



COPY

CHRIS CHRISTIE
Governor

State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
CONSUMER PROTECTION SERVICES

PO Box 329
TRENTON, NJ 08625-0329

KENNETH E. KOBYLowski
Acting Commissioner

KIM GUADAGNO
Lt. Governor

TEL (609) 292-5316
FAX (609) 292-5865


Sent via First Class Mail

September 21, 2012



Freehold, New Jersey

RE: Consent Order / File No.: 

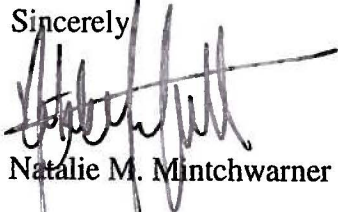
Dear Mr 

Enclosed, please find the proposed Consent Order and the Bonnell decision I previously referenced. Please be advised that you have fifteen (15) days from today's date to return the executed consent and payment to the Department or the file will be referred to the DAG office for review. As I indicated previously, once the file is referred over to the DAG, any previous offers made by this department are revoked.

If you have any questions or concerns please contact me at (609) 292-5316 ext. 50603 or Natalie.Mintchwarner@dobi.state.nj.us

Your anticipated cooperation in this matter is appreciated.

Sincerely,




Natalie M. Mintchwarner


Enclosure: Consent Order/ Bonnell Order
CC: 5 Lons Lane; Jackson, NJ 08527 (Consent Order only)

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of)
Banking and Insurance, State of New)
Jersey, to fine) CONSENT ORDER
Ref. No. )

TO:

This matter, having been opened to the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that  (“Respondent”), currently licensed as a resident individual insurance producer pursuant to N.J.S.A. 17:22A-32, has violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, the Respondent is subject to the provisions of New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 et seq.; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (2) an insurance producer shall not violate any insurance laws, or violate any regulation, subpoena or order of the Commissioner or of another state’s insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (8), an insurance producer shall not demonstrate unworthiness, lack of integrity, bad faith, dishonesty, financial irresponsibility, or incompetence to transact business as an insurance producer; and

WHEREAS, pursuant to N.J.S.A. 17:29B-4.2, N.J.S.A. 17B:30-4, N.J.A.C. 11:2-23.4 and 11:2-23.5(a), insurance producers shall not distribute advertisements or solicitation letters for the sale of insurance products that are deceptive and/or misleading in fact or by implication; and

IT APPEARING that on or around November 23, 2010, Respondent distributed deceptive and/or misleading insurance sales solicitation letters to New Jersey residents, in violation of N.J.S.A. 17:29B-4.2, N.J.S.A. 17B:30-4, N.J.A.C. 11:2.23.4 and 11:2-23.5(a) and N.J.A.C. 11:17A-2.8; and

IT FURTHER APPEARING that

- 1) Respondent has admitted responsibility for the aforementioned violations; and
- 2) Respondent has cooperated with the investigation conducted by the Department of Banking and Insurance (“Department”); and

IT FURTHER APPEARING, that cause does exist under N.J.S.A. 17:22A-40a and N.J.S.A. 17:22A-45c, to impose a fine; and

IT FURTHER APPEARING, that the Respondent, having waived his right to a hearing on the aforementioned violation and consented to the payment of a fine in the amount of \$2,500.00; and

IT FURTHER APPEARING, that this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violation, and further good cause appearing; and

NOW, THEREFORE, IT IS on this _____ day of _____, 2012

ORDERED AND AGREED that the Respondent will pay a penalty of \$2,500.00 to the Department; and

IT IS FURTHER ORDERED AND AGREED, that the Respondent pay a fine in the amount of \$2,500.00 to the Department of Banking and Insurance by certified check, cashier’s check or money order made payable to the State of New Jersey, General Treasury which shall be paid upon execution of this Consent Order by the Respondent; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order together with the fine payment of \$2,500.00 shall be remitted to:

New Jersey Department of Banking and Insurance
Attention: Virgil Downtin – Chief of Investigations
9th Floor, Consumer Protection Services, Enforcement
P. O. Box 329
Trenton, New Jersey 08625

IT IS FURTHER ORDERED AND AGREED, that in the event full payment of the fine is not made, the Commissioner may exercise any and all remedies available by law, including but not limited to recovery of any unpaid penalties in summary proceedings, in accordance with the penalty enforcement law N.J.S.A. 2A:58-10 et seq.; and

IT IS FURTHER ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein; and

IT IS FURTHER ORDERED AND AGREED that the Respondent cease and desist from engaging in the conduct that gave rise to this Consent Order and hereafter shall comply in all respects with the New Jersey insurance laws and regulations.

Peter L. Hartt
Acting Director of Insurance

Consented to as to
Form and Content

By: _____



Dated: _____

Give Away my Books for FREE

To learn about my four books, go to <http://thewpi.org/?a=PG:1434>.

Advisors are desperately looking for ways to **differentiate themselves** and **increase new client flow**. Unfortunately, it's very difficult to find a system that generates dozens or hundreds of new potential client leads.

Advisors have used books as sales tools and the basis for seminars for a number of years. That can be successful even if the books are ones I don't like and think are fluff pieces vs. true educational books.

I've written what I truly believe are the best full disclosure books in the industry that advisors can use to **educate** and **motivate clients**. The feedback from advisors who use my books is very consistent. Advisors who use them **grow their business** and **earn more money**. The challenge is getting more advisors to use them as marketing tools. The sad fact is that most advisors are too cheap to spend even a few hundreds of dollars to buy books to hand to potential clients.

It is my goal with this **revolutionary marketing platform** to **take away every excuse** from advisors when it comes to the question of why they are not using educational and motivational books to pick up new clients.

Download my Books for Free in an E-Format

Over 50% of the books sold today are in e-format. It's not that in-print books are dead, but it sure seems that the trend is to read them on an i-Pad or other electronic reader.

As stated, I've decided to do something that has **not yet been done** in our industry. I'm going to allow advisors to give away best-selling educational/sales books for FREE in an e-format to clients and potential clients.

Why? Because I know advisors need better tools to **increase their client flow**. Advisors need to build their e-mail databases so they can touch potential new clients with quality e-newsletters in an effort to motivate them to interact with advisors.

What's the "best" way to build an e-mail database of potential new clients? Let them sign up for FREE to read important books to help them protect and grow their wealth by filling out a form online.

How can this be accomplished? Imagine the following:

- 1) A standalone website custom made for each advisor where you could have 1, 2, 3, and/or 4 of my books on your site.
- 2) The site would have a sign-up system where clients would go to sign up to read the books for free.
- 3) After someone signs up to read a book, an e-mail is sent by the system to the advisor telling him/her that someone signed up. Additionally, the people signing up are sent an e-mail with instructions telling them where they can go to download one or more of the books.
- 4) The advisor would have a back end to the website that would have info of anyone who signs up and when the last time they logged in to read the book.

The website (see info. on the next page) is the epitome of **Keep it Simple Stupid**.

[Sign Up to Learn How You can Give Away my Books for FREE](#)

If you have an interest in giving my books away for free to attract new clients, click on the following link to sign up for more information: <http://www.strategicmp.net/page/life/booksforfree> .To learn more about each book, [click here](#) or on the picture of the four books below.



If you would like to **view an example of the TEMPLATED WEBSITE** advisors will be able to custom make for their own use, go to www.educationforretirement.com or click on the picture blow. The following is Tab 2 from the website and the one that I think will be the **most motivating reason** potential new clients will sign up to download a book. Everyone is pushing information on why they have the best wealth-building plan. NO ONE is answering the one burning question that is in the back of the minds of 95% of every consumer—is my advisor any good and how can I tell. Again, the goal is to motivate people to sign up so contact information can be gathered. There is no doubt in my mind that this one-of-a-kind marketing tool will help advisors grow their businesses and earn more money.

The image is a screenshot of a website landing page. At the top, there is a dark navigation bar with a yellow star icon and the text 'YOUR NAME HERE'. To the right of this are the links 'Home', 'View the FREE Books', and 'DOWNLOAD YOUR FREE BOOKS NOW'. A search bar is located in the top right corner. The main content area has a dark red background. The title 'BAD ADVISORS' is centered in large white letters, with the subtitle 'HOW TO IDENTIFY THEM; HOW TO AVOID THEM' below it in yellow. A paragraph of text asks if the reader is ready to read the most feared book in the insurance and financial services industry today, and explains why it is feared. A yellow button with a play icon and the text 'read more' is positioned below the text. To the right of the text is a 3D rendering of the 'Bad Advisors' book cover. At the bottom of the page, there is a horizontal row of six small, square images with white borders, showing various financial and personal icons.