



# Advisor Freedom Formula Bonus Session

Welcome everyone to our Advisor Freedom Formula Bonus Session, AFF Hotseats, where we will be discussing some of the success stories that some advisors have already seen by using the information that was taught in the earlier modules.

We will also be diving a bit deeper into the strategies - including lead generation - that can help you to become a master in conducting annuity business 100 percent over the phone - with prospects and clients anywhere in the country, or even anywhere in the world.

As you may recall, the goal of the Advisor Freedom Formula is to:

- Consistently close new business, 100 percent virtually
- Operate a location-independent business that suits your ideal lifestyle - whether that is to work from the beach, the mountains, or anywhere else that YOU choose
- Expand your market far beyond just your local area, and to
- Gain an unfair competitive advantage over other advisors who are also vying for the same customers.

Just to quickly recap, the Advisor Freedom Formula R3 Method of conducting these virtual sales meetings includes three primary components. These include:

- Phase 1 - Recon. This is where you open the conversation, learn more about your prospect and his or her needs, and get your prospect used to the idea of sharing your computer screen so that they can literally watch your presentation - even if you're hundreds of miles away.
- Phase 2 - Rank. In this component, you will narrow down the prospect's future retirement income "gap," and suggest some potential annuity solutions - which are typically not the same as the one that their current advisor has recommended to them. You provide added value here by showing them just exactly where each of the annuities falls in terms of income and other benefits that they may be looking for.
- Phase 3 - Recommend. In the recommend phase of the process, you will show the prospect the plan that you've drawn up, while at the same time explaining to them why the annuity or annuities you are suggesting best fit their specific needs and goals.



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Moving forward in this Bonus session, we will go over several items that can help to bring you closer to the success that you're working towards. Here we will:

- Take a much deeper dive into the follow-up emails that you should ideally use with your prospects, and
- Discuss how to properly use reports and third party articles to help move the prospect closer to making a decision.
- We will also be answering the questions that we received about specific topics that relate to the Advisor Freedom Formula - including some important details about lead sources.

To kick things off, we are delighted that we have already received a number of success stories from advisors who are not only using the Advisor Freedom Formula, but are also closing deals.

For example, Keith - an advisor in New Jersey - had previously been conducting business by doing traditional annuity seminars, and in his words, "chasing clients." In doing so, he was spending roughly \$7,000 to \$10,000 per seminar - and not getting very good results.

Since using the Advisor Freedom Formula, though, Keith has already closed \$700,000 in annuity sales. As an added bonus, he has also added \$600,000 in additional assets under management just since implementing the Advisor Freedom Formula.

In his words, this training has been phenomenal - and that's from an advisor who was already closing \$7 to \$10 million in annuities per year. Because the AFF has allowed Keith to change the way he does business, though, he has also been able to literally change his lifestyle.

What has made Keith's business such a success now?

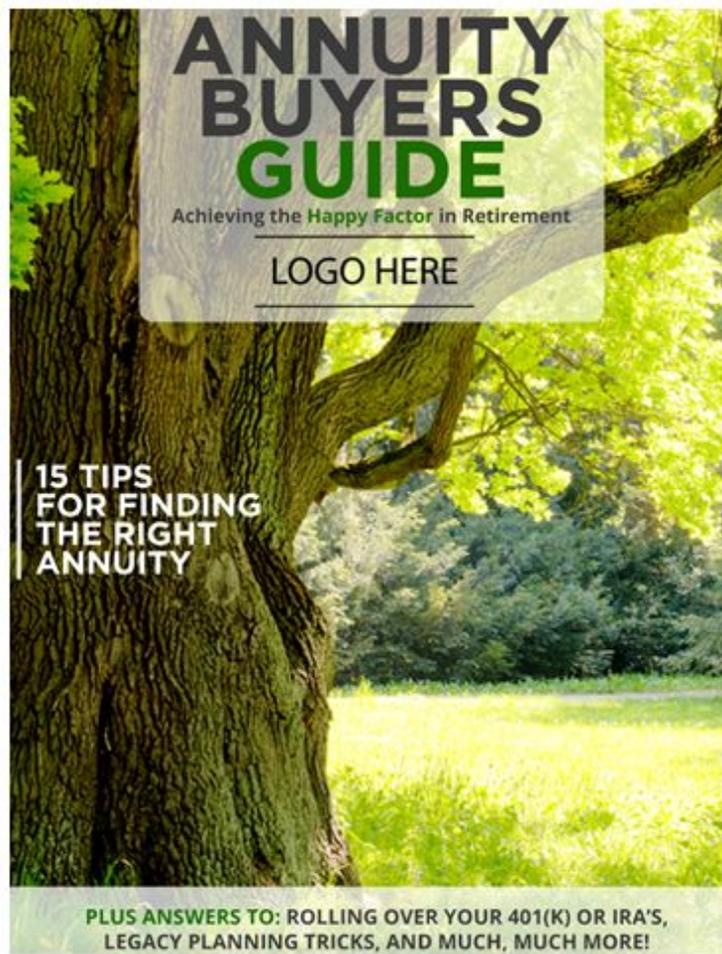
The key has been the ability to really SHOW people how a certain annuity will fit their needs by using the digipad and the living benefits calculator. This is compounded even further if the annuity that the prospect's current advisor presented them with does not show up on the list in the living benefits calc.

As an added game changer for Keith, he no longer needs to conduct face-to-face annual reviews with his clients. Rather, he is able to conveniently "meet" virtually - which in turn, provides additional value for both Keith and his clients.

For those who have not yet obtained the tools that are necessary to make the Advisor Freedom Formula work, be sure that you do so sooner rather than later. These tools include:

- An online meeting app. We recommend using Join Me.
- Digital Notepad or Memopad.
- Digital Annuity Illustration Software.
- 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.

Also, in order to add even more value for your prospects - setting you apart from all the other advisors they may have spoken with - be sure to consider your own custom-branded Annuity Buyers Guide.



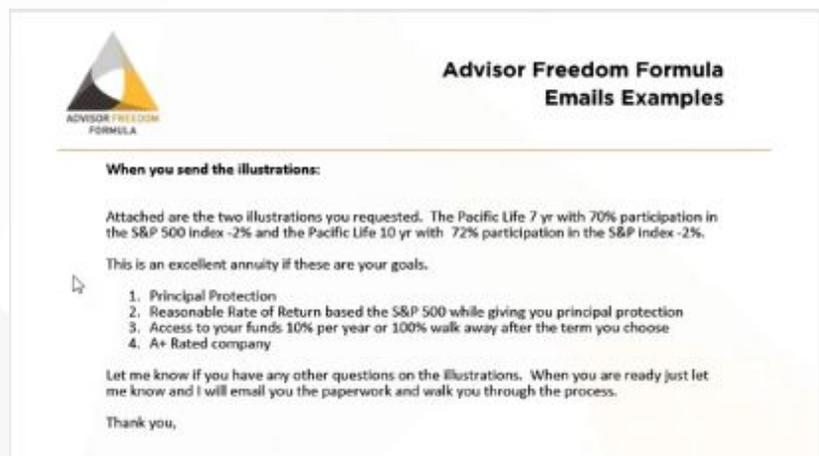
When you send this guide - which will be custom-tailored with your name, headshot, logo, and brand - you can take things a step further and refer the prospect to a specific page that will help them to better understand the product or products that you discussed with them.

You can secure your customized Annuity Buyers Guide by going to:

**[www.AdvisorFreedomFormula.com/guide](http://www.AdvisorFreedomFormula.com/guide)**

In your back office, you'll also find even more tools that you can take advantage of, too - just simply by being a member. These include email templates that can be used as-is, or tweaked in order to meet a particular situation.

For instance, you may need some guidance on what to say when you are following up with a prospect after the first meeting, and / or you may want to provide additional guidance on why a particular annuity may be right for them.



You may also want to be sure that you're not leaving anything out when you send an email to a client regarding the paperwork that needs to be completed for a sale, and in helping them to anticipate what will happen next in the process. Here, you can literally walk the client or prospect through exactly how to properly complete the application paperwork, and let them know what additional information will be needed from them.

These emails can essentially be geared to what is happening in a particular situation with a prospect or client. And, by being able to offer such in-depth guidance, you will reduce the likelihood of missing information, missing signatures, or anything else that could potentially slow the sales process down.

#### **Sending the paperwork:**

Hi Robert,

Attached are the application forms for the Pacific Life Annuity. There are three attachments from Pacific Life and two from KMS Financial Services, Inc.

KMS is my broker dealer they approve and make sure all my business is done correctly. I need both sets of forms.

You can fill them out and scan them back to me.

Please also send:

1. A photo copy of your driver's license
2. Latest statement or computer printout of account where funds are being transferred from

If you have any questions on the forms you can give me a quick call and I will go over them with you. I will send the application for Delaware Life tomorrow.

Thank you,

Likewise, there are a myriad of articles and third party resources, whitepapers, and reports that you have access to in the member area, and that can easily be attached to an email that you send to a client or prospect.

All of these materials can be helpful in terms of providing added value to those you're working with, as well as in setting you even further apart from any of the other advisors that a client or a prospect may have already spoken with.

## RETIREMENT

### Lifetime Income Stream Key to Retirement Happiness

A new study in a land of grumps reveals that retirees with a guaranteed lifetime income stream can find true happiness.

By Dan Kadlec @denkadlec · July 30, 2012

LONDON — In this city known for grumps and complainers, the happiest people are those with a pension and those too young to understand how a pension works, according to Britain's first-ever national happiness survey, out last week. Results further show that people living in rural areas and those who own their own house are happier than those living in the city and renting.

The inaugural survey looked only at British citizens. Yet the results offer universal lessons, the main one being the importance of guaranteed income in retirement. Owning a house also helps, reinforcing what is commonly called the American Dream. The highest happiness readings came from pensioners aged 65-69, who scored 7.8 on a 10-point scale. But all pension-collecting age groups scored at least 7.6—ahead of every other age group save for teens, who generally haven't yet experienced financial stress and also scored 7.8.

In addition, these value-added items can also help you with building credibility and establishing trust with the people you are meeting with - in turn, increasing the chances of getting the deal closed, and for receiving referrals from happy clients.

For advisors who are also licensed to offer investments, remember that the Advisor Freedom Formula could lead to additional assets under management, too. That's because most people who purchase annuities will also have additional assets that they are seeking advice on what to do with.

One way to offer clients additional value, while at the same time adding to your AUM, is to partner up with FormulaFolios. FormulaFolios is a private money manager that is available to independent investment advisors.

Founded by Jason Wenk, this platform offers an emotion-free way for clients to invest, while simultaneously increasing the statistical probability of success with their money. For more information on how you can partner with FormulaFolios, send us an email at:

**[info@advisorinternetmarketing.com](mailto:info@advisorinternetmarketing.com)**

And, if you are just starting out in your practice - or you just want to ensure that you are keeping your new prospect pipeline full at all times - the Advisor Freedom Formula can help you to not only convert new leads, but can also help you do so much more affordably that you're currently doing.

One key reason for that is because the AFF sets you up to deliver value in advance. By using the digipad and the living benefits calculator to SHOW clients and prospects how and why a particular product will be good for them, you differentiate yourself from other insurance and financial professionals, putting you far ahead of the rest of the pack.

If you want to take your annuity business a big step further - and put your annuity appointments on autopilot - we can help you there, too. In fact, by going with this lead program, the message that goes out to the client or prospect is matched to their "annuity profile type."

STEP 1

STEP 2

STEP 3

STEP 4

STEP 5

STEP 6

STEP 7

## Which Annuity Is Right For You?

Find out which annuity is right for you in under 30 seconds...

### Are You a Man or Woman?

(The reason for asking, is because men and women have different payout factors based on their living expectancy)



Man



Woman

This means that whether the individual is considered to have high intent or low intent in terms of their readiness to purchase an annuity, they will receive a message that best fits their particular profile - as well as their sense of urgency.

## Sample Client Email

I have \$1m IRA account that is not needed for my retirement but that my wife and I would like to invest/protect for our two children inheritance. With the S&P index and other indices appearing to be topped out and ready for a down turn in the market I was wondering if the AXA Cornerstone Variable Annuity would be a wise choice to invest the \$1m to guarantee growth? I was considering putting my 2 children (35 and 33 years of age) as beneficiaries to the AXA Cornerstone Annuity and let it just ride along with a guaranteed 7% guaranteed return. I'm 65 and my wife 60. Please provide me your perspective if this is a wise move to protect the \$1M, guarantee 7% return (with a possible upside if the market increases), and yet be subject to higher fees as indicated in your overview of the AXA Cornerstone Variable Annuity. Thank you.

This, in turn, can make an individual much more receptive to your next call because the response that they receive helps to generate that RIGHT conversation going forward. This automated "mini funnel" does the bulk of the work for you in preparing the people that you will be talking to. In fact, oftentimes, the client or prospect will end up scheduling themselves in your calendar and setting a time to meet and talk with you.

Mon 18	Tue 19	Wed 20	Thu 21	Fri 22
	PREPARE WUESTHOFF ALLIANZ WITH 6am, FILE	PREPARE WUESTHOFF ALLIANZ WITH 6am, FILE	PREPARE WUESTHOFF ALLIANZ WITH 6am, FILE	
Client Prep 7 - 10am	Client Prep 7 - 10am	Client Prep 7 - 10am	Client Prep 7 - 9am	Client reviews 7am - 5pm
Strong Ladder 10am - 12pm	MICHAEL Lincoln Pacific life 200k 56 10am, (543) 250-4959	Tim 10 - 11am	Carol WMS Compliance 9 - 10am	Client Prep 7 - 10am
Steve Lee 208-679-3960 12 - 1pm	David Moshier - Advanced Annuity Port 12pm, (714) 698-1040	Jorge Jara 11am - 12pm	Steve McCordley 10 - 11am	
William - Advanced Annuity Portfolio S 1pm, (800) 303-4349	Eric - Advanced Annuity Portfolio Strate 1pm, (408) 504-8712	Ben - Advanced Annuity Portfolio Strate 12pm, (800) 700-2086	Jenny Peak 12 - 2pm	
Review paperwork 2pm, (800) 303-4349	Ralph Reyes 2 - 3pm	Joe Smith 2 - 3pm		
TEANA - BRACES APPOINTMENT 3 - 4pm	Heather Mad 3 - 4pm	Keith Baker Training 917-694-7878 3 - 4pm	Jesse 3 - 4pm	



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With your annuity appointments on autopilot, you can:

- Drive more traffic with less effort
- Capture emails from prospects and clients
- Obtain phone leads
- Prepare the prospect for what to anticipate next
- Provide custom messaging, depending on the specific situation and sense of urgency of the prospect, and
- Automatically schedule appointments with people who are ready to talk with you.

This, added to the R3 Advisor Freedom Formula, can essentially catapult your annuity business faster, and much more effortlessly, than any other program that is available to insurance and financial advisors in the market place today.

The Advisor Freedom Formula offers a world class experience for advisors - and it does so regardless of what stage you are in your career. By just simply adding or changing the way that you currently seek clients, you can increase your results exponentially.

There is literally nothing else like this process for advisors. And, in addition to helping your practice become more profitable, it can also make it much more enjoyable.

With the Advisor Freedom Formula, you will have all you need to be successful in the annuity arena - and you will set yourself far ahead of the plethora of other advisors out there who all look and sound exactly the same.

Good luck, and we look forward to working with you!