

Join the Managing Mentor program

As an insurance agent, you are meeting potential clients nearly every day, but are you really able to provide the products and services they need? In the financial services industry, there are many fields of expertise needed to meet the needs of retirees. Shouldn't you have more than just 'one arrow' (life products) in your quiver?

But what if you're not ready - or not willing - to step into the spotlight as a registered investment advisor (RIA) or investment advisory representative (IAR) to a securities firm?

The answer is for you to become a part of a team and benefit from the services provided. If you are solely an insurance agent, you cannot receive fee-based compensation for any advisory services. But as an Independent Trust Consultant you can! You will become a key member of a team that will together meet your client's needs.

Fixed annuities & life insurance are not the sole answers to retirement planning in the 21st century. Retirees also need insurance planning, portfolio management, sophisticated financial modeling and proper estate planning to address their needs. Alone, an agent is not able to service the needs of the Baby Boomer retirees and other clientele who find themselves needing \$500,000 or more to maintain their standard of living.

Agents can help these clients through the Managing Mentor program.

Association of Insurance & Financial Specialists

Dorice Maynard, Coordinator
P.O. Box 141
Orange, CA 92856
Phone: 877-773-4774
Fax: 714-242-1948

<http://AssociationIFS.org>

Managing Mentor™ Program

*A new opportunity awaits you...
work as a valuable member of a
team and create new valuable
opportunities for your business.*

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Once you have become an Independent Trust Consultant®, you will be assigned a Managing Mentor™ who will work with you on the financial planning and advisory services your clients need. Each Managing Mentor™ has received specialized training in using the MCP Suite 2007 Professional software platform and is educated in the Minuteman Asset Management Program. So you are assured they are on top of their game.

Meeting the Needs of Retirees

Insurance agents can no longer meet all the needs of today's retirees solely with life insurance based products. Retirees may need insurance planning, portfolio management, sophisticated financial modeling and proper estate planning to address their retirement needs. One answer is for agents to become a part of a team and benefit from the services provided.

As an Independent Trust Consultant, you will present a trust company's services and share in the annual fees paid to them, in the form of a referral fee. Additionally, your Managing

Mentor™ is an independent Registered Investment Advisor (RIA) who will provide the planning and investment advisory services that your prospects and clients are seeking.

Retirement Plan Modeling

Retirement Modeling is a process of forecasting and then simulating that result through mathematical probabilities. There is no room in retirement modeling for the use of average returns or simple portfolio optimizations. These techniques do little more than tell a client what they *should* have invested in: they offer very little forecasting value. Monte Carlo analysis, or random number generation, allows a planning scenario to be assessed for viability: What is the likelihood it will work?

In addition, it is important to remove as many "unknowns" or variables from the plan model. Active managers and their strategies are not used. Instead, index investing is used. This method has been shown by numerous academic studies to add the most value. Your Managing Mentor is trained in applying these principles will create a Retirement Plan Model that incorporates a mix of an indexed annuity and an appropriate portfolio composed of exchange-trades funds, or ETFs.

How the Program Works

A Trust Company is legally permitted to pay referral fees to any individual who refers an account to them. Therefore, agents and their Mentors share in a percentage of this annual referral fee. Both the agent and Mentor must be registered with the Trust Company as Independent Trust Consultants. Managing Mentors discuss all securities-related issues with clients.

Agents must undergo training in equity-indexed annuities (EIAs) and in the planning techniques that will be used by their Mentor, in addition to general training on how to market these services to their clients. All Managing Mentors must undergo comprehensive training on retirement plan modeling and abide by the tenets and established investments of the program.



This drawing illustrates the relationship: All are under the 'umbrella' of the Trust Co. Advisors and Agents share only in the Trust Co referral fees.