

NOTIFICATION

Dear Nikolay,

We are attempting to reach you regarding important annuity insurance information.

Our recovery team is now scheduling reviews for orphaned accounts greater than five years.

Please call our scheduling department for more information.

(877) 403-6318

Front of the Postcard



Freehold NJ, 07728

(Please see notice on reverse side)

Addressee

Privacy Law Notice. This notice is provided in accordance with Federal Privacy Laws. The Policy of this agency is to protect the privacy rights of all consumers who respond to this notice. This agency DOES NOT POSSESS OR DISCLOSE NON-PUBLIC PERSONAL INFORMATION TO THIRD PARTIES IN ANY INSTANCE. If you choose to have an existing policy or contract reviewed by an agent, that agent is also required to adhere to the state and federal consumer and privacy protection laws. Important information: This notice is being sent to you as a possible holder of an in-force annuity contract. The agency is contracted with agents licensed to conduct insurance business in your state. This notice should be disregarded if you do not currently have an in-force annuity contract.

Back of the Postcard

NOTIFICATION

Dear [Customer Name]:

We are attempting to reach you regarding important {asset} insurance information.

Our recovery team is now scheduling reviews for orphaned accounts greater than five years.

Please call our scheduling department for more information.

866-584-1888

Agent Signature: _____



Date: _____

8/30/10

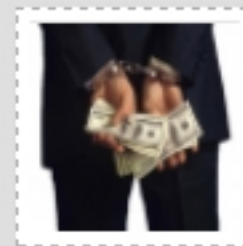
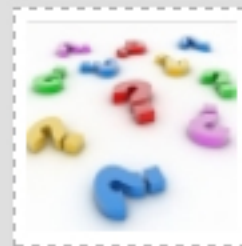
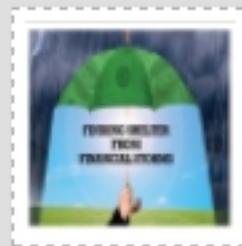
CAREER CHANGING TWO-DAY TRAINING/WORKSHOP

Meaningful training in our industry is nearly gone. What makes POM Planning absolutely unique in the RIA/IAR space is our extensive two-day training. Our training will not only help you learn your core competency, but we also teach you how to prospect for and pick up new clients.

[▶ read more](#)



VISION
EDUCATION
OBJECTIVES
ETHICS
STRATEGY
INSPIRATION
PARTNERSHIP



[Click here and sign up to receive a due diligence packet on POM Planning](#)

A Unique RIA Built to Support IARs

Are you thinking of becoming an Investment Advisor Representative (IAR) (or are you already



HIGHER

Thursday Training Agenda
For Peace Of Mind Planning (www.pomplanning.net)

If you have not signed up to learn more about how you can sign up to attend this one-of-a-kind training, please [click here](#) to learn more.

THURSDAY AGENDA

§ 8:00 – 10:00

- o **“SELLING A MONEY MANAGEMENT SYSTEM” NOT A PRODUCT – We are the “Low Risk, Safe & Secure Advisor”**
- o New DVD for Advisors ...Website...
- o Safe Money (FIA) Foundation Combined with Active Daily Management of World Class Money Managers.
- o Private Wealth Management Firms – An Exclusive Group of **“Select Money Managers”**
- o Money Management Overview: Why Ocean Park HYCB, ALPHA’s Bonds Plus and Mid-Cap, F-Squared, and WEDCO Power Index Could Flourish in the Next 1, 3, & 5 Years
- o **REVIEW F-SQUARED & W.E. DONOGHUE & CO., INC. POWER INCOME PORTFOLIO**
- o How Ocean Park, ALPHA and WEDCO Power Income Portfolios Compliment the FIA Sale
- o How a **No Load, Variable Annuity** with Alpha, F-Squared and Wedco can help you!!!
- o Key Phrases / Top 10 Proven Key Phrases
- o **THREE BUCKET APPROACH TO RISK MANAGEMENT** (see New Managing Risks 3 Buckets with “New” Investment Home)
- o Client Questionnaire - Review for Wedges
- o Use of Material on the Website
 - Website Can be Used in a Seminar Presentation
- o 2nd Meeting - Show FIA, and then Ocean Park, ALPHA Bonds Plus & Mid-Cap, WEDCO Power Income and F-Squared to follow
 - Get the Client Excited**
- o Review how their Current Portfolio is Helping or, More Importantly, **Hurting Them!** Build Wedges!
- o **TOP 10 WEDGE QUESTIONS**
- o **We Are The “Low Risk, Safe & Secure Advisor”**
- o **“NEW” No Load, No Surrender Variable Annuity**
- o **“NEW” Account Aggregation Program**
- o **“NEW” Dow Jones 100 year chart**
- o **“NEW” Revised Portfolio Statistics Summary**
- o **“NEW” Social Security Service “Do Over’s” and not make the wrong choice (Friday)**
- o **“NEW” Buffett/Levitt Article**
- o **“UPDATED 2011” Understanding How Bonds Actually Work**

§ 10:00 – 10:10 BREAK

§ 10:10 – 10:30 Continue Money Manager Reviews

§ 10:30 – 12:00 Analyzing the Client Portfolio with a THIRD PARTY COMPARISON

- o Compare Like Mutual Funds with www.finance.yahoo.com
 - Large Cap vs. Large Cap
 - Mid Cap vs. Mid Cap
 - International vs. International

THURSDAY AGENDA – Continued

- o Also Can Compare Large Cap Stocks: to Large Cap Funds or Their Sector Funds to Our Sector Fund(s)
 - How to Compare ALPHA Mid-Cap Power Index Portfolio Performance with any Fund or Stock and 50% less risk
 - ETF's, Closed END Funds, "Double Fee Funds"
 - NEW SUMMARY COMPARISON**

§ **12:00 – 12:30** *Lunch & Visit to Horter Investment Management*

§ **12:30 – 2:00** **BROKERAGE STATEMENT ANALYSIS – VERY IMPORTANT**

- "Devil is in the Details"**
- You Don't Know What You Don't Know!!**
- Clients Do NOT Understand Risk!**

§ **2:00 – 2:15** - Break

§ **2:15 – 3:15** – **TAX RETURN ANALYSIS – Key Components to Help Your Clients:**

§ **3:15 – 3:45**

- o **NEW "INVESTMENT HOUSE"**
- o **ASSET REPOSITIONING CHART "VERY IMPORTANT"**
- o Client Quarterly Financial Statement
- o Market Commentary Emails
- o Client Reporting and Billing

§ **3:45 – 4:30** **BECOME A "FINANCIAL MANUFACTURING" FIRM**

- o **Drew's workshop video**
- o **Introduction 1st → Meeting 2nd → Meeting/Close → Paperwork**
- o **7-10 New Clients Per Month**

Friday Training Agenda

FRIDAY AGENDA

§ 8:30 – 9:15

Drew & DVD For Website

o **Review Sales Process – Drew’s Workshop & 3 Appointment Process**

This does not supersede what your FMO teaches you!!

§ FIRST MEETING OBJECTIVES:

1. 3 Bucket Approach to Managing Risk:

2. Data Gathering:

a. **Quickly scan brokerage statements looking for a “wedge” or a “jab” in the ribs...**

- Oh, I see “A” shares in your account
- Oh, I see you have unrealized capital losses
- Oh, I see you have a lot of American Funds (i.e. Edward Jones)
- I see you have 3 Riversource Variable Annuities
 - o How do you feel about them? (Ameriprise)
- I see you have a lot of Municipal Bonds. We will need to see what your Effective Tax Bracket is...

b. **Quickly Review Tax Return**

- Look at Gross Income and Federal Taxes paid (i.e. \$6,000 paid on \$80,000 of Gross Income equals 7.5% Effective Tax Bracket)
- Any Capital Losses (Schedule D)
- Interest
- Dividends
- Schedule A

c. **Quickly Scan Client Questionnaire**

- Wills?
- LTNC?
- Cash Positions
- Primary Objectives
- Problems with other advisors

§ SECOND MEETING OBJECTIVES:

1. Review concerns from the first meeting

a. **THE DOW CHART!!!**

2. Review risk level the client desires – Is the Managing Risk 3 Buckets how you want your portfolio designed?

3. Introduce our Money Management Philosophy – **15 to 20 Minutes (get them excited)**

a. Your FIA Presentation

- Key Bullet Points

b. ALPHA Mid Cap Growth Index Portfolio

c. ALPHA/PIMCO Bonds Plus or WEDCO Power Income

d. Ocean Park HYCB Program

FRIDAY AGENDA – Continued

4. Now Let's Review Your Portfolio

- a. Top 5-8 Comparisons with Yahoo Finance
- b. Bring up any brokerage statements issues
 - Unrealized Capital Losses
 - Too Much in equities vs. 3 Buckets Risk
- c. Tax Return Opportunities
 - Too much in interest
 - Capital Loss Carry Forward
 - Too much in dividends
 - Too much municipal bond interest hurting social security taxation
 - Too much Social Security by being added back for taxation

5. Asset Repositioning Page

§ 9:15 – 9:45 – Analyze Group “Brokerage Statements” – 4

§ 9:45 – 10:00 – BREAK

§ 10:00 – 11:00 – Analyze Group “Brokerage Statements”

§ 11:00 – 12:00 – Premier Social Security CEO & President Marc Kiner & Jim Blair

§ 12:00 – 12:45 – Lunch

§ 12:45 – 1:30 – “New” Case Studies

§ 1:30 – 2:30 – Horter Account Aggregation Services, New Opportunities – See “NEW” Postcard

- o **Social Media Opportunity**
- o **Key Points of Interest**
- o **QE3?? Operation Twist**
- o **Europe Problems...**
- o **Inflations, Government Debt Bubble, Secular Bear Market...**
- o **12B-1 Fees – What is taking place?**
- o **Why 90% of the time Municipal Bonds do not make sense for retirees**
 - Effective tax brackets
 - OP net after tax yield estimate issues versus Municipal Bond interest and interest rate risk

§ 2:30 – 3:00 – Q&A

If you have not signed up to learn more about how you can sign up to attend this one-of-a-kind training, please [click here](#) to learn more.