

# Exposing the true costs of a long term care event

## Caregivers' careers and livelihoods are impacted by providing care

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

**-7** hours per week

**23%**



“

It led to my retirement in order to provide her care.

”

Caregiver, Spouse/Partner

**33%**

Average income lost by caregivers each year of caregiving



Caregivers that missed work time in some way:

2010\*\*

**64%**

2015

**77%**



## Caregivers' savings and retirement funds are at risk



**\$10,000**

Average total of caregivers' out-of-pocket caregiving expenses

**46%**

### Caregivers' savings and retirement funds are being used for caregiving

Percentage of caregivers who used their own savings/retirement funds to pay for care:

2010\*\*

**41%**

2015

**62%**



“

Our financial situation has been stressed, but we are still able to pay our bills so far.

Caregiver, Spouse/Partner

## Impact on caregivers' health and well-being



**54%**

54% of caregivers experience negative feelings as a result of caregiving, including guilt and resentment

“

It just made me realize that my own needs have to be put on the back burner.

”

Caregiver, Spouse/Partner

**43%**



of caregivers said the long term care event negatively affected their personal health and well-being

**51%**



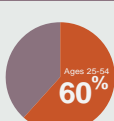
of caregivers said providing care reduced the time they spent with their children and spouses/partners as well as time to take care of themselves

“

Sometimes his erratic behaviors due to memory loss can be a source of stress.

Caregiver, Adult Brother

## The changing face of long term care



Caregivers are getting younger. 60% of caregivers are between the ages of 25-54.

52% of caregivers are the adult children of the recipients.



\*\*

### Who helped the caregiver?



Adult children



Other family members\*



Spouse

\*Including siblings

### Who was expected to help but didn't?



Adult children



Other family members



Siblings

### Age of care recipients is younger than five years ago

Care recipients 65+

2010\*\*

**81%**

2015

**60%**



“

It's hard to build a life outside of my sister and her needs.

”

Caregiver, Sister

### Reasons for needing long term care may be surprising: less illness, more accidents



### Accident



## Planning mitigates stress and negative impacts



**\$8,000**

Caregivers who thought action should have been taken sooner estimate that about \$8,000 in out-of-pocket costs could have been avoided.

About half of caregivers are helping cover long term care expenses



“

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

”

Caregiver, Spouse/Partner

“

Be prepared financially for the unexpected, and make sure you have an emotional support system.

”

Caregiver, Mother

**59%**



59% of caregivers reported that feeling “less stress” was a side benefit of their loved one owning LTCI

**1/2+**

Over half of caregivers and recipients would plan better and arrange for help sooner if they had to go through the same experience again

“

Coordinate all family members and schedule tasks amongst everyone so that one person is not bearing the entire burden themselves.

”

Caregiver, Father-in-Law

## One of the industry's Fastest Growing RIAs [www.pomplanning.net](http://www.pomplanning.net)

The growth of POM Planning is truly amazing. Its unique low drawdown risk platform has made it one of the fastest 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](http://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](mailto: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 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](mailto:info@pomplanning.net) or call 949-485-2598.



## **New Powerful Marketing Software Soon to Be Released**

Roccy DeFrancesco, JD, through his company Strategic Marketing Partners, LLC (SMP) has been working on [FOUR NEW](#) and [powerful software programs](#) to help advisors market themselves better and close more sales.

If you know Roccy, you know he likes to come up with unique tools and names for tools and this software suite is no different. It's being marketed using the term "Buddha." Why Buddha? Because Buddha is Zen and calm.

The word Buddha means "The Awakened One," one who is awakened to Reality, who understands true nature of the mind, the world, and all sentient beings. Software today needs to be an extension or personal assistant of the advisor client relationship. Long gone are the days of frustrating software experiences. Our Buddha software was coded with the human experience being paramount.

What programs are part of the initial roll out?

-[Buddha CRM](#)

-[Buddha Landing Pages](#)

-[Buddha Email](#)

-[Buddha PFM](#)

The Buddha software suite of programs is both [easy to use](#) and does something no other programs in the industry do, i.e., they are [fully integrated](#). If you want to really market yourself and earn more money, we believe that all four of the above tools must be used.

### **Buddha CRM**

[Click here](#) to sign up for a [30-day FREE trial](#) of Buddha CRM!





**What is CRM?** CRM stands for Customer Relationship Management.

A CRM system is a software program designed to help you manage relationships with clients.

**Why use a CRM system?**

- 1) Improve customer communication/service.
- 2) Increase the amount of business you can obtain from clients (directly and through referrals).

-CRM systems are used to help facilitate and manage the sales cycles.

**Why else use a CRM system?** Avoid lawsuits—most firms are NOT taking the right steps to protect themselves from lawsuits. EVERY substantive email communication should be saved in a CRM. Notes from every substantive call with clients should be saved in a CRM. If you are not doing this, you are asking for trouble and are not protecting yourself like you should in today's litigious society.

**What makes Buddha CRM unique?**

1) Integration—Buddha CRM is the only CRM system that integrates with:

- Lead page creator ([click here](#) to learn more)
- Full blown email drip system ([click here](#) to learn more)
- Personal Financial Management system ([click here](#) to learn more)
- Free e-book site for financial planners/insurance agents ([click here](#) to learn more)
- Worry Free Retirement Kit for financial planners/insurance agents ([click here](#) to learn more)
- Financial planning software (coming fall of 2016) Most CRM systems have none of the above listed tools.

Therefore, if you want to use a lead page creator or Constant Contact type email system, you have to pay for it separately and then pay to have it integrate with your CRM.

With Buddha CRM all our programs are already integrated and work hand in hand with each other (with one point of contact for customer service).

2) Content—for those who need content (for e-newsletters, landing pages, free downloads, etc.), Buddha provides that content.\* (\*The content is offered on topics like financial planning, life insurance, fixed annuities, asset protection, estate planning, tax planning, etc. and is not available to everyone who buys access to our system). Email [info@buddhacrm.com](mailto:info@buddhacrm.com) for more information).

3) Price—our programs are priced very competitively and we are the only ones in the industry who can bundle our software with other Buddha offerings to offer an even lower “bundled” price.

Also, there are additional discounts available to certain financial planners and insurance agents that work with our strategic partners. Email [info@buddhacrm.com](mailto:info@buddhacrm.com) for more information on how to receive the maximum discount on our services.



## Buddha Landing Pages

Buddha Landing Pages

# TAKING YOUR MARKETING TO THE NEXT LEVEL!

Good marketing is all about interaction with people you are trying to reach. When you are dripping on potential clients, what kind of interaction are you trying to generate?

We believe that is it absolutely essential to have the ability to quickly and professionally create landing pages for people to go to and sign up for “stuff.” Everyone likes to get “stuff.”

**What is stuff?** If you are a financial planner, it could be a free white paper talking about avoiding investment risk. If you are an insurance agent, it could be a free report talking about how cash value life can be a terrific tax-free/risk-free retirement tool. If you are in the mortgage field, it could be a page allowing people to download a free mortgage acceleration app. from the App Store.

**The question is:** how do you create that landing page? You can pay a programmer to do it. This takes time and significant money. Or you could use a landing page creation program like Buddha Landing Pages.

**Aren't all landing page programs the same?** It's true that there are many different programs in the marketplace that all try to do the same thing. However, we believe Software Buddha is superior to all of them for the following reasons:

- 1) Ease of use. Buddha Landing Pages was designed by end users not programmers. As such, it's super easy to use and is an intuitive program (the flow makes logical sense).
- 2) We provide downloads. For certain Buddha Landing Page users we have very unique content they can use to give away on their custom landing pages. Who do we provide this content for? Financial planners, insurance agents, and CPAs.
- 3) Program integration. Our program is fully integrated with [Buddha CRM](#) and [Buddha Email](#) making it the only fully integrated suite of software of its kind in the industry.
- 4) Brochure creator. Our landing page system is at its core an editing program that helps people create cool looking pages. Those pages could be landing pages, or they could be brochures or other documents that users want to print and hand out or allow to be downloaded in PDF form.

## **Buddha email**

Buddha Email

# BUDDHA EMAIL SYSTEM

If you are not dripping on clients and potential clients at least twice a month, you are missing out on the best way to market your business and generate more revenue.

**Why don't businesses send bi-weekly e-newsletters?** The excuses are plenty:

- I don't know how
- I don't have the time
- I don't have the technology
- I don't have the content

**What sets Buddha email apart from other email drip systems?**

### 1) Buddha email provides content

The #1 reason certain users (financial planners, insurance agents, CPAs) will use Buddha email is because we can provide unique content to send in newsletters\*. Who writes the content? Roccy DeFrancesco, JD (six-time author/nationally recognized expert). \*Email [info@buddhacrm.com](mailto:info@buddhacrm.com) to learn more about getting access to Roccy's content.

Most people who send pre-written newsletters send the same boring content every one sends. Buddha email's content is timely, interesting, motivating, and sometimes polarizing (all of which will make those who receive the emails look forward to what's coming next).

### 2) Buddha email is a "smart" system

Most email systems track the open rate and click through rates, but they are not what we consider "smart" systems. What is a smart system? It's one that helps you refine your lists so you are marketing to the most attentive emails in your list first every time you send. Buddha email helps organize your emails unlike any email system available today.

### 3) Integration with other programs

Buddha email can be fully integrated with [Buddha CRM](#), [Buddha Landing Pages](#), and [Buddha PFM](#). Why is this important? It saves time. When you gather data and email addresses using other Buddha systems, that data can be automatically uploaded into your Buddha email system.



## **Buddha PFM (Personal Financial Management 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 Personal Financial Management (PFM) Software.

What is a PFM (Personal Financial Management) program? Just as the name indicates, a PFM is a program that helps consumers manage their finances.

-Buddha PFM [connects to any financial account](#) a consumer may have: checking, savings, credit cards, investments, loans, retirement plans—you name it.

-Buddha PFM [automates many aspects of money-management](#) for users because it automatically categorizes spending, which enables users to see exactly how they spend their money.

In essence, Buddha PFM becomes the [daily portal](#) where a user goes to look at “all” of their finances. The program pulls and shows in a very nice looking dashboard:

-Credit card balances and transactions; -Bank/savings account balances and transactions; -Mortgage information (payments and balances); -Brokerage account balances; -Annuity balances; -Cash value life insurance balances.

Buddha PFM can keep track of every transaction a user makes. It shows users the big picture of their financial status. It can help users budget their money. It can remind the user of upcoming bills. One really attractive feature of Buddha PFM is that the moment an account is set up, [it sees habits](#) and [trends in spending](#). After a few months’ worth of data, it can be analyzed to help users become more efficient with their spending.

In short, it’s super cool and can be a tremendous [value added to tool](#) for advisors to use.

Software integration—Buddha PFM integrates with [Buddha CRM](#), [Buddha Landing Pages](#), and [Buddha email](#). This is important because with authorization, the client’s data can be automatically uploaded into Buddha CRM and their financial data can be uploaded into Buddha Financial Planning software.



### **Buddha Order Form**

You can go online and order by [clicking here](#) or you can fax in this order form to **313-887-0532**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Place an X** next to the program you would like to gain access to. If you want **multiple systems**, place an X next to each one you would like to use (see the multiple software discount prices below).

-Buddha CRM \$50 a month \_\_\_\_\_

-Buddha Landing Pages \$50 a month \_\_\_\_\_

-Buddha email \$50 a month \_\_\_\_\_

-Buddha PFM \$50 a month \_\_\_\_\_

I would like access to two Buddha systems and receive 20% off each system for a total of: \$80 a month

I would like access to three Buddha systems and receive 40% off each system for a total of: \$90 a month

I would like access to the entire suite of Buddha software for a discounted price of: \$150 a month

I understand I am paying for monthly access to Buddha software and that I can discontinue my subscription service at any time.

### **Credit Card Payment Options**

Visa or MC Number \_\_\_\_\_ Exp. Date: \_\_\_\_\_ 3 digit ID \_\_\_\_\_

The address listed above must be the billing address for the credit card.

### **Additional Discounts**

An additional 50% discount is available to advisors who qualify. To find out if you qualify for the additional discount, email [info@buddhacrm.com](mailto:info@buddhacrm.com).