



2019 MDRT Global Conference e-Handout Material

Title:	The Family Meeting: More Opportunities, More Referrals, Less Liability
Speaker:	James J. Silbernagel, CFP, LUTCF
Presentation Date:	Wednesday: September 4, 2019
Presentation Time:	11:30a.m. - 12:30p.m.
Session Room:	ICC - Parkside Ballroom

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James
Silbernagel, CFP,
LUTCF

MDRT
GLOBAL
CONFERENCE

SYDNEY
SEPTEMBER 1-4, 2019

家庭会议：
更多机会、更多转介绍、更少负担



家庭会议的益处

- 这样做是正确的
- 创造家庭内部的平和心境
- 增加业务价值
- 内置转介绍资源
- 客户将自行筛选
- 创建规划机会

为会议做准备

- 为客户搭建平台
 - 重要性
 - 基本规则
 - 受邀者（家庭即家人）
- 安排会议
 - 安排孩子们



会议议程

男性 (/ / -) & 女性 (/ / -) 姓氏

之前的讨论:

遗产规划:

(律师) 信任期限

修改:

继承受托人/个人代表:

HCPOA:

DFPOA:

监护人:

- 任何问题或任何想要改变的?

保险规划:

长期护理保险: (承运商、规划设计、保费金额及模式、支付对象)

寿险: (承运商、规划设计、保费金额及模式、支付对象)

健康险: (承运商、规划设计、保费金额及模式、支付对象)

- 损益表审核是否可以?

- 寿险需要规划吗?

- 长期护理保险规划?

理财规划:

- **审查投资概述**

其他规划:

- 业务规划?

- 税务规划?

讨论:

行动项目:

下一个议程:

Anywhere Dr * Anytown, WI 53005 * H: (262) 654-7080
John (1/15/1938 - 76) and Mary (8/10/1938 - 75) Smith

Date: 01/20/2014	Time: 5:00-6:00 pm	Location: RESIDENCE
Last Mtng: 01/06/2013	Ref:	Anniv:
Attendees: John, Mary and Agent		
Veteran: Yes or No	Email:	

Prior Discussion:

Estate Plan:
Attorney Name
John Smith and Mary Smith Family Trust dated June 5, 2002
Succ TTEE and Pers Rep: Son, then Son, then Daughter
HCPOA: Spouse, then Son, then Son, then Daughter
FPOA: Spouse, then Son, then Son, then Daughter

ILIT: John and Mary Smith Irrevocable Trust 1 / dated 6-10-1998
Son TTEE, then Daughter, then Son

- 1) Any questions or desired changes?
- 2) Trust copy at S&J
- 3) **ILIT** – Review meeting discuss TTEE role?

Insurance Planning:
LTC: Active XYZ policies / Both Insured / Lifetime benefits / 90 day elimination /
Current daily benefit \$311.84 (issued at \$150) / NH and 80% alternate facility / Issued 4-17-1998 /
Paid till 4-17-2014
*Current annual premiums John \$1,775.31 / 3.2% Inflation Rider (effective 4-17-2013) / was 5%
*Current annual premiums Mary \$1,429.28 / 3.2% Inflation Rider (effective 4-17-2012) / was 5%
Health: Active Medicare Supplement / Group coverage / John Insured / Effective 06-01-2004 /
Monthly premium \$286.41
Health: Active Medicare Supplement / Group coverage / Mary Insured / Effective 10-1-2003 /
Monthly premium \$240.73 / No Part B deductible
Active: Part D Standard Plan / John Insured / Applied 1-10-2006 / SSA monthly deduction \$45.90
Active?: Senior Care / Mary Insured
Life: Active (Converted Term) XYZ / John Insured & Owner / Effective Date 7-24-2008 / Death Benefit
\$200,000 / **Quarterly** Premium \$2,256 / Paid up to 4-16-2014 / CV \$18,027.34 / CSV \$12,173.34
Life: Active (Converted Term) XYZ / Mary Insured & Owner / Effective Date 10-24-2008 / Death Benefit
\$100,000 / **Semi-annual** Premium \$1,732 / Paid up to 4-16-2014 / CV \$7,913.33 /
CSV \$5,084.33

Anywhere Dr * Anytown, WI 53005 * H: (262) 654-7080

Life: Active XYZ UL policy / Mary Insured / John Owner / Issued 3-09-2004 / DB \$100,000 / \$1,197 annual premium / Paid till 3-09-2015 / Policy #59-346-064 / CV \$18,822.79 / CSV \$17,450.05

Life: Active XYZ GNL/ John and Mary Insured / ILIT Owner / Issued 1-23-2004 / DB \$500,000 / \$5,660.82 annual premium / Paid till 1-23-2015 / Policy #U01807893 / CV \$103,680.04 / CSV \$89,550.32

SPIA: Active XYZ / John Owner and Annuitant / Effective Date 9-3-2008 / Single Premium \$63,634 / Life Only / Annual payouts on October 3rd \$6,859.15

1) Active P&C Clients

- 2) Life Insurance Needs Planning? *Active policy information above*
- 3) LTC Planning? *Active policy information above*

Financial Planning:

- 1) **Review Investment Summary**
- 2) **Discuss Income Needs**
 - a. LTC Premium Due / \$3200
 - b. Policy Premium Due / \$3900

Own Tax Credits / Trust Owner
\$30,000.00 / Admitted 5-06-2005

Miscellaneous Planning :

- 1) Business Planning?
- 2) Tax Planning? / (Personal, ILIT, LLC (closed 2012))
- 3) **INCOME:** 2013

Discussion:

Action Items:

Next Agenda:

Mr. and Mrs. Client
Investment Summary as of November 27, 2014

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
1. Mr.	ROTH	Mutual Funds	12345		\$24,793.66	\$0.00	\$16,623.68	\$28,872.51		Mrs.	Trust
				12/7/2004	\$15,293.66		\$16,623.68	\$28,872.51	Fund A		
				4-6-06 2005 Cont	\$4,500.00						
				12-21-06 2006 Cont	\$5,000.00						
2. Mrs.	ROTH	VA Co	12345		\$29,721.34	\$0.00	\$0.00	\$30,711.89		Mr.	Trust
				1/4/2007	\$20,889.13		\$0.00	\$30,711.89	Growth		
				1/4/2007	\$8,832.21						
					Current Death Benefit	\$34,876.91					
					Guar. Min. DB Ann Step-Up	\$34,876.91					
					Prin Plus Steps-Up 2/14/11	\$35,881.87					
					5% Ann Incr If No Wid's In First 3 Yrs (Ended '10)						
3. Mrs.	ROTH	Mutual Funds	12345		\$7,657.00	\$0.00	\$0.00	\$7,792.92		Mr.	Trust
				4-17-06 2005 Cont	\$2,657.00		\$0.00	\$7,792.92	Aggressive		
				12-26-06 2006 Cont	\$3,900.00						
				4-19-07 2006 Cont	\$1,100.00						
4. Mrs.	IRA	VA Co	12345		\$75,564.63	\$20,886.57	\$86,906.61	\$78,163.25		Mr.	Trust
				3/8/2004	\$75,564.63		\$86,906.61	\$78,163.25	Growth		
				ROTH 12/21/06		\$20,886.57					
					Guaranteed Min Death Benefit	\$75,890.28					
					Current Death Benefit	\$78,163.25					
					Princ First w/ Annual Step Up	\$75,890.28					
5. Mr.	NQ	VA Co	12345		\$57,070.18	\$0.00	\$61,257.86	\$69,092.47		Mrs.	Trust
				11/4/2004	\$9,466.25		\$61,257.86	\$69,092.47	Balanced		
				11/29/2004	\$47,603.93						
					Guaranteed Min Death Benefit	\$75,890.28					
					Current Death Benefit	\$78,163.25					
					Princ First w/ Annual Step Up	\$75,890.28					
					2010 RMD \$1,277.57 / Auto Annually 11/1						

Mr. and Mrs. Client
Investment Summary as of November 27, 2012

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
6. Mr.	NQ	VA Co	12345		\$115,000.00	\$0.00	\$126,518.05	\$141,749.74		Mrs.	Trust
				2/13/2004	\$115,000.00		\$3,840.05	\$4,278.77	Funds		
							\$3,801.73	\$4,117.66	Funds		
							\$3,866.92	\$4,368.90	Funds		
							\$3,798.17	\$4,214.88	Funds		
							\$6,394.68	\$6,903.70	Funds		
							\$6,421.47	\$6,931.53	Funds		
							\$6,424.51	\$6,839.73	Funds		
							\$12,907.68	\$13,682.23	Funds		
							\$3,872.94	\$4,230.33	Funds		
							\$12,524.79	\$14,160.58	Funds		
							\$6,285.36	\$7,081.90	Funds		
							\$6,291.98	\$7,134.70	Funds		
							\$12,606.14	\$14,236.57	Funds		
							\$12,522.27	\$14,535.06	Funds		
							\$12,495.68	\$14,477.65	Funds		
							\$12,463.68	\$14,555.55	Funds		
7. Mrs.	NQ	VA Co	12345		\$115,000.00	\$0.00	\$128,115.04	\$146,788.80		Mr.	Trust
				2/13/2004	\$115,000.00		\$6,679.93	\$7,089.89	Funds		
							\$6,503.90	\$7,281.99	Funds		
							\$6,323.88	\$7,258.89	Funds		
							\$6,716.59	\$7,117.00	Funds		
							\$6,500.65	\$7,380.65	Funds		
							\$6,349.31	\$7,146.73	Funds		
							\$6,406.75	\$0.00	Funds		
							\$6,373.39	\$14,778.52	Funds		
							\$6,403.94	\$7,408.44	Funds		
							\$6,416.76	\$7,307.37	Funds		
							\$6,330.94	\$7,365.01	Funds		
							\$6,377.76	\$7,211.20	Funds		
							\$6,422.02	\$7,359.25	Funds		
							\$6,300.74	\$7,366.68	Funds		
							\$12,624.02	\$14,999.41	Funds		
							\$12,710.91	\$14,934.12	Funds		
							\$12,673.55	\$14,783.65	Funds		

Guaranteed Min Death Benefit	\$115,000.00
Current Death Benefit	\$141,749.74
Riders: Principal First	\$115,000.00

Guaranteed Min Death Benefit	\$115,000.00
Current Death Benefit	\$141,749.74
Riders: Principal First	\$115,000.00

Mr. and Mrs. Client
Investment Summary as of November 27, 2012

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
8. Mrs.	NQ	Fund Co	12345	12/6/2004	\$10,000.00 \$10,000.00	\$0.00	\$9,395.42 \$9,395.42	\$11,357.92 \$11,357.92	Fund	TOD Trust	

Dividends that were paid out

2005 Dividends \$585.62

2006 Dividends \$142.89

**Per Client's request changed account to Reinvest Dividends as of 4-01-2006

9. Joint	NQ	VA Co	12345		\$30,845.85	\$28,800.00	\$13,486.07	\$10,355.51		Trust	
				2/13/1998	\$30,845.85		\$1,895.40	\$1,414.91	Funds		
				2004		\$10,800.00	\$2,978.73	\$2,474.02	Funds		
				2005		\$14,000.00	\$2,016.98	\$1,792.06	Funds		
				2006		\$4,000.00	\$4,396.55	\$2,852.20	Funds		
							\$2,198.41	\$1,822.32	Funds		

SWP \$1,000/month began October 2005

Client suspended wd's 2006

Current Death Benefit \$10,355.51

10. Joint	NQ	VA Co	12345	5/5/2003	\$60,766.22	\$0.00	\$83,272.13	\$90,907.45		Trust	
							\$21,141.30	\$22,525.68	Funds		
							\$21,760.68	\$24,524.69	Funds		
							\$20,403.47	\$21,429.20	Funds		
							\$19,966.68	\$22,427.88	Funds		

Current Death Benefit \$90,907.45

Riders: Enhanced Income Benefit, Traditional Death Benefit

Currently at 3% surrender charge / 0% after 6 yrs

11. Joint	NQ	VA Co	12345	5/2/2003	\$59,936.11	\$0.00	\$81,891.63	\$89,401.71		Trust	
							\$20,775.91	\$22,136.36	Funds		
							\$21,412.06	\$24,131.79	Funds		
							\$20,059.34	\$21,067.77	Funds		
							\$19,644.32	\$22,065.79	Funds		

Current Death Benefit \$89,401.71

Riders: Enhanced Income Benefit, Traditional Death Benefit

Currently at 3% surrender charge / 0% after 6 yrs

Mr. and Mrs. Client
Investment Summary as of November 27, 2012

Owner	Type	Company	Account #	Date	Deposits	WD's	12/31/2010	Curr Value	Holdings	P Bene	C Bene
12. Trust	NQ	Fund Co	12345		\$100,000.00	\$0.00	\$78,616.52	\$140,383.07			
				2/13/2004	\$70,000.00		\$78,616.52	\$140,383.07	Funds		
				4/6/2006	\$30,000.00						
13. Joint TOD Trust	NQ	Fund Co	12345		\$14,000.00	\$4,600.00	\$0.00	\$10,392.39			
				4/17/2006	\$14,000.00		\$0.00	\$10,392.39	Money Fund A		
				4/3/2007		\$1,100.00					
				7/31/2007		\$3,500.00					
14. Mr.	529	Fund Co	12345		\$6,912.95	\$0.00	\$7,157.82	\$8,162.50			
FBO child name DOB 1/1/01				11/1/2004	\$6,912.95		\$7,157.82	\$8,162.50	Funds		
15. Mr.	529	Fund Co	12345		\$5,450.50	\$0.00	\$5,821.65	\$6,808.54			
FBO child name DOB 1/1/01				11/1/2004	\$5,450.50		\$5,821.65	\$6,808.54	Funds		

Total Value All Accounts:	\$870,940.67
Total Value All Accts w/ Guar Death Benefits:	\$718,946.08
Total Value All Accts w/ Living Benefits:	\$822,096.95

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会议指导

代表您和您的客户，欢迎各位的到来。

- 向孩子们做自我介绍
 - 提供背景信息
- 我们为何在这里
- 孩子们将扮演什么角色
 - 我的隐秘动机
- 规划回顾
 - 遗产、财务、保险、长期护理保险.....
 - 遵守基本规则
 - 回顾孩子们的角色，以及何时

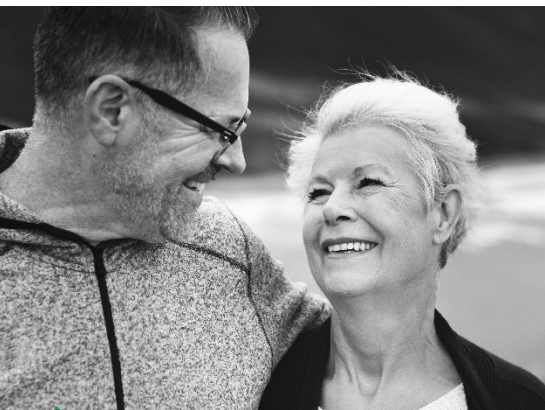


结束会议

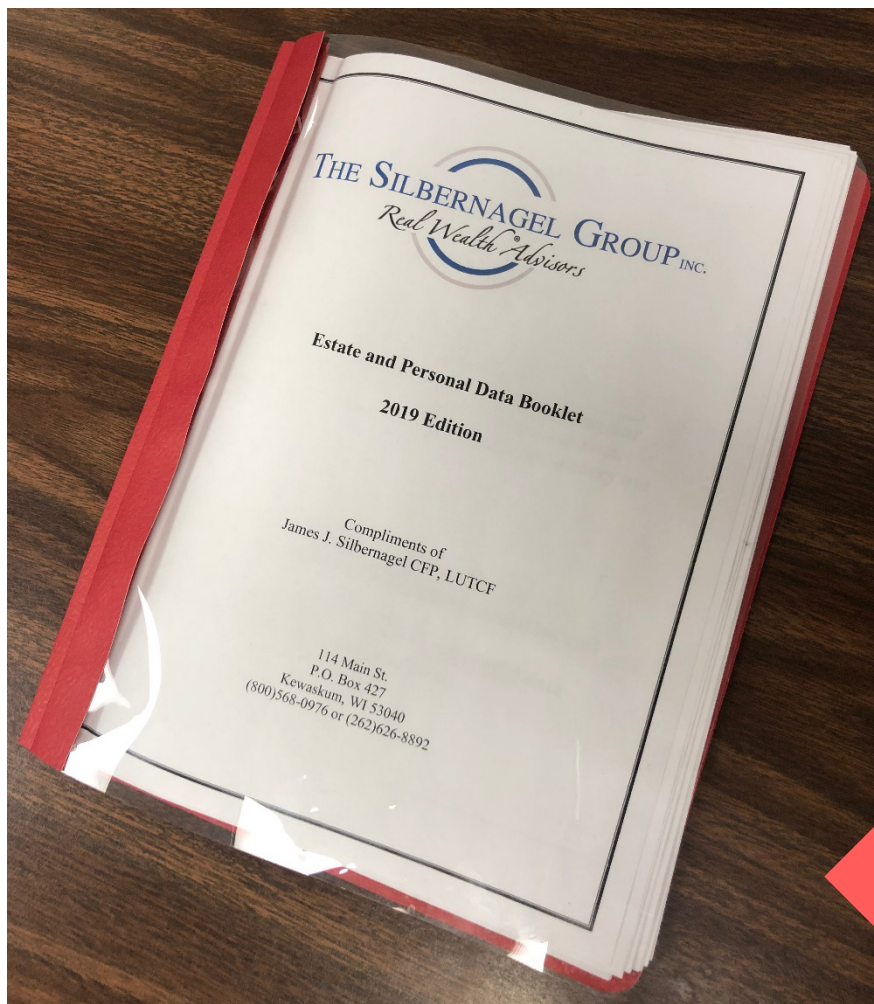
- 每周向大家介绍
Real Wealth®
- 收集邮箱地址
- 与做好开启规划过程准备的孩子们约定好时间



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孩子是您的制衡：

确保父母完成家庭作业！

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PART I: INSTRUCTIONS/THOUGHTS

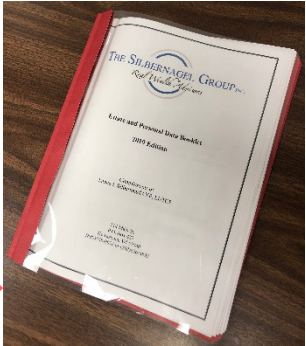
1. Checklist of Actions To Take Before Death.....Page 3-4
2. Checklist of Actions To Take After Death.....Page 5-6

PART II: CONFIDENTIAL DATA:

1. Key Documents.....Page 7-8
2. Personal Data.....Page 9-17
3. Employment/Retirement Plans/IRAs.....Page 18-20
4. Life Insurance Policies And Annuities.....Page 21-25
5. Bank Accounts.....Page 26-27
6. Trust Funds.....Page 28
7. Real Estate.....Page 29-31
8. Investments.....Page 32-40
9. Personal Property.....Page 41-43
10. Miscellaneous Assets.....Page 44
11. Liabilities.....Page 45
12. Legal Matters Pending.....Page 46
13. Agents And Representatives.....Page 47-52
14. Funeral And Interment.....Page 53-54
15. Requested Obituary.....Page 55-56
16. Persons To Notify.....Page 57-58
17. Business Interests.....Page 59
18. Summary of Estate.....Page 60

APPENDIX

Schedule B.....Page 61-63
Notes.....Page 64-65
25 Topics of Discussion for Health Care.....Page 66-67



25 Suggested Topics to Discuss With Your Health Care Agent

Before having your health care agent sign any forms, you should discuss your beliefs and wishes with him or her. When instructing your health care agent about your wishes in the event you become incapacitated and they need to make health care decisions, we suggest you consider the following questions. We suggest no particular answers. Each person should answer these questions based on their own beliefs and convey those beliefs and wishes to their health care agent. Any other wishes or desires that you feel your health care agent should know should also be given to them so that they can carry out their responsibilities as you would wish.

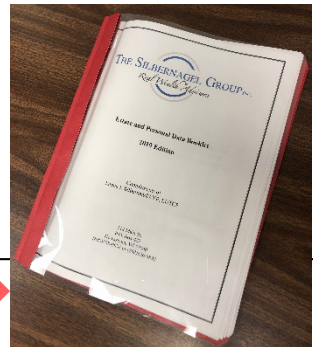
1. Do you think it is a good idea to sign a legal document that says what medical treatments you want and do not want when you are dying? (This is called a “living will.”)
2. Do you think you would want to have any of the following medical treatments performed on you?
 - a. Kidney dialysis (used if your kidneys stop working)
 - b. Cardiopulmonary resuscitation, also called CPR (used if your heart stops beating)
 - c. Respirator (used if you are unable to breathe on your own)
 - d. Artificial nutrition (used if you are unable to eat food)
 - e. Artificial hydration (used if you are unable to drink fluids)
3. Do you want to donate part of your body to someone else at the time of your death? (This is called “organ donation.”)
4. How would you describe your current health status? If you currently have any medical problems, how would you describe them?
5. If you have current medical problems, in what ways, if any, do they affect your ability to function?
6. How do you feel about your current health status?

7. If you have a doctor, do you like him or her? Why?
8. Do you think your doctor should make the final decision about any medical treatments you might need?
9. How important is independence and self-sufficiency in your life?
10. If your physical and mental abilities decrease, how would that affect your attitude toward independence and self-sufficiency?
11. Do you wish to make any general comments about the value of independence and control in your life?
12. Do you expect that your friends, family and/or others will support your decisions regarding medical treatment you may need now or in the future?
13. What will be important to you when you are dying? (e.g., physical comfort, no pain, family members present, etc.?)
14. Where would you prefer to die?
15. What is your attitude toward death?
16. How do you feel about the use of life-sustaining measures in the face of terminal illness?
17. How do you feel about the use of life-sustaining measures in the face of permanent coma?
18. How do you feel about the use of life-sustaining measures in the face of irreversible chronic illness? (e.g., Alzheimer's disease?)

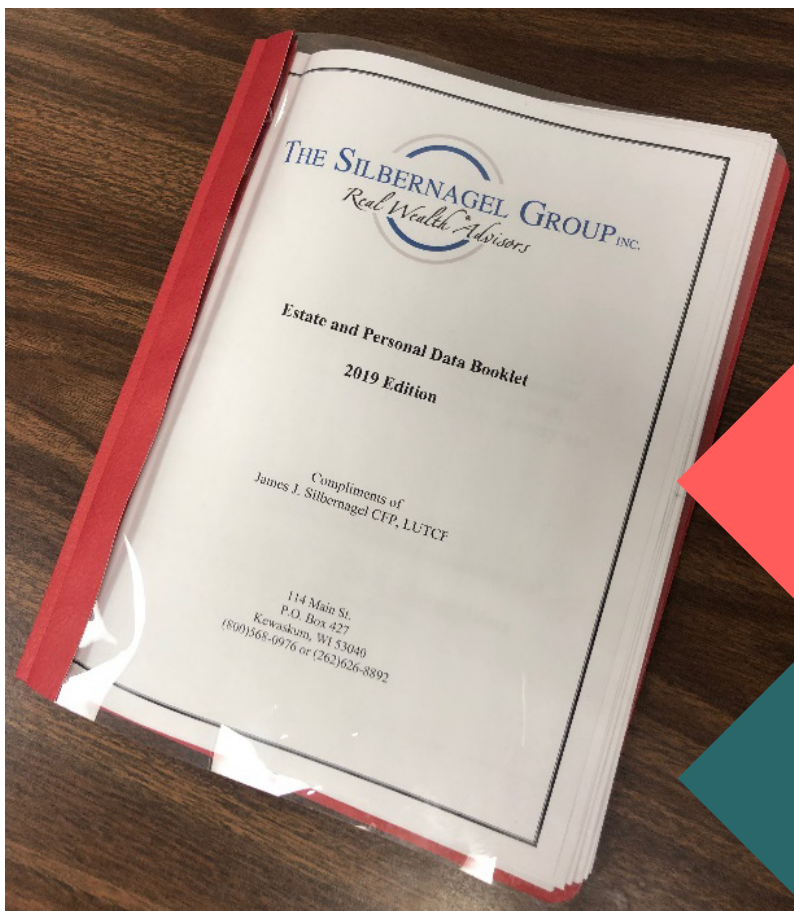
19. Do you wish to make any general comments about your attitude toward illness, dying, death?
20. What is your religious background?
21. How do your religious beliefs affect your attitude toward serious or terminal illness?
22. Does your attitude toward death find support in your religion?
23. How does your faith community, church, or synagogue view the role of prayer or religious sacraments in an illness?
24. Do you wish to make any general comments about your religious background and beliefs?
25. What else do you feel is important for your agent to know?

If, over time, your beliefs or attitudes in any area change, you should inform your health care agent. It is also wise to inform your health care agent of the status of your health when there are changes such as a new diagnosis. In the event you are informed of a terminal illness, this, as well as the ramifications of it, should be discussed with him or her. How well your health care agent performs depends on how well you have prepared them.

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25 Suggested Topics to Discuss With Your Health Care Agent

Before having your health care agent sign any forms, you should discuss your beliefs and wishes with him or her. When instructing your health care agent about your wishes in the event you become incapacitated and they need to make health care decisions, we suggest you consider the following questions. We suggest no particular answers. Each person should answer these questions based on their own beliefs and convey those beliefs and wishes to their health care agent. Any other wishes or desires that you feel your health care agent should know should also be given to them so that they can carry out their responsibilities as you would wish.

1. Do you think it is a good idea to sign a legal document that says what medical treatments you want and do not want when you are dying? (This is called a “living will.”)
2. Do you think you would want to have any of the following medical treatments:
 - a. Mechanical ventilation (used if your lungs stop working)
 - b. Cardiopulmonary resuscitation, also called CPR (used if your heart stops)
 - c. Artificial nutrition (used if you are unable to eat food)
 - d. Artificial hydration (used if you are unable to drink fluids)
3. Do you want to donate part of your body to someone else at the time of your death? (This is called “organ donation.”)
4. How would you describe your current health status? If you currently have any medical problems, in what ways, if any, do they affect your life?
5. How do you feel about your current health status?

红皮书章节
25 个建议讨论的话题

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更多资源： 活页夹

- 可随时查阅
- 合并在一个单独位置
- 包含内容：
 - 生前遗嘱、委托书
 - 过敏史、医院偏好、医生和紧急联系人
 - 注册会计师、理财顾问、保险代理人、律师



The questions nobody
talks about



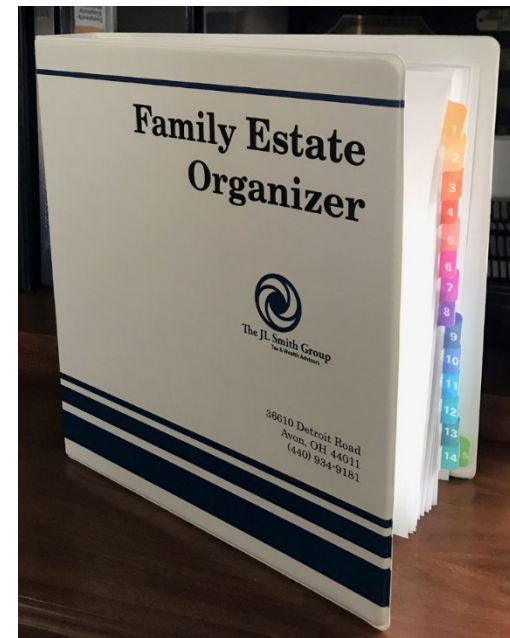
Mom & Dad are aging –
what now?



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更多资源： 家庭遗产组织者

- 包含内容：
 - 财务、法律、保险和税务信息
 - 资产负债表
 - 幸存者清单
- 有序、单点事实
- 增加未来和现在的销售机会
- 销售辅助产品
- 自动将幸存的客户给到您，而非律师
- 创造转介绍



Legacy Planning for a
Surviving Spouse



第三方提供的材料仅供教育用途，不应成为适合任何特定投资者的财务建议，也不应将其作为推荐的财务战略。在参与任何财务战略之前，此类信息的接收方应指其管理会员公司或监管实体。Real Wealth® 营销无法验证第三方链接信息的准确性，也不对链接第三方信息的任何内容承担责任。

更多资源： 关于金钱的探讨



- 财富联系卡——记得和顾问一起创建
- 了解您和您的伴侣关于金钱的想法、感受和行为
- 开放式沟通——需要的和想要的
- 每一套都包含附有技巧和工具的顾问指南



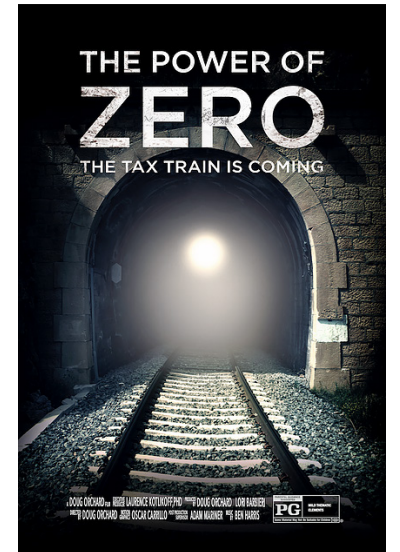
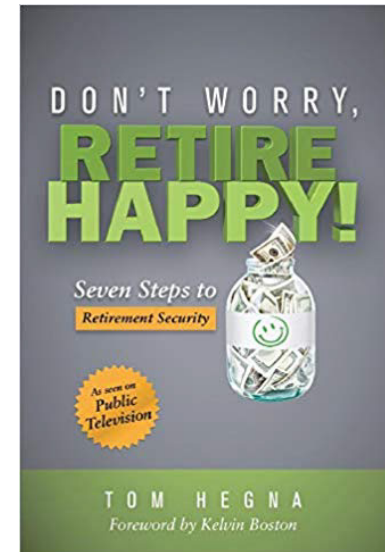
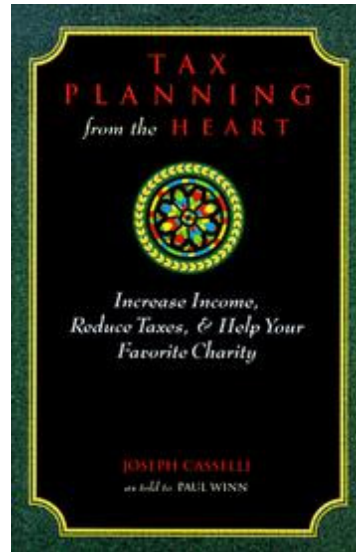
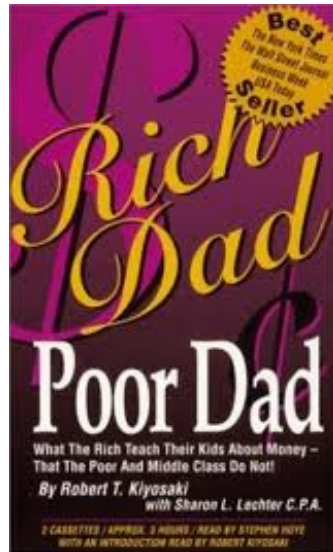
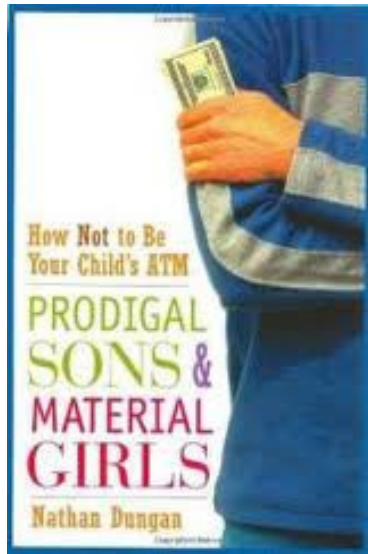
Let's talk about money!



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其他关键差异

- 年度回顾
- 有影响力的书籍和资源



第三方提供的材料仅供教育用途，不应成为适合任何特定投资者的财务建议，也不应将其作为推荐的财务战略。在参与任何财务战略之前，此类信息的接收方应指其管理会员公司或监管实体。Real Wealth® 营销无法验证第三方链接信息的准确性，也不对链接第三方信息的任何内容承担责任。

其他关键差异

- 年度回顾
- 有影响力的书籍和资源
- *Real Wealth*® 每周版

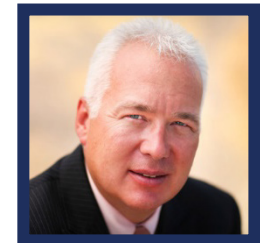
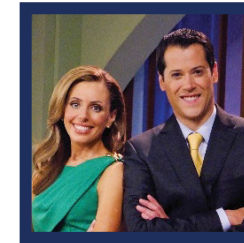
The art of strategic
giving



10 misconceptions about
wills & trusts



让这些专家告诉您的客户您对他们的重要性！



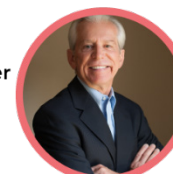
“仅通过 Real Wealth® 一个客户，我们就获得了超过 43,000 美元的转介绍业务！”

“Real Wealth® 内容营销系统是我投资过的最棒的东西。”

“Real Wealth® 吸引了我的客户，为他们提供了必要的信息，让他们跃跃欲试。”



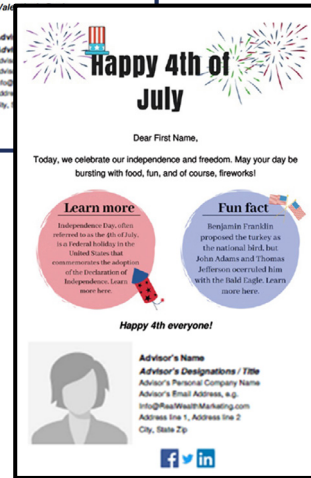
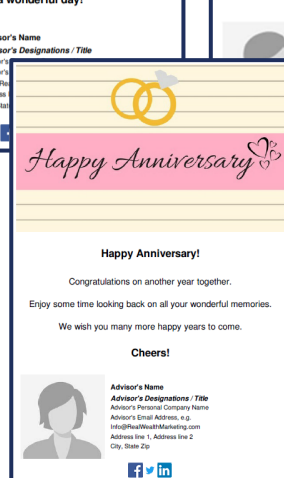
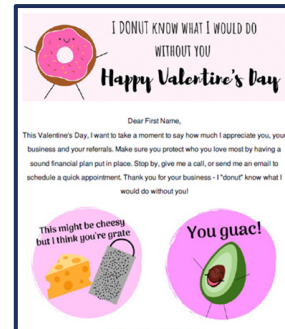
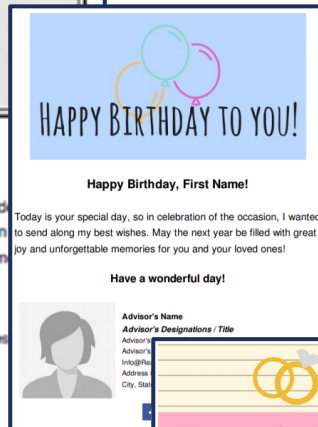
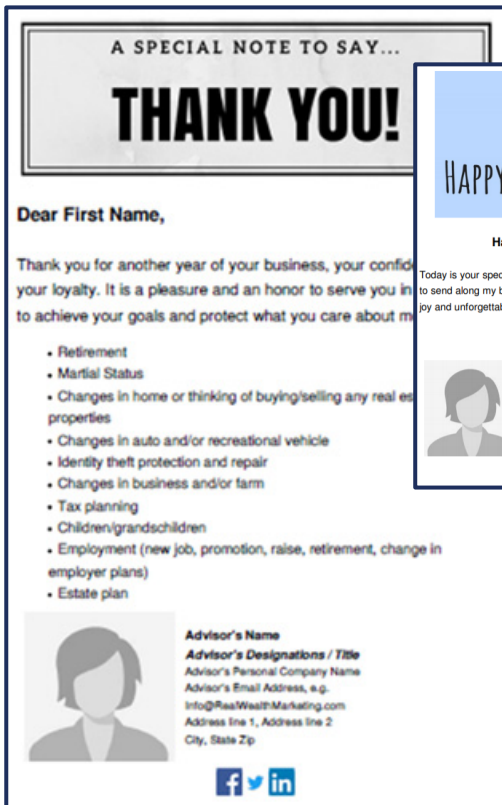
- Bret Schaefer



- Russ Grzywinski,
Charlotte, NC



-Heather Lindsley,
Green Bay, WI



Advisory Alpha	M Holdings Securities
Allegis	Mass Mutual
American National	Mid-Atlantic Brokers
ARP Advisor LLC	Midland National Life
Berthel Fisher	Mutual of Omaha
Brokers International Financial Services	National Life Group
Brookstone Capital Management	New York Life
Cambridge Investment Research	NEXT Financial
Cetera	O'Connor Wealth Management
CFD Investments	Ohio National Life
Concorde Investment Services	OneAmerica
Country Financial	ONESCO
CPS Horizon Financial	Onesta
DuPont Wealth Management	Parkland Securities LLC
Erie Family Life Insurance Company	Principal Financial Group
Farm Bureau	Private Client Services
Farmers Financial Solutions	Prosperity Capital Advisors
First Heartland Capital	Prudential
Foresters Equity	Royal Alliance Associates
FSC Securities Corporation	Royal Fund Management, LLC
G.A. Repple	SagePoint Financial Services
Gradient Advisors, LLC	Securian Financial Group
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HD Vest	State Farm
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JW Cole	TF Wealth Management
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Knights of Columbus	Thrivent
Lafayette Life	Transamerica
LD Lowe Wealth Advisory	Triad Advisors Inc.
Lincoln Financial	Voya Financial
Lion Street Financial	Woodbury Financial Services
LPL Financial	World Equity Group

- 预先核准 & 自动!
- 注册代表自己处理合规事宜。准备预核准程序!
- 系统包含内置合规工具，可轻松地重新提交任何自定义内容。

一切可定制，
完全自动化!

“多亏了这些播客，让我赢得了一个 80 万美元的资金管理客户，一份 10 万美元的年金保险和一个潜在客户!”



- Kathy Eckerson,
Pebble Beach, CA

棒了!” 完全自动化“这个项目还有内容太，不用我操作，太不可思议了。”



- Wade Borth,
Fargo, ND

谢谢。

如有疑问？