

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:

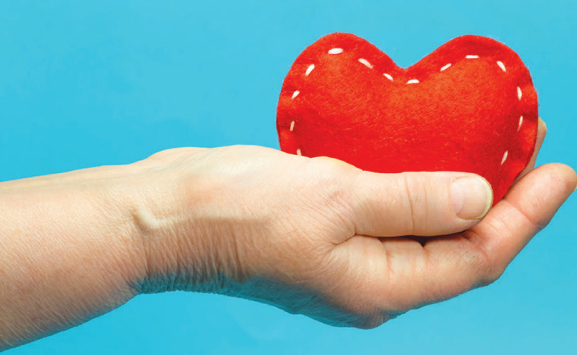
<http://www.pomplanning.net/ummp>.

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>.



Summary of 2016 Survey Findings

Over the past 13 years, Genworth has uncovered several trends across the long term care services landscape. Not surprisingly, the cost of all types of care has steadily risen over the years – from homemaker services to nursing home care. The following information provides a high level overview of the national median rates for the various types of care settings including changes since the 2015 survey, the five-year annual growth rate, as well as the methodology used for the survey.¹

Long term care can be provided in a variety of settings. A licensed health care practitioner, such as a physician, registered nurse or social worker, can determine a plan of care that could include the following:

HOME

Homemaker Services: Services providing help with household tasks that cannot be managed alone. Homemaker services includes “hands-off” care such as cooking, cleaning and running errands.

NATIONAL
MEDIAN
HOURLY RATE
\$20

CHANGE
SINCE
2015
2.56%

FIVE-YEAR
ANNUAL
GROWTH¹
2.13%

COMMUNITY

Home Health Aide Services: Home health aides offer services to people who need more extensive care. It is “hands-on” personal care, but not medical care. The rate listed here is the rate charged by a non-Medicare certified, licensed agency.

NATIONAL
MEDIAN
HOURLY RATE
\$20

CHANGE
SINCE
2015
1.25%

FIVE-YEAR
ANNUAL
GROWTH¹
1.28%

Adult Day Health Care (ADC): Provides social and support services in a community-based, protective setting. Various models are designed to offer socialization, supervision and structured activities. Some programs may provide personal care, transportation, medical management and meals.

NATIONAL
MEDIAN
DAILY RATE
\$68

CHANGE
SINCE
2015
-1.25%

FIVE-YEAR
ANNUAL
GROWTH¹
2.53%

¹Percentage increase represents the compound annual growth rate for surveys conducted from 2011 to 2016. The median rates are rounded to the nearest dollar.

FACILITY

Assisted Living Facility (ALF): Residential arrangements providing personal care and health services. The level of care may not be as extensive as that of a nursing home. Assisted living is often an alternative to a nursing home, or an intermediate level of long term care.

| NATIONAL MEDIAN MONTHLY RATE | CHANGE SINCE 2015 | FIVE-YEAR ANNUAL GROWTH ¹ |
|------------------------------|-------------------|--------------------------------------|
| \$3,628 | .78% | 2.16% |

Nursing Home Care: These facilities often provide a higher level of supervision and care than Assisted Living Facilities. They offer residents personal care assistance, room and board, supervision, medication, therapies and rehabilitation, and on-site nursing care 24 hours a day.

Semi-Private Room

| NATIONAL MEDIAN DAILY RATE | CHANGE SINCE 2015 | FIVE-YEAR ANNUAL GROWTH ¹ |
|----------------------------|-------------------|--------------------------------------|
| \$225 | 2.27% | 3.12% |

Private Room

| NATIONAL MEDIAN DAILY RATE | CHANGE SINCE 2015 | FIVE-YEAR ANNUAL GROWTH ¹ |
|----------------------------|-------------------|--------------------------------------|
| \$253 | 1.24% | 3.51% |

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 providers² 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

² Various provider categories used in the survey may not be the same as the definitions used in a long term care insurance policy.

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)²

Surveyors completed more than 3,800 interviews with licensed home health care providers representing approximately 19 percent of home care agencies.³ 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.

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 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.

² Various provider categories used in the survey may not be the same as the definitions used in a long term care insurance policy.

³ 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 HH license requirements.

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.

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. | |

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 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 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 it is 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.



STRATEGIC MARKETING PARTNERS

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? Rocco DeFrancesco, JD (six-time author/nationally recognized expert). *Email info@buddhacrm.com to learn more about getting access to Rocco'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 screenshot shows the Buddha PFM website landing page. At the top left is the Buddha PFM logo, which includes a cartoon Buddha character and the text 'BUDDHA PFM'. To the right of the logo is a 'Log In' button. Below the logo is a navigation menu with links for 'HOME', 'FEATURES', 'PLANS', and 'CONTACT US'. The main content area has a dark blue background. On the left, there is a laptop displaying the software interface. Overlaid on the laptop is a dark box with the text 'Get control of your finances and start building wealth...'. To the right of the laptop, the text reads 'Manage Your Money ...It's Free to Get Started'. Below this, it says 'Start taking control of your money today. Ditch the spreadsheets'. At the bottom right, there is a large green button with the text 'SIGN UP!' and a right-pointing arrow.

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.



STRATEGIC MARKETING PARTNERS

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.