U.S. The daily room charge usually includes services beyond rent, such as three meals a day, laundry, sundries, basic nurse supervision and generic non-prescription pharmaceuticals.

Annual rates are based on the daily fee multiplied by 365.

(continued)

About CareScout®

Headquartered in Waltham, Massachusetts, CareScout helps Americans across the United States find quality care providers for their long term care needs. As an objective source for this provider information, CareScout, a Genworth company, developed the nation's first quality of care ratings system for certified nursing homes and home care providers. Large employers, risk underwriters and families rely on CareScout's proprietary ratings system, the CareScout network, and its database of about 100,000 providers, including nursing homes, assisted living facilities and home care agencies, to help find and arrange the most appropriate care for loved ones. For more information, visit carescout.com.

About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a Fortune 500 insurance holding company committed to helping families achieve the dream of homeownership and address the financial challenges of aging through its leadership positions in mortgage insurance and long term care insurance. Headquartered in Richmond, Virginia, Genworth traces its roots back to 1871 and became a public company in 2004. For more information, visit genworth.com.

From time to time, Genworth releases important information via postings on its corporate website. Accordingly, investors and other interested parties are encouraged to enroll to receive automatic email alerts and Really Simple Syndication (RSS) feeds regarding new postings. Enrollment information is found under the "Investors" section of genworth.com. From time to time, Genworth's publicly traded subsidiaries, Genworth MI Canada Inc. and Genworth Mortgage Insurance Australia Limited, separately release financial and other information about their operations. This information can be found at <http://genworth.ca> and <http://www.genworth.com.au>.

Visit genworth.com/costofcare to:

- Download the Cost of Care mobile application
- Compare daily, monthly and annual costs across locations
- Calculate future costs of care
- Get more information about the Cost of Care Survey

Insurance and annuity products:	Are not deposits.	Are not guaranteed by a bank or its affiliates.
May decrease in value.	Are not insured by the FDIC or any other federal government agency.	