



Advisor Freedom Formula Module 4: The Money Maximizer

Welcome back to the Advisor Freedom Formula. In this Module, the Money Maximizer, we will be discussing a pretty amazing product that - while it may not be right for everyone - for those who fit into the target market, it can provide them with amazing results in terms of growth, principal protection, and even some "just in case" guarantees.

This particular product can be used as either a stand-alone financial vehicle - or it could even lead to additional annuity sales for you in that clients will want to use the two types of products to fill in more of their financial "gaps".

Just to briefly review, the goal of the Advisor Freedom Formula is for you to ultimately be able to:

- Consistently close new business, 100% over the phone
- Operate your business from anywhere, so as to better fit in with your lifestyle, as versus revolving your life around your business
- Expand your market beyond your local area so that you can work with clients anywhere in the country - or even anywhere in the world
- Gain an unfair competitive advantage over other advisors, and ultimately have clients and prospects view you as THE go-to authority in your niche.

Regardless of whether you are just starting your practice, or you've been in the insurance or financial services industry for many years, you have hopefully found the previous Advisor Freedom Formula modules to be helpful in taking your results to a new level.

In order to assist you with becoming more familiar with the Advisor Freedom Formula method, there is an in-depth demonstration of the Lifetime Benefit Calculator, as well as companion work guides that will help you to attain and retain the knowledge you need for literally catapulting your business forward by using the R3 method.

In your Advisor Internet Marketing back office, you may also recall that there are a number of helpful tools that can guide you on the path to increasing the number of prospects into your funnel. These include the:

- Client Lead Magnet Library,
- Facebook Seminar System, and the
- Webinar Master Method.

We also added a video demonstration on how to set up and use the Ace Cad DigiMemo Software. Once you have become familiar with this tool, you will find that your business will likely increase exponentially.



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In addition to these tools, in this module, we want to offer you the option of securing some added bonuses. First, we've talked a lot about how using a report such as the Annuity Buyer's Guide can be extremely helpful in securing prospects and clients.

Because of that, we would like to present you with the option of obtaining a personally branded guide that you can use. This 55-page booklet offers a wide range of information, and it also answers many of the questions that a prospect or client would have.

Just some of the details that are included in this information-packed guide about annuities include the following:

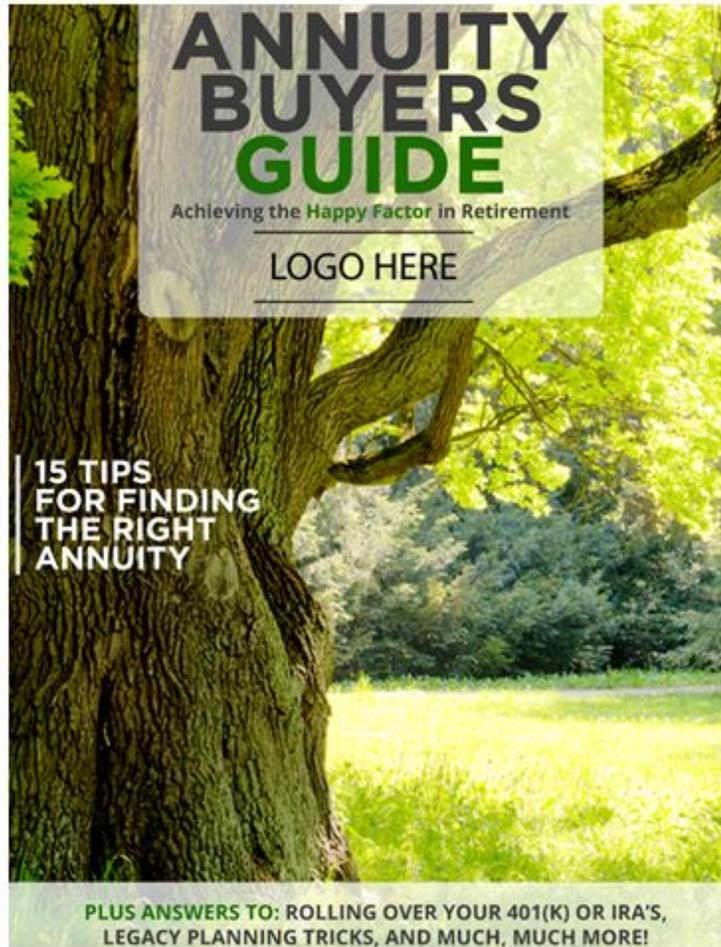
- 15 tips to help clients determine which annuity is right for them - as well as which ones they may want to avoid
- Key questions that must be asked before a client purchases ANY annuity
- What clients and prospects need to know BEFORE they roll over their retirement funds into an annuity
- How clients and prospects can know that they can depend on the insurance company that is offering an annuity they are considering.

By requesting the custom branded annuity buyers guide, we will add your specific information as an advisor, such as your bio and picture, and any other branding that you typically use. That way, this piece can fit nicely in with your other marketing, allowing congruency across the board with regard to your messaging.

One thing that makes this piece so effective and powerful is that it directly addresses and discusses annuities. Today, there are many insurance and financial advisors who opt to discuss annuity products by going through the "back door."

This, however, can actually end up resulting in more resistance from clients - as it almost makes the client perceive that the advisor was deceiving or hiding something from them.

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At Annuity Gator, we prefer to provide information on products directly, even addressing any bad press that annuities have received. This provides the client with a high degree of transparency. In addition, it allows for the client or prospect to be educated about how an annuity may or may not fit their specific needs.

Remember, the sales process actually starts before you even have the first conversation with a client or prospect. So, by setting the tone using the proper headlines and the right messaging, you are much more likely to move through the sales process successfully.

So far in the Advisor Freedom Formula, we have presented the R3 method in the first three modules. These include Module 1 - Recon, Module 2 - Rank, and Module 3 - Recommend. These three phases of the Advisor Freedom Formula will literally walk you down the path to successfully:

- Opening a conversation with a client or prospect



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- Showing them how to follow along with your on-screen presentation
- Recapping the client or prospect's goals
- Presenting the client or prospect with information on the top three to five annuities that best fit their specific needs
- Assisting the individual with completing and signing the application in a way that minimizes errors, and
- Closing the deal

These initial modules also provide you with detailed information on the technology that you need - yet without having to be a "techie geek" in order to master it. And, you can do so in a manner that will not overwhelm your client.

Here in Module 4, the key focus will be on how you can continue to gain an unfair, competitive advantage over other advisors by using the Money Maximizer product - which is a product that very few advisors even know about.

This alone can put you far ahead of the pack - but by showing your clients and prospects the many advantages that the Money Maximizer has, such as:

- Protection of Principal
- Growth Potential
- Additional Benefits in Case of Death or a Long Term Care Need
- No Surrender Penalties

Once you have done so, you will be able to springboard yourself that much further ahead.

So, what exactly is the Money Maximizer?

Well, you might be surprised to learn that it isn't an annuity product at all.

But it is a financial tool that can provide a long list of benefits - particularly for those who are in the 55 to 70 age group, including:

- Safety of principal in any type of market
- Full liquidity, with no surrender charges - no matter how long the clients owns the product
- Death benefit and long-term care protection for the "just in case" - many times at double the amount that was contributed into the plan
- Growth potential

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Without any market risk, and with full principal protection, how would your clients and

When explaining the Money Maximizer to your clients and prospects, you will use some of the same tools that you use when presenting annuities with the Advisor Freedom Formula. In this case, starting with your digipad, you can show them how the product works, as you tell them about it.



Just as with your annuity presentations, a client or prospect who can actually see the numbers will be in a much better position to take a close look at exactly what their benefits would be.

In this case, they can see that 100 percent of their money is safe, while at the same time providing the opportunity to earn up to 10 1/2 percent growth.*

It can also be beneficial to show the client an actual product illustration that has been sent from the offering insurance company. Here they can see the growth opportunity, as well as the amount of guaranteed growth they would receive...even in a down market that goes on for several years.



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A Universal Life Insurance Policy Illustration

Valued Client
Female, Age 59 (Based on Last Birthday), Standard Non-Tobacco
Riders: Waiver of Surrender Charge Option
Rating: None

Death Benefit: \$100,000 Initial DB Option: Level
Initial Annual Premium: \$,00
1035: \$0.00 (Month 1)
Non-1035: \$100,000.00 (Month 1)

This illustration is based on the following initial premium allocations:

S&P 500®	Annual Point-to-Point	100%	S&P MidCap 400®	Annual Point-to-Point	0%
S&P 500®	Annual Point-to-Point with Spread	0%	Russell 2000®	Annual Point-to-Point	0%
High Par S&P 500®	Annual Point-to-Point	0%	EURO STOXX 50®	Annual Point-to-Point	0%
Uncapped S&P 500®	Annual Point-to-Point	0%	Multi-Index Group	Multi-Index Annual Point-to-Point	0%
S&P 500®	Monthly Point-to-Point	0%			
NASDAQ-100®	Annual Point-to-Point	0%	Fixed Account		0%

TABULAR DETAIL

End of Year	End of Yr Age	Premium Outlay	Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			Minimum Account Value at 2.50%			2.50% Interest Rate for Index Selections			6.28% Interest Rate for Index Selections		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	60	100000.00	100346	100346	241332	101343	101343	243729	105123	105123	252820
2	61	0.00	100651	100651	235221	102316	102316	239114	110132	110132	257379
3	62	0.00	100921	100921	229292	103150	103150	234357	115240	115240	261824
4	63	0.00	101164	101164	223470	103931	103931	229584	120536	120536	266265
5	64	0.00	101384	101384	217875	104610	104610	224807	125970	125970	270710
		100,000.00									
6	65	0.00	101562	101562	212367	105071	105071	219703	131431	131431	274823
7	66	0.00	101719	101719	206996	105450	105450	214591	137050	137050	278996
8	67	0.00	101837	101837	201739	105784	105784	209558	142873	142873	283031
9	68	0.00	101924	101924	196612	106082	106082	204632	148917	148917	287261
10	69	0.00	101966	101966	191697	106384	106384	200001	155245	155245	291861
		100,000.00									

As an indexed universal life insurance policy, there is a fee taken out of the plan for insurance purposes. Yet, by presenting this to clients and prospects in a way that they can see it, they will still be able to clearly note that their return after the fee could be up to 9 percent.*

Plus, in a downward moving market, the offering insurance company will still pay a guaranteed amount of interest via a feature called the true up clause. With that in mind, this product may even out-earn a CD or savings account, while still offering the client the safety net of death benefit and long-term care financial protection.

Plus, just like other life insurance cash value and annuity features, the money that is in the Money Maximizer is able to grow on a tax-deferred basis. This can help to further compound the gains, as there is no tax due until the time of withdrawal.

So, with full liquidity, principal protection, growth opportunity, and added benefits - what exactly is the catch?

There is none!

This indexed universal life insurance product is simply unique in the way it is set up. Here, the goal is to maximize the growth of the cash value, while minimizing the policy's death benefit.



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And, with the waiver of surrender charge benefit, the client can be assured that they can get to 100 percent of their money - penalty free - at any time.

Principal protection in a down market.

An opportunity for enhanced growth when the market is moving up.

The ability to access the money in the account without a surrender charge.

What isn't to like about the Money Maximizer?

With the Money Maximizer on your product offering shelf, you can focus fully on offering this to the leads that fit into the ideal age range - or you could use the product to lead to additional sales.

In some cases, it may even make sense for clients to purchase two customized Money Maximizer plans - one to focus on growth, and one that focuses on the plans' other key benefits.

The Advisor Freedom Formula, and the Money Maximizer, can provide you with an ideal way to put yourself way ahead of the pack when it comes to being an expert in your niche, and an advisor that your clients and prospects can trust.

Here at Advisor Internet Marketing, we feel that these are far and away the best tools for securing you in a position of being the go-to advisor.

Lead Sources:

So, where can you find leads who could be ideal for Annuities or the Money Maximizer?

There are several sources where we have focused and found success, including:

- Advisor HQ - <https://www.annuitieshq.com/>
- Scott Brooks Annuity Leads - <http://www.theannuityleads.com/common-questions-annuity-leads/>
- Advisor World - <https://www.advisorworld.com/>
- Financialize - <https://www.financialize.com/>
- Annuity Gator - <http://www.annuitygator.com>

As an added bonus to our subscribers, we have decided to add a fifth module to the Advisor Freedom Formula training. In this module - which you will be automatically signed up for as one



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of our members - you will get a live bonus coaching session on how to implement and maintain success using the tools that we've provided here.

What exactly will this live bonus coaching session include?

Just some of the benefits that you'll find here include:

- Lead sources FAQs
- A deeper dive into how to implement follow-up emails and other processes with your clients and prospects
- A discussion of the proper use of reports and third party articles with your prospects
- A look into how to properly sign applications and how to successfully deliver an annuity and a Money Maximizer policy

We'll also be conducting a Live Coaching "Hot Seat" session where you can request the topic (or topics) that you are personally interested in learning more about. So, if there is a particular subject that you would like to learn more about, be sure to submit your coaching request as soon as possible to:

info@advisorinternetmarketing.com

And when you do so, be sure that you put the word "Coaching" in the email subject line.

In addition, in order to make sure that you are well on your way to successfully implementing your virtual insurance or financial practice that can be run from anywhere - 100 percent over the phone - it is also essential that you act on the following action items right now, if you have not already done so.

First, make sure that you have all of the necessary tools of the trade. These include a digital notepad, an online meeting application so that you can easily share your screen with clients, digital annuity illustration software, and an online annuity calculator - we recommend the Living Benefit Calculator for this.

Also, be sure that, after participating in this session, you take the following steps:

- Contact two annuity lead sources for pricing information, and
- Send in your "hot seat" coaching request for next week's bonus module.



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And, in order to start using your own, custom branded annuity buyer's guide, be sure to also visit:

www.AdvisorFreedomFormula.com/guide

Those who take advantage of this opportunity will be able to add a 55-page, color Annuity Buyers Guide booklet to use with clients and prospects that outlines more of the in-depth annuity education your clients are looking for.

Are you ready to continue moving toward the next level in your advisory practice?

Then be sure to plan on joining us for Module 5 - the bonus coaching session - where you can learn more of the tips, strategies, and proven techniques that will put you in an advisor category high above the norm.

*Growth cap can change. Individual returns will depend upon underlying market performance.

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