

Strategic Advisors Group Education Systems

Asset Protection

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S. A. G. E. S.

Introduction to the 2-Day College Planning Seminar/Workshop

Why would you want to become a college advisor?

Even if the entire populous of America was not in their current “wait and see, wait and do nothing” mode, college planning is a client need with a built in critical timeline. We have told our children since day one that they are going to college. It is the American Dream. How does a family explain to little Johnny high-school-junior that college is no longer an option? Our economy went in a terribly bad direction, our incomes are down, our investments are gone, “sorry you will have to wait.”

In the mean time, college costs are projected to inflate by close to ten percent this year to cover budget shortfalls. IMAGINE that you can genuinely help these families to lower college expenses, help them position their children for academic success, and aid them with their long-term financial dreams. You truly are a trusted advisor and have proven that many times over. Yes the revenue is good, but the rewards are great!

Roccy and I invite you to become involved with a tremendous opportunity. I could paint a dismal picture of the state of the financial services industry, but many have beaten me to that news flash. It hit me like a brick the other day when an “industry icon” offered me his great new system to market for new clients. Let me tell you, this guy is giant in the insurance world, he or his organizations have wined and dined many of you. He has been on all the top reward trips. What was his new great idea? A Website offering “final expense” coverage to the frightened masses.

You have been inundated with all kinds of crazy schemes to sit in your underwear and sell annuities. You can become your own RIA, then what? Look at the industry reports, no one is moving money. The good news is they want to. **Eighty percent of affluent people are looking for a new advisor** according to a Wall Street Journal survey. That is a huge opportunity for a different kind of advisor.

This is why we put this joint venture together. Roccy has the credibility and has produced for his advisors. We, SAGES, have the system to enable advisors to help families succeed in the college application and funding process.

This is the greatest opportunity to differentiate yourself and your practice. You will offer tangible, workable solutions that dramatically improve your client families. You will become the provider of a valuable service that the client will realize has immediate positive results. At whatever level you engage our modular system, you will be light-years ahead of what anyone else is offering. Come join us and make a difference.

This is the most comprehensive college planning system available. We will walk you through the entire system to get you up and running today. You will participate in an interactive classroom environment to experience the client presentations. There is real-time utilization of our Web based EFC calculator and college planning software.

The potential client will gladly share all their assets and information from their tax returns. You become the college advisor through intuitive software systems. Yes, you become part of a team with back office support. And yes, this is a modular system that you can use to focus on the financial planning aspect alone, or become the college tax strategy specialist, or market your services as an academic positioning/marketing specialist for the student. However, this is the only system that brings all these practices together in an easy to use format. If you can open Internet Explorer and read a scripted slide presentation, you can do this.

Andy Bowman, President
S.A.G.E.S.

Seminar Agenda

9:00 to 10:50 AM Hard-Core College Aid Education

You have to learn how the college aid system works and how to talk the talk and walk the walk when it comes to college planning lingo. Prior to attending this training, you will be given a **57-page CWPP™ course module** on college planning that will serve as the basis for this two hour educational block. We recommend you thoroughly read the module before attending the in-person seminar.

Topics covered in this module will include: the Needs Analysis Formula; Cost of Attendance (COA); Expected Family Contribution (EFC); Federal Methodology Formula (FM) and the FAFSA forms; Institutional Methodology Formula (IM) and the CSS Profile forms; Simplified EFC formula example (FM); Need vs. Aid; Resources; Private scholarships; various Student and Parent Loans; Tax strategies; and the common tools for Saving for College.

11:00 to 11:50 AM College Marketing System and Academic Interviews

You are smart and resourceful people. You have helped many clients and know your industry. You are a master of the products, and have closed numerous deals. You care more than any advisor in your community. Then why are the people not beating a path to your door? It is all about marketing. You will now be able to differentiate yourself from every advisor in your market. In fact, you may eventually want to recruit others to your practice, more on that later.

We will provide you materials to reconnect with current clients and prior prospects. Remember we have a modular system and some of our partners stay the course with their current marketing and utilize our client planning technology. Other advisors utilize one of our models. We have public seminars that can be offered through a not-for-profit or a seminar for a fee based planner. We have agreements with direct-mail vendors and proven mail pieces. What you are about to experience is truly revolutionary.

12:00 to 1:00 PM Lunch Break

1:00 to 1:50 AM Conducting the First Interview

The success we create with our clients, both financial clients and advisors, is unique because every process is dynamic and interactive. Human beings process and retain more information from experience than presentation or memorization. I will bet that you remember all your teachers with more clarity than you remember what they taught. You experienced them as persons, you merely memorized what they taught (except for PE and chemistry lab). This is how we educate you and your clients.

This training session is designed to walk you through using our system to build relationships, gather information, educate the client, administer a personality profile, and decide how to proceed with the family. You will experience the client meeting by working through the presentation and see the software in action. We will calculate an EFC for a test family and use them as a model to teach the process. The system makes you an immediate expert. Everything you need is at your finger tips.

However, if something comes up that you are not comfortable to handle, this is a team effort and you can always defer to the strength and counsel of your Mentors, SAGES. By the end of the first session you will know more about the family than their stock broker, insurance agent, spiritual counselor, psychologist, and maybe even their best friends. If you choose to invite them back as clients, we provide the invitations and follow up documents. If you decide not to invite them as clients, we show you how to provide them with two thousand dollars worth of advice and materials. Either way they leave your office having received value and are willing to become a referral source for you the trusted expert.

2:00 to 2:50 AM Conducting the Second Interview

The synthetic family from the first appointment is back at your office and the system is involving them in the planning and decision making process. This is when we take the opportunity to interactively review their personality profile. Imagine reviewing a proven analysis of the client family's mental and emotional makeup, and have fun doing it. Talk about the psychology of sales, Zig Ziglar eat your heart out. Whether you choose to incorporate this into your practice is up to you.

At the first appointment you can connect the student to our online college advisor software. Then you can invite them back anytime you prefer. We will utilize our power points and software to engage the family in the process of looking for the best strategies for college admissions and funding. In this process they immediately realize the scope of their financial challenge. IT is bigger than college and we can help with all the problems (we know this from the first thirty minutes we met with them) and they are looking to you for help. We invite them back to discuss recommendations in our third meeting. They know that those recommendations will include repositioning assets, life insurance, and loan programs. The follow up materials we provide will prepare them to implement the strategies at our next meeting.

3:00 to 3:50 PM Conducting the Third Appointment Interview

In the first interview we bonded with the family, discussed their hopes and dreams, administered a psychological profile, and a completed a comprehensive financial analysis based on their income tax returns and all of their assets. In our second meeting we educated them to a point of wanting to reposition assets and restructure their financial world.

What is left? We start our third appointment discussing simple asset protection and family succession planning. These families have minor children. Could a death in the family alter their plans? Do they have up-to-date estate planning documents? What about custodians and guardians? Are they properly structured to protect their assets from creditors and predators? The first step of asset protection is insurance. We will have a fifteen minute discussion about property and casualty insurance that brings your client to the point of wanting all the death benefit that a major life insurance carrier will underwrite based on their age and health.

The next fifteen minutes is focused on the proper use of life insurance. We will teach the family to utilize the death benefit of a permanent policy as a college completion strategy, a retirement strategy, and a legacy planning tool. At this point we will show you how to fill out the applications for the maximum death benefit that can be funded up to MEC guidelines on both spouses.

4:00 to 5:50 PM Case Studies

While there are many subtle nuances to putting together a comprehensive college funding/financial aid plan for a client, generally speaking the topic is not too difficult after you learn the basics. Much of what you will learn is how to work with the client and with the **proprietary software** to help educate your clients and provide them your unique and valuable services. Therefore, a good portion of the two-day training is actual training for how to work with clients and a good way to do that is through case studies. These case studies will cover low, medium, and high income clients.

7:00 PM Dinner Mixer

Day Two

8:00 to 9:30 AM The Safe College Plan and H.E.A.P.™

The SCP™ is the most powerful marketing tool in the college planning space today. When you can tell a client that you literally deal with the “only” plan in the marketplace today where a client can grow money in a **tax-free** college savings environment with **NO Stock Market Risk**, you've got a real door opener.

You will learn how to use the ONLY plan in the market today where you can use **Fixed Indexed Annuities** (FIAs) in a completely tax-free manner and avoid the 10% early withdrawal penalty when funding for college savings.

As you will learn on day one, many clients choose to or are forced to remove equity from their homes to help pay for their loved one's education. As such, the Home Equity Acceleration Plan (H.E.A.P.™) can be a vital cog in the college planning process to help posture and budget a client "correctly" to save for and pay for college.

10:40 to 12:00 The proper use of Life Insurance for College Planning

To say that the insurance industry likes to oversell the value of cash value life insurance is an understatement. While cash value life insurance can play a critical role in helping certain clients save for college education, it is not a tool that is a good fit for everyone or even a majority of the "average" clients.

During this session, you will see the numbers for yourself and will learn the "proper" use of cash value life insurance to fund for college education as well as for supplemental retirement planning.

12:00 to 1:00 PM Lunch Break

1:00 to 3:50 PM Appointment Case Studies and Case Development

4:00 to 5:00 PM Develop a personal marketing action plan to get started using our system

Those who attend the seminar will take from it a wealth of information on the selling platform known as college planning. We believe most who attend will leave the seminar eager to go back to their offices and figure out a way to quickly incorporate college planning into their practices and start actively marketing it to their local community.

For those who want to use the selling system put together by SAGES and use the proprietary software/illustration system, they will enjoy this last hour of the seminar which will cover, in detail, how you can and should use SAGES to instantly add value to your current clients and grow your practice exponentially by marketing yourself as a "unique" college planner.

The SAGES software will be available to everyone who wants to use it at a modest cost and in this section of the seminar, you will also learn how you will be able to use this very powerful software for **FREE**.

For more information on the seminar (like hotel, sign-up form etc), please e-mail info@thewpi.org or call 269-216-9978.