



Advisor Freedom Formula

Module 1: Recon

Welcome everyone, and congrats for taking the first step in what can literally change your business from one where you chase clients - and commissions - to one where clients turn to you for the education they want and need regarding retirement income, and in turn, reward you with their ongoing loyalty.

Even if your business is currently netting you a nice, solid income, by making just a few simple tweaks that we will discuss in this course, you could essentially compound your results by expanding your reach in the marketplace, while working fewer hours.

That's because in this module, we will be discussing how you can reach more annuity prospects, provide them with incredible value, and become their go-to expert - all 100% over the phone.

So, what exactly will you come away with by taking this course?

Based on what we'll discuss in Module 1, there are several key goals that, when implemented, can make a substantial impact on how you do business, and on how your prospects and clients view the amount of value that you provide.

Here, we will cover the following key business enhancing items:

- The best way to establish rapport, and in doing so, how to get prospects to open up, neutralize their resistance, and ultimately put their trust in you
- How to guide prospects to an online meeting where they can actually view a personalized "pad and pen" presentation that you give, yet without being overwhelmed by modern technology
- Which tools should be considered so that you can be "face to face" with your clients and prospects - even if you're hundreds of miles away
- How you can best walk your clients and prospects through the process of determining which annuity is right for them, based on their specific needs and criteria
- How to educate clients and prospects regarding the difference between being "sold" an annuity, as versus actually narrowing down which product can provide the benefits they are seeking
- How to set a follow-up appointment that the client or prospect is looking forward to attending



Advisor Freedom Formula

Module 1: Recon

Before we move full steam ahead here, though, there are some compliance-related details that need to be mentioned. First and foremost, as an insurance or financial professional, there are specific compliance guidelines that you need to follow in your business.

However, because we at Advisor Internet Marketing aren't your compliance department, it is important that you ensure that you and your team follow the specific guidelines that pertain to your state, and to your company. With that in mind, don't take shortcuts, and be sure that you remain within your compliance parameters.

That being said, though, once you know and understand our program a bit better, you may feel - as we at Advisor Internet Marketing already do - that using the process we're about to show you could actually make you more compliant with the new DOL fiduciary rules than by using the old system.

One key reason is because this system - unlike most others - helps clients and prospects to understand WHY they are buying an annuity, as versus only showing them WHAT it is they're purchasing.

As an additional "housekeeping" note, the Advisor Freedom Formula was created with the intent of empowering that advisors who partner with us...and the best way to ensure that this system is a win-win for everyone is to work respectfully with our team members here at Advisor Internet Marketing.

The Advisor Freedom Formula's R3 Method

The Advisor Freedom Formula consists of four components. Each one is designed to get you up to speed on how to enhance the value you offer, essentially setting yourself apart - even from a current advisor that a client or prospect may already be working with.

In Module 1: Recon, you will learn how to build a strong rapport with a lead, while also transitioning the individual to their computer in order to provide them with an enhanced and value-building presentation. Here you will also learn how to obtain the information that is needed from the prospect in order to create a stronger presentation for your follow-up meeting.

Once you've completed Module 1, you'll be ready to move on to the bulk of the Advisor Freedom Formula, which includes:



Advisor Freedom Formula

Module 1: Recon

- Module 2: Rank - After you've completed Module 2, you will have a clear path to showing clients and prospects the top 3 to 5 annuities that may best fit their particular
- Module 3: Recommend - In Module 3, Recommend, you will learn how to narrow down your recommendations so that the client or prospect is ready and willing to take the next step.

The first three modules of the Advisor Freedom Formula are referred to as the R3 method - and by utilizing this method, your business will never be the same.

Why does the R3 method work so well?

Because it is a simple and effective virtual sales process that can provide you with the best way to acquire clients by demonstrating your expertise, as well as building trust, providing value, and ultimately helping them to achieve their goals upfront.

Think about it. Most people, once presented with an annuity by their insurance or financial advisor, will try to learn more about that product on their own. Unfortunately, though, because these individuals will likely have numerous questions that aren't getting answered, they either end up buying the wrong annuity (and finding that out too late), or they end up doing absolutely nothing at all. This, too, can be detrimental.

But research has shown that people are happier in retirement when they have their core expenses covered by some type of guaranteed income source for life. And what are the primary income sources for most retirees?

Typically, they are:

- Social Security
- Pension Benefits, and / or
- Income from an Annuity

And, while most people don't have a whole lot of control over how much they will get from the first two income sources, what they choose in terms of an annuity can make a tremendous difference in their lives. Therefore, they want to work with an annuity advisor that they trust.

Why shouldn't that advisor be you?



How Can the Advisor Freedom Formula Help You Become *That* Trusted Advisor?

Let's take a look at how you can become THE trusted advisor for your clients. Here, we first need to consider that a client or prospect will typically want one or more of the following benefits in an annuity:

- Protection of their principal
- A reasonable rate of return (which could be higher, or could be lower in conjunction with protection of principal)
- Income (either now or later)

Unlike other advisors who simply discuss annuities, using the digital tools you now (or soon will) have access to, you will be able to move the client or prospect through your presentation, ultimately showing them the annuity that is right for them...and WHY it is so.

In our example, let's say that the individual you are working with is a 61-year-old female who presently has \$500,000 in an IRA account. Her current advisor is recommending that she transfer these funds into the Jackson National Perspective II variable annuity.

Unfortunately, even though the advisor touched on the fact that the annuity has some fees, he did not provide this individual with any basis for how those fees compare to other annuities that are also available to her in the market place. Nor did he show her the difference in annual income received - which can be significant - between the Jackson National annuity and other available products.

But you can.

By sharing your computer screen with her, you can easily provide her with in-depth details on how much income she can anticipate from various annuity choices, as well as other key data, such as:

- How income can increase, based on the start date
- Fees / Rider Fees
- Length of the Annuity's Contingent Deferred Sales Charge (Surrender Charge)

And you can do this while asking why she would consider going with the annuity her advisor recommended, when there are other options that offer lower fees, and higher income payouts - especially when considering a possible 20-year retirement time frame.

Proposed Annuitant

Date of Birth or Age

Spousal Annuitant

Date of Birth or Age

Issue State:

Initial Deposit: Qualified Non Qualified

Defer Income year(s), to Age 61

Highest Guaranteed Benefit: \$25,500

Lowest Guaranteed Benefit: \$19,750

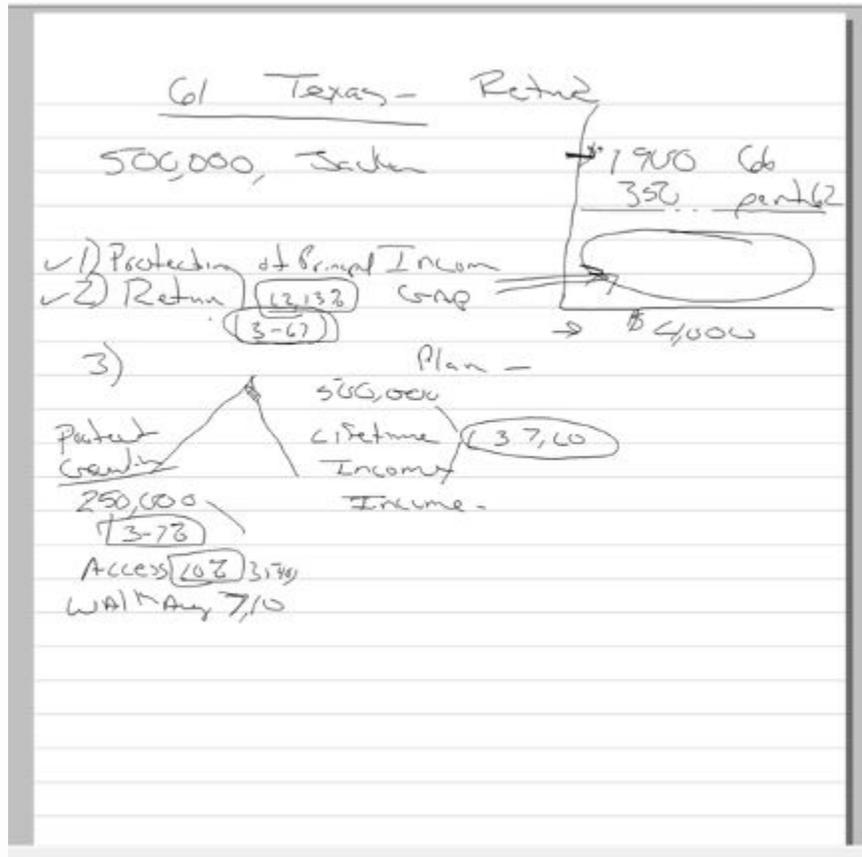
Solve for annual guaranteed income of

Calculate Now! (--- Filter Selection ---) Guaranteed Lifetime Income displayed: Monthly Yearly Annuity Type:

| Insurance Company | Rating | CSDC | Rider Fees | Rider Name | Stacked | Starting Age 61 | Starting Age 62 | Starting Age 63 | Notes |
|---|--------|----------|------------|---|---------|-----------------|-----------------|-----------------|--------------------------|
| <input checked="" type="checkbox"/> Allianz | A+ | 10 years | 1.20% | 2001 Benefit Level Option | No | \$25,500 | \$26,800 | \$28,100 | IMPORTANT NOTE: 3... |
| <input checked="" type="checkbox"/> Great American | A | 10 years | 1.05% | Simple Income Option | No | \$25,500 | \$27,285 | \$29,070 | Custom 10: no MVA l... |
| <input checked="" type="checkbox"/> Allianz | A+ | 7 years | 1.05% | Core Income (Option 1) | No | \$25,000 | \$26,750 | \$28,500 | |
| <input checked="" type="checkbox"/> Global Atlantic | A- | 10 years | 0.95% | GLIB Income 150+ | Yes | \$24,600 | \$25,200 | \$29,025 | Company formerly kn... |
| <input checked="" type="checkbox"/> Allianz | A+ | 10 years | 1.20% | Income Maximizer (Opt... | Yes | \$24,000 | \$26,160 | \$27,600 | |
| <input checked="" type="checkbox"/> Great American | A | 10 years | 0.95% | IncomeSecure 2% | No | \$23,460 | \$25,648 | \$27,907 | Domestic partner reco... |
| <input checked="" type="checkbox"/> American Gen... | A | 10 years | 1.10% | Lifetime Income Plus | Yes | \$23,000 | \$25,380 | \$27,840 | Limited Distribution |
| <input checked="" type="checkbox"/> American Gen... | A | 10 years | 1.10% | Lifetime Income Plus Mul... | Yes | \$23,000 | \$23,970 | \$24,960 | Limited Distribution |
| <input checked="" type="checkbox"/> Great American | A | 7 years | 0.85% | Income Defender | Yes | \$23,000 | \$25,850 | \$28,800 | Domestic partner reco... |
| <input checked="" type="checkbox"/> Great American | A | 10 years | 0.95% | IncomeSecure | No | \$23,000 | \$25,145 | \$27,360 | Domestic partner reco... |
| <input checked="" type="checkbox"/> Great American | A | 7 years | 0.95% | IncomeSecure | No | \$23,000 | \$25,145 | \$27,360 | Domestic partner reco... |
| <input checked="" type="checkbox"/> Lincoln Financial | A+ | 8 years | 0.95% | Lifetime Income Edge (B... | Yes | \$23,000 | \$25,415 | \$27,254 | Rider Cost Guarantee ... |
| <input checked="" type="checkbox"/> Lincoln Financial | A+ | 10 years | 0.95% | Lifetime Income Edge (B... | Yes | \$23,000 | \$25,662 | \$27,518 | Rider Cost Guarantee ... |
| <input checked="" type="checkbox"/> Lincoln Financial | A+ | 7 years | 0.95% | Lifetime Income Edge | Yes | \$23,000 | \$24,675 | \$26,460 | Rider Cost Guarantee ... |
| <input checked="" type="checkbox"/> Lincoln Financial | A+ | 9 years | 0.95% | Lifetime Income Edge | Yes | \$23,000 | \$24,675 | \$26,460 | Rider Cost Guarantee ... |
| <input checked="" type="checkbox"/> Minnesota | A+ | 9 years | 1.15% | Achiever Lifetime Income | Yes | \$23,000 | \$25,380 | \$27,840 | Limited distribution |

As you move forward in your presentation, you can also re-iterate the highlights of what you've discussed, as well as the key goals and needs that the client / prospect has shared with you, such as:

- Other money they may have to contribute to an annuity
- Their primary reason(s) for considering an annuity
- What they have - or have not - done to try to fill any income "gap" that might exist between their anticipated expenses in retirement and their income amount



In order to give a more personalized annuity recommendation, it will typically be necessary to set up a follow-up appointment with your client or prospect. In doing so, let them know that you need some time to go over the details regarding their situation, and to come up with the best retirement income generating strategy for them.

Then, prior to your next appointment, by sending the client or prospect a video email that recaps the information you discussed, as well as information about what you will be going over, you can re-state the benefits of your advice.

Are You Using the Right Tools of the Trade?

Regardless of what industry someone works in, having the right tools of the trade can improve the speed, quality, and overall value of the business that is produced. They can also have an impact on overall revenue generated.



Advisor Freedom Formula

Module 1: Recon

In the case of the Advisor Freedom Formula, the tools that you will need are not expensive - but they are necessary in order to move forward. When you use the Advisor Freedom Formula, you'll learn how to use some or all of the recommended tools so that you can increase your business in less time - regardless of where your clients or prospects are physically located.

By showing your prospects and clients how to potentially put more money in their pockets and by demonstrating value in advance, people are much more apt to move forward with your recommendations - and to refer others to you, as well.

Successful People Take Massive Action

Before we go, there are a couple of action steps that you'll need to take in order to better ensure your success with this process. Even though knowledge may be considered power, knowledge without taking appropriate action is basically worthless.

In addition, learning by actually doing will help to make any new process easier. So, as we move forward, be sure that you complete the following action steps:

- Complete our questionnaire. This helps us get to know you better, so that we can provide you with the best, most efficient assistance in increasing your business.
- Join our private Facebook group, so that you have first-hand access to a community of advisors who are already having success with the Advisor Freedom Formula, as well as access to our team for additional support.
- Sign up for Joinme.com - a screen-sharing online platform, and key tool in this process - and be sure to practice using it with a spouse, friend, or colleague.
- Purchase a digipad, another necessary item for your success - and also practice using it so that your future presentations with prospects and clients becomes second nature to you.
- Sign up for the Living Benefits Calculator - the tool that will allow you to quickly and easily compare annuity benefits with your clients - and be sure to mention our promo code when you do, so that you can obtain this tool at a discount.

It is also important to take these action steps sooner rather than later, as according to Anthony Robbins, "The path to success is to take massive, determined action."



While we've covered some key concepts in Module 1, this is really just the proverbial tip of the iceberg. Moving forward, just some of what you'll learn in Module 2: Rank, includes the following:

- The RIGHT way to use online tools and software, without overwhelming your clients and prospects - with without potentially costing yourself business
- The best way to compare annuities without sounding like thousands of other advisors in the market (here we will reveal the two most important things that really matter in this process, as well as what you can leave out so that you don't end up bogging down a potential sale)
- How you can literally get prospects to "close" themselves - which can make your job a whole lot easier!

Want to leverage the power of the Internet even more in your business?

Become a member of the Let's Get Digital Insiders Club, where in addition to the Advisor Freedom Formula, you can also have instant access to other online tools such as the:

- Facebook Seminar System
- Webinar Master Method
- Client Lead Magnet Library



Advisor Freedom Formula Module 1: Recon

For additional details, go to: <http://member.advisorinternetmarketing.com/>

Adding the Advisor Freedom Formula concepts can literally be game-changing to your practice, regardless of whether you're just starting out in the business, or you have already built up a highly successful advisory.

We can't wait to hear your success stories!