



Advisor Freedom Formula Module 3: Recommend

Welcome back everyone to the Advisor Freedom Formula. Here we will be covering Module 3 - Recommend - which will provide you with the information you need for showing clients and prospects your annuity recommendations, along with why your recommendations may be better for them than others they have been presented with in the past.

No matter how long you have been in the insurance or financial services business, the formula that we're teaching you here with the Advisor Freedom concept will set you far apart from other advisors out there in the marketplace. And, it can do so with very little additional time or investment on your part.

In fact, for those who have a goal of running a location-independent business and / or the desire to expand their client base from coast to coast, or even around the globe, then the techniques that we've been teaching here can allow you to do just that.

By using the Advisor Freedom Formula, you can position yourself and your offerings in a highly valuable way that differs substantially from others, while at the same time providing convenience and education to those you serve.

Before we move forward into Module 3 - where you will make recommendations to your clients and prospects - let's quickly review what we've gone over so far in Modules 1 and 2. This is because each of the modules in the Advisor Freedom Formula build upon each other. So, if you don't yet have your "foundation" completed, it is recommended that you do that first, and then move on with the latter components of the formula.

There are also some other helpful tools that you can take advantage of, which are available to you in the back office here at Advisor Internet Marketing. These include the:

- Facebook Seminar System
- Client Lead Magnet Library, and
- Webinar Master Method - a personal favorite of those of us here.

Also, if you have not already done so, be sure to join our private Facebook community where you can interact with other advisors who are in different stages of the Advisor Freedom Formula. Here you can have your questions answered, and you can chat with others in order to find out what has been working well for them.

In addition, we now also have an 11-minute video demo available that goes over how the Ace Cad DigiMemo Software works - and how it can work as another ideal tool for increasing your business in record time.



Advisor Freedom Formula

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Likewise, you will also find several other items in the back office for getting you up to speed much more quickly. These include a:

- Demo of the Lifetime Benefit Calculator - a key tool that we use in the Advisor Freedom Formula - and one that allows your clients and prospects to see how annuities work, and WHY one product may work better as versus another.
- You'll also find companion work guides. Here, too, is a tool that can help you in grasping all of the R3 concepts for your benefit.

What exactly is the R3 method? It is the essential steps in the Advisor Freedom Formula, and the path to freedom and more control over your insurance or financial advisory practice.

The R3 method consists of the following three phases:

1) Recon Phase. During the Recon Phase, you will open up the conversation with your client or prospect in a very non-threatening manner. Once you have done so, you will be better able to obtain the information that you need, and in turn set the stage for the next meeting with them. It is during this phase where you will show the client or prospect how to view the information that you are discussing by following along on their own computer - even if you and they are hundreds of miles apart. After you've talked with the client or prospect, you will follow up with a video email (or regular email, if that is what you prefer), where you will attach a copy of the Annuity Buyer's Guide (or a similar informational piece). You will also remind them of your next meeting date and time.

2) Rank Phase. The second step in the Advisor Freedom Formula is the Rank Phase. In this phase, you will follow up with the client or prospect, and have them go immediately to their computer. Where they will join you for an online meeting. At this time, you will recap their goals and their current financial situation. You will also go over the top 3 to 5 annuities that may be right for them. In addition to showing them how the annuities work, though, you will also give them details on WHY they may be right for them. After you have explained to them, and showed them, all of this key information, you will then set the stage for the next meeting where you will narrow down which of the annuities will be the best for them and their specific needs.

3) Recommend Phase. During the third - recommend - phase of the Advisor Freedom Formula, you will essentially help your client or prospect to find the best annuity - and then you will close the deal.

In order for the Advisor Freedom Formula to have the ideal results that you are looking for, it is essential that you possess the right tools of the trade. These include:



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- An online meeting app. We recommend using Join Me.
- Digital Notepad or Memopad.
- Online Annuity Calculator. Here we recommend the Living Benefit Calculator.
- You may also want to consider using a video email software such as Covideo, so that you can truly set yourself apart.

So, if you have been following along with the first two modules of the Advisor Freedom Formula, you have learned and accomplished the following things:

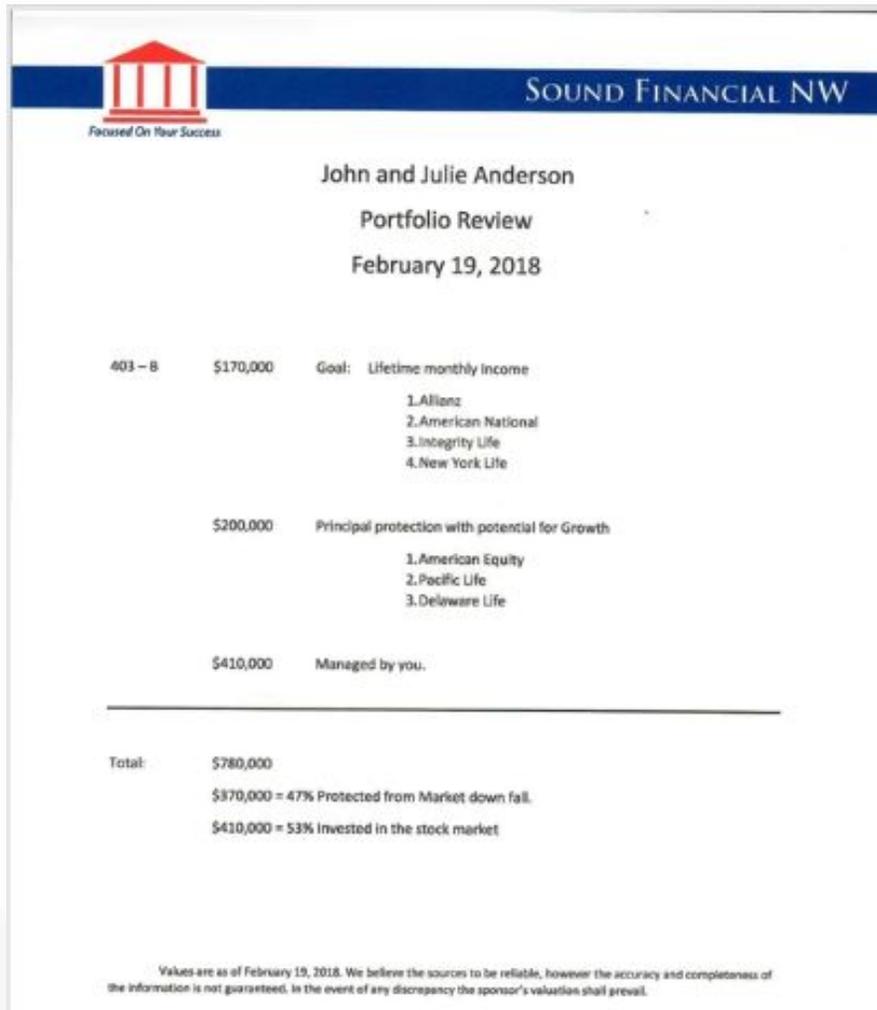
- The RIGHT way to use online tools and software - without overwhelming your prospects - as doing it wrong could end up costing you dearly.
- The best way to compare annuities one against the other. If you have not yet grasped this concept, it is important to go back and refresh your memory, as many advisors can end up missing the mark on this.
- The two most important things that actually matter when you are comparing annuities. Here, too, if this is not done correctly, it may end up backfiring and actually bogging down the sale.
- How to get prospects to literally close themselves. While this may sound too good to be true, accomplishing this is really a lot easier than you might think.

In Module 3, Recommend, just like with all of the other components of the Advisor Freedom Formula, it is extremely important that you not get lost in the details. This is a simple concept - so by keeping it easy and conversational, your clients and prospects will be much more apt to make a buying decision as versus ending up being even more confused.

In moving forward into Module 3, there are several primary benefits that we will cover. These include:

- Creating an annuity plan that is made up of the top annuity products that you've selected
- Illustrating annuity income and growth in a simple, easy to understand manner - keeping in mind that it isn't necessary to make this process complicated.
- Guiding clients and prospects to make a buying decision, yet without coming across as pushy or high-pressure.
- Easily addressing - and overcoming - the top 3 most common objections.
- Reviewing with clients and prospects how to sign applications, while at the same time minimizing errors and other issues. It is important to keep in mind that, because your overall goal is to close the sale, **NOTHING ELSE MATTERS IF YOU MISS THIS STEP**. So needless to say, it is imperative to get this right.

As you and your client or prospect move into your third meeting, you will want to begin by restating their goals and their situation, using the digital notepad.



SOUND FINANCIAL NW	
 Focused On Your Success	
John and Julie Anderson Portfolio Review February 19, 2018	
403-B	\$170,000 Goal: Lifetime monthly income 1. Allianz 2. American National 3. Integrity Life 4. New York Life
	\$200,000 Principal protection with potential for Growth 1. American Equity 2. Pacific Life 3. Delaware Life
	\$410,000 Managed by you.
<hr/>	
Total:	\$780,000 \$370,000 = 47% Protected from Market down fall. \$410,000 = 53% Invested in the stock market
<small>Values are as of February 19, 2018. We believe the sources to be reliable, however the accuracy and completeness of the information is not guaranteed. In the event of any discrepancy the sponsor's valuation shall prevail.</small>	

In order to keep things simple and easy to follow, this plan will typically only be one or two pages. As you walk through the plan, remember to keep the client or prospect's ultimate goals and needs in mind.

From there, it will be time to present them with each of the top annuities that you've selected by sharing on your screen with them the illustrations from each one.

Prepared For
John Anderson

Prepared On
February 20, 2018 09:23

Prepared By
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Allianz Life Insurance Company of North America

Personalized Annuity Hypothetical Illustrations

Allianz 360SM Annuity and the 360 Benefit Rider

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MID-1106

If the main goal of your client is, for instance, income, then be sure that you highlight how the annuities you have selected will basically "put more money in their pocket," as versus other annuities that they may have been presented with by another advisor.

Alliant 360SM Annuity Illustration

Guaranteed Values

Here's how the Alliant 360 Annuity including the 360 Benefit rider might look over a 30-year period. The values show what would happen if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate of 0.50% and interest rate bonus in all years.

Example: Guaranteed Values

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ³	Guaranteed Minimum Value ⁴	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year 360 Benefit Annual Income Withdrawal
0	60	\$170,000						
1	60-70	\$0	0.00%	\$158,958	\$143,055	\$130,572	5.30%	\$0,010
2	70-71	\$0	0.00%	\$148,033	\$130,229	\$130,403		\$0,010
3	71-72	\$0	0.00%	\$137,248	\$125,237	\$121,242		\$0,010
4	72-73	\$0	0.00%	\$126,589	\$117,095	\$112,888		\$0,010
5	73-74	\$0	0.00%	\$116,069	\$108,806	\$102,540		\$0,010
6	74-75	\$0	0.00%	\$105,657	\$100,375	\$93,795		\$0,010
7	75-76	\$0	0.00%	\$95,350	\$91,883	\$84,853		\$0,010
8	76-77	\$0	0.00%	\$85,225	\$83,694	\$75,511		\$0,010
9	77-78	\$0	0.00%	\$75,192	\$74,252	\$66,300		\$0,010
10	78-79	\$0	0.00%	\$65,200	\$65,200	\$57,224		\$0,010
11	79-80	\$0	0.00%	\$55,487	\$55,487	\$47,908		\$0,010
12	80-81	\$0	0.00%	\$45,811	\$45,811	\$38,618		\$0,010
13	81-82	\$0	0.00%	\$36,251	\$36,251	\$29,351		\$0,010
14	82-83	\$0	0.00%	\$26,806	\$26,806	\$20,507		\$0,010
15	83-84	\$0	0.00%	\$17,474	\$17,474	\$10,885		\$0,010
16	84-85	\$0	0.00%	\$8,255	\$8,255	\$1,683		\$0,010
17	85-86	\$0	0.00%	\$0	\$0	\$0		\$0,010
18	86-87	\$0	0.00%	\$0	\$0	\$0		\$0,010
19	87-88	\$0	0.00%	\$0	\$0	\$0		\$0,010
20	88-89	\$0	0.00%	\$0	\$0	\$0		\$0,010
21	89-90	\$0	0.00%	\$0	\$0	\$0		\$0,010
22	90-91	\$0	0.00%	\$0	\$0	\$0		\$0,010
23	91-92	\$0	0.00%	\$0	\$0	\$0		\$0,010
24	92-93	\$0	0.00%	\$0	\$0	\$0		\$0,010
25	93-94	\$0	0.00%	\$0	\$0	\$0		\$0,010
26	94-95	\$0	0.00%	\$0	\$0	\$0		\$0,010
27	95-96	\$0	0.00%	\$0	\$0	\$0		\$0,010
28	96-97	\$0	0.00%	\$0	\$0	\$0		\$0,010
29	97-98	\$0	0.00%	\$0	\$0	\$0		\$0,010
30	98-99	\$0	0.00%	\$0	\$0	\$0		\$0,010
		\$170,000						\$276,300

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.
² Reflects the combined results of any indexed interest rate, fixed interest rate and the 20% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract year before income begins.
³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.
⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA.

Prepared For: John Anderson
 Requested By: Terry Hays
 Issued In: Colorado, February 02 2018, 09:21:53, 43:08

Values shown are not guaranteed (unless specified as guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.
 This illustration is not valid without all 12 pages and the Statement of Understanding.
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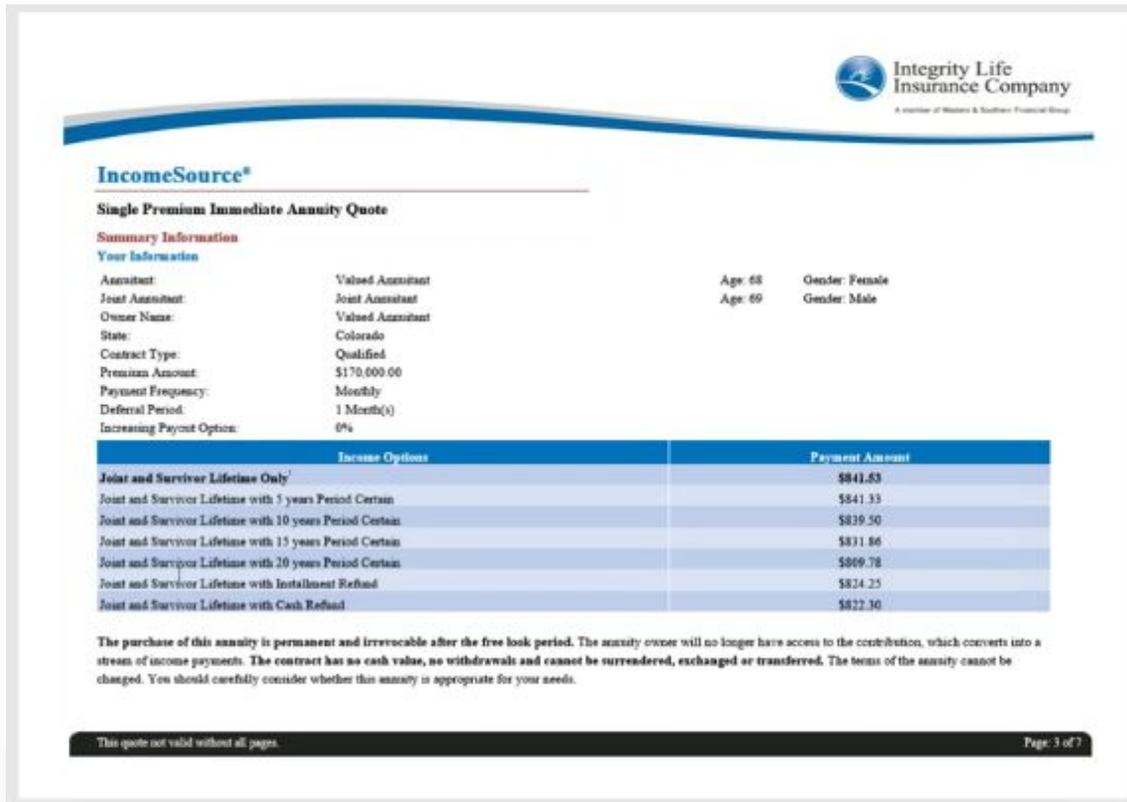
MFL7106

Because annuity illustrations can oftentimes be different, based on the insurance company they have come from, be sure to walk through each one in detail, while at the same time ensuring to keep things simple. In this case, always remember not to "major in the minors."

As you walk through each annuity illustration, you will be able to provide the client or prospect with clear details on how much each one can provide in terms of income - and you can personalize the conversation even more by giving them details regarding how the annuity's income can meet - or even exceed - the need they have for filling in a potential retirement income "gap."

At this time, you should also discuss the pros and cons of each annuity product you're discussing, as well as explain any other benefits that the product may provide, such as:

- Death Benefit
- Ability to Leave a Legacy
- Income for a Spouse or Partner



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Single Premium Immediate Annuity Quote

Summary Information
Your Information

Annuitant:	Valued Annuitant	Age: 68	Gender: Female
Joint Annuitant:	Joint Annuitant	Age: 69	Gender: Male
Owner Name:	Valued Annuitant		
State:	Colorado		
Contract Type:	Qualified		
Premium Amount:	\$170,000.00		
Payment Frequency:	Monthly		
Deferral Period:	1 Month(s)		
Increasing Payout Option:	0%		

Income Options	Payment Amount
Joint and Survivor Lifetime Only	\$841.83
Joint and Survivor Lifetime with 5 years Period Certain	\$841.33
Joint and Survivor Lifetime with 10 years Period Certain	\$839.50
Joint and Survivor Lifetime with 15 years Period Certain	\$831.86
Joint and Survivor Lifetime with 20 years Period Certain	\$809.78
Joint and Survivor Lifetime with Installment Refund	\$824.23
Joint and Survivor Lifetime with Cash Refund	\$822.30

The purchase of this annuity is permanent and irrevocable after the free look period. The annuity owner will no longer have access to the contribution, which converts into a stream of income payments. The contract has no cash value, no withdrawals and cannot be surrendered, exchanged or transferred. The terms of the annuity cannot be changed. You should carefully consider whether this annuity is appropriate for your needs.

This quote not valid without all pages. Page: 3 of 7

Because moving back and forth among annuity illustrations could get a bit confusing, you can still keep the conversation on track by writing down each annuity's income amount on your digital notepad. In doing so, it will be much easier for the client or prospect to refer back to, and to clearly see which one will offer them the best benefit - based again on their particular goals and needs.

Immediate Income

Alliance	\$750	15yr	
America Nhl			\$841
Integ. by	841		824
NY L.L.	835		822

It is important to note that you must also explain WHY each annuity may provide them with a different amount of income. For instance, will they be able to receive the income for the rest of their lifetime, or for just a certain number of years?

It is here that you will also cover any potential objections. For instance, many clients and prospects will want to know if or how they can withdraw some or all of their money that is in the annuity.

Likewise, covering each of the insurance companies' ratings can help with narrowing down the decision as to which of the annuities will ultimately be right for the client or prospect.

Immediate Income

Alliance	✓ \$750	15yr	
A America Nhl			\$841
A+ Integ. by	✓ 841		824 ✓
A+ NY L.L.	✓ 835		822 ✓

Rating	Index	Amount	For	Grade
A+ (Best)	America Equit	10yr	✓ 2.5%	207
	A+ Pacific L.L.	7yr	✓ 1.5%	70-2%



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Once you and the client or prospect have determined which annuity is right for them, the process must include how to move forward and obtain the annuity in the easiest, most convenient manner for the client.

With that in mind, it is essential to explain how the next step works, such as:

- Properly completing the paperwork
- How to fund the annuity, based on where the money is coming from.

In this phase of the Advisor Freedom Formula, you will be able to further set yourself apart from other advisors by reassuring the client that you will check over all of the necessary paperwork before you send it on to the insurance company.

At this point, it is important to re-iterate exactly how their plan will work - and exactly how it meets their specific needs.

While this is the point where most other advisors would stop, thank the client, and move on - you have the opportunity here to show the client that you can meet their other financial needs, too.

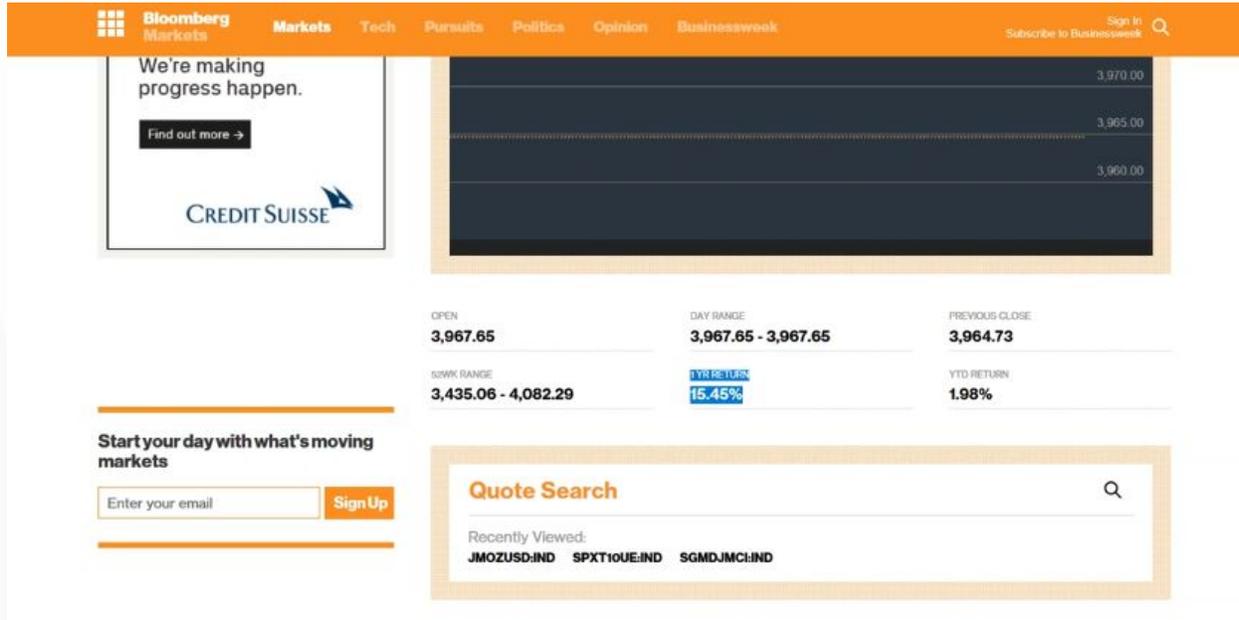
For example, while the client is satisfied that their income gap will now be covered, you can provide them with more details on how they can take additional funds out of the volatile market - keeping these additional monies safe - while also allowing them for take part in market-linked growth.

403 - B	\$170,000	Goal: Lifetime monthly income
		1. Allianz 2. American National 3. Integrity Life 4. New York Life
	\$200,000	Principal protection with potential for Growth
		1. American Equity 2. Pacific Life 3. Delaware Life
	\$410,000	Managed by you.
<hr/>		
Total:	\$780,000	
	\$370,000	= 47% Protected from Market down fall.
	\$410,000	= 53% Invested in the stock market

This, in fact, is another key area of the plan that you have created for the client. As you explain the benefits of what an indexed annuity can do for them, you will again proceed to show them the top 3 to 5 indexed annuities that you have chosen specifically for them.

Likewise, if another advisor has already presented them with an indexed annuity, it is highly probable that the advisor did not tell them WHY the product may or may not be ideally suited for them.

As with the income annuity presentation, this part of the process entails you going over all of the pros and cons of each of the annuities - as well as the more intricate details, such as potential return, caps / participation rate, and other key details.



The screenshot shows the Bloomberg Markets website interface. At the top, there is a navigation bar with links for Markets, Tech, Pursuits, Politics, Opinion, and Businessweek. A search bar is located in the top right corner. Below the navigation bar, there is a promotional banner for Credit Suisse with the text "We're making progress happen." and a "Find out more" button. To the right of the banner, there is a table of financial data with values 3,970.00, 3,965.00, and 3,960.00. Below this table, there are several key metrics: OPEN (3,967.65), DAY RANGE (3,967.65 - 3,967.65), PREVIOUS CLOSE (3,964.73), 52WK RANGE (3,435.06 - 4,082.29), 1YTRAILING (15.45%), and YTD RETURN (1.98%). At the bottom left, there is a section titled "Start your day with what's moving markets" with an email input field and a "Sign Up" button. At the bottom right, there is a "Quote Search" box with a search icon and a list of "Recently Viewed" tickers: JMOZUSD:IND, SPXT10UE:IND, and SGMDJMCI:IND.

Plus, by using third-party data, such as that from sources like Bloomberg, you can show the client exactly what they would have earned with a specific annuity, as well as what they may be able to anticipate going forward.

In really narrowing down your recommendation, your explanation of which annuity structure may work best given how they think the market will perform can be extremely beneficial - particularly if the client is able to view real numbers and data from their (and your) computer screen. This part of the presentation can better assure that the client will feel comfortable with the process and will close himself (or herself).

Rate	Index	Amount	For	Each
10% A- America Equit	10%	✓ 2.5%	✓	20%
A+ Pacific L.I.	7%	✓ 5%		70-2%
A- Delaware L.I.	7%	✓ 5.85%		50%
	1/2			Crain

10	20%	4%
10	14.8%	12%
	16%	20
		5%

Helping clients have a better understanding of the details so that they know what to expect can be the key to nearly any successful sale. And when you use the Advisor Freedom Formula concepts with your clients and prospects, they will feel like they have been educated - as versus being sold.

In the Recommend Phase of the Advisor Freedom Formula, there are just a few easy steps for you to follow, including:

- Opening up the conversation
- Directing the client or prospect to the online meeting
- Quickly reviewing the client or prospect's income goals and financial priorities
- Comparing the top three to five annuity options, one against the other
- Setting up the proper expectation of buying the annuity through you
- Setting up the next meeting for the client to complete and sign the necessary paperwork

Although closing the sale may seem like it's the end of the sales process, the reality is that the Advisor Freedom Formula offers you much more. So, be sure to join us for Module 4 in the Advisor Freedom Formula process to learn more about offering the "Money Maximizer"



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What exactly is the “Money Maximizer”?

It actually isn't an annuity at all!

But it can offer a number of key benefits to your clients and prospects. Just some of these advantages include:

- Principal Protection
- Potential for principal growth with no downside due to market performance
- No surrender charges
- Death benefit approximately double the contract value.
- Home healthcare benefits

Want to learn more about this unique product strategy that very few other advisors even know about?

Then join us for Module 4, where you can set yourself even further ahead of the advisor pack!

Need more immediate information on how to successfully implement the Advisor Freedom Formula right now?

Visit your back office at: <http://member.advisorinternetmarketing.com/>

By following the Advisor Freedom Formula, you can quickly become the go-to expert for all things annuity...whether you opt to run your practice from your office, your home, or even from the beach!

Bring yourself and your clients to the next level - by taking definitive action on the knowledge that you've learned, and turning it into your personal success system!