

AMERILIFE[®]

NATIONAL KICKOFF

CONFERENCE 2023



For internal use only.



Maximizing Client Opportunities

Travis Frier, Brooke Kressler, Danny Noles

Travis Frier

Takeaways

- It became clear to me there were opportunities I was not trained to be able to capitalize on; so I did what I've always been taught to do, bring someone else in.
- I have since altered my presentations to include some services that we have experts available to help with, such as, 1031 exchanges, portfolio management, financial analysis etc.
- As I began to look for the other opportunities, I found them everywhere. This has allowed me to present myself in a much more rounded manner, which I feel my clients are appreciating.
- If you have a client that you feel you haven't been able to cover all of their needs, I would encourage expanding your offerings by working with other professionals.

Client Examples

- Met a client that was wanted to leave her broker but was having a hard time getting the money moved
 - Called Danny to help facilitate. We were able to move 1.6 million, 800 of which went into an annuity
 - Opportunity to move another 1.3 million in the next week or so
 - Paid commission \$48,000

- Another client came to me discussing the 300k they had in cash and wanting to invest
 - Instead of jumping at that opportunity I discussed objectives and uncovered 6m in real estate and 3m of IRA money that we are currently working on and have a great shot at picking up next week.

New Strategies Introduced

➤ Discussing the following has allowed me to uncover some of these opportunities

- IRMAA
- Secure Act
- 1031 exchanges
- Does your risk tolerance currently reflect your allocations



Brooke Kressler

Takeaways

- So about three years ago, I started working With Danny and the biggest change that occurred immediately was inbound referrals. Bringing in revenue on all business lines.
- About 1.5 years ago I altered my seminar presentation to start diving into IRMA and now I see what makes it go up. Investment property sale and capital gains.
- Based on changes in risk level, the clients are more comfortable moving their entire portfolio to a blended management style.
- High income or high net worth clients that prior to building the relationships, we just wouldn't meet all their needs and get little or no relationship.

Client Examples

➤ Gary

- Seminar selling trailer park got 4.5 million
- 1031'd it out
- If nothing 1.4 million IRS and state
- Picked up 500k me; 800k Danny
- Upon his death no taxes on step up so family gets 4.5 million + growth so can reallocate this for family growth

➤ IRMA

- Met in seminar about 2 years ago
- Major reason see Medicare premium go up is due to capital gains from sale of investment property
- If u have more than 500k of investment property write down IRMA on back of sheet and I will know what is going on

➤ Loretta

- Husband died, current FA dismissed her and daughter so
- Danny ACAT'd the whole account to him \$1.2 million, I laddered 650k into annuities he took the rest
- But upon semi annual review (so Much easier) we repositioned some of the funds from Danny to help w/ LTC
- Reviews are all in 1 house and much easier to move entire accounts due to working together

Client Examples Continued

➤ Armstrong

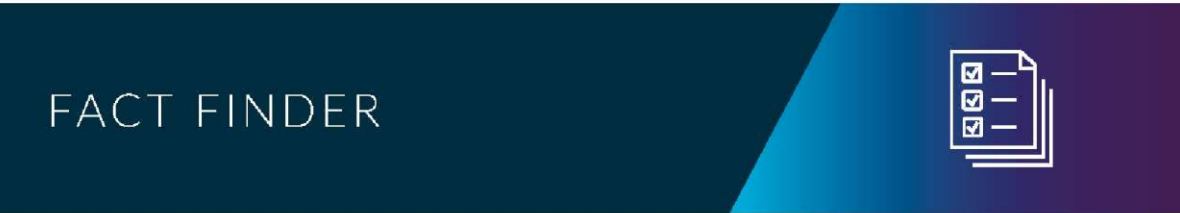
- liquidated all the other financial advisors' portfolio totaling 600k w/ Amerilife + what Danny picked up

Danny Noles

My Process

Firm Fact Finds

Fact Finder



Client Name

Client Signature

Advisor Name

Date

Client Questionnaire

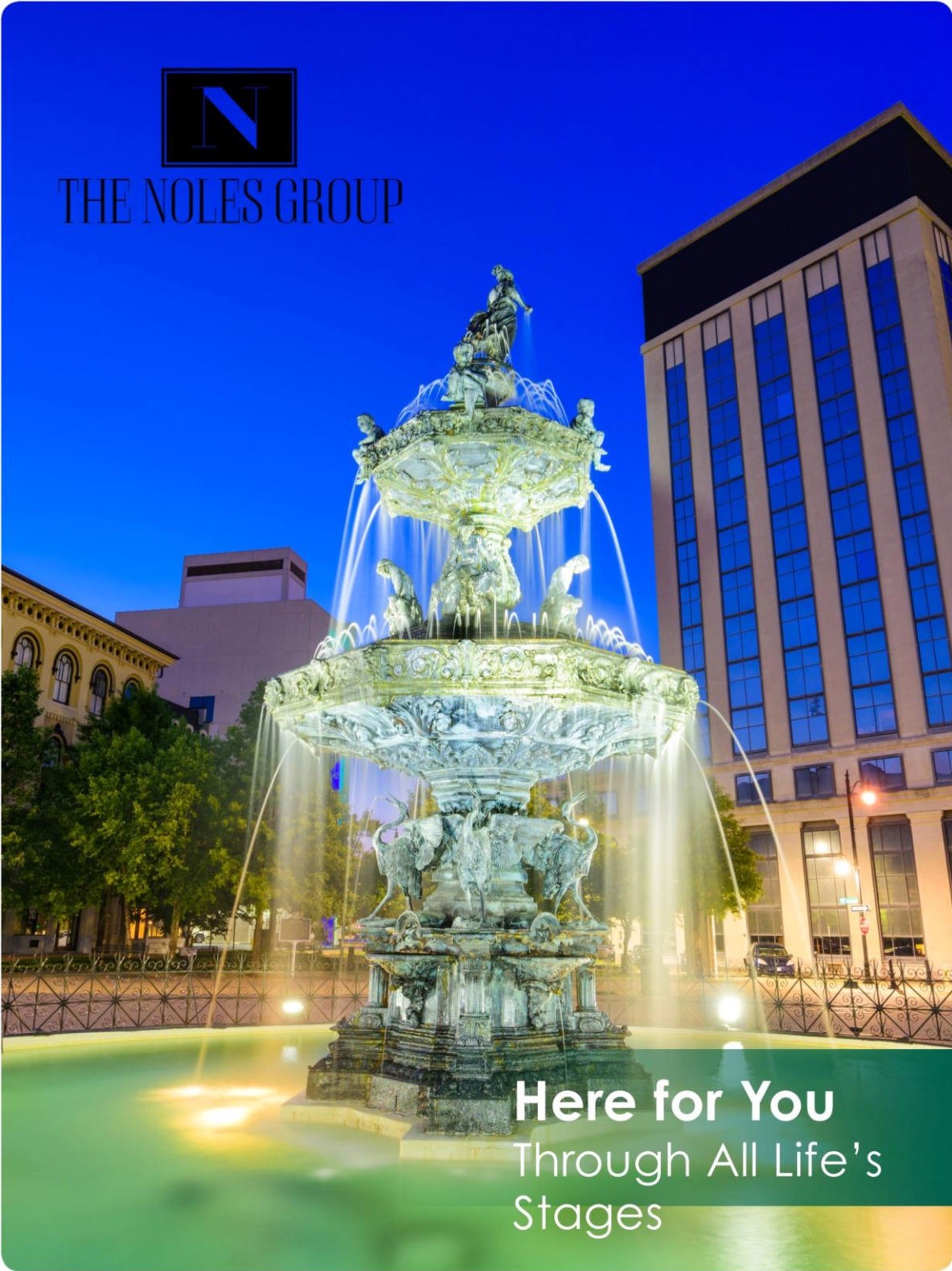
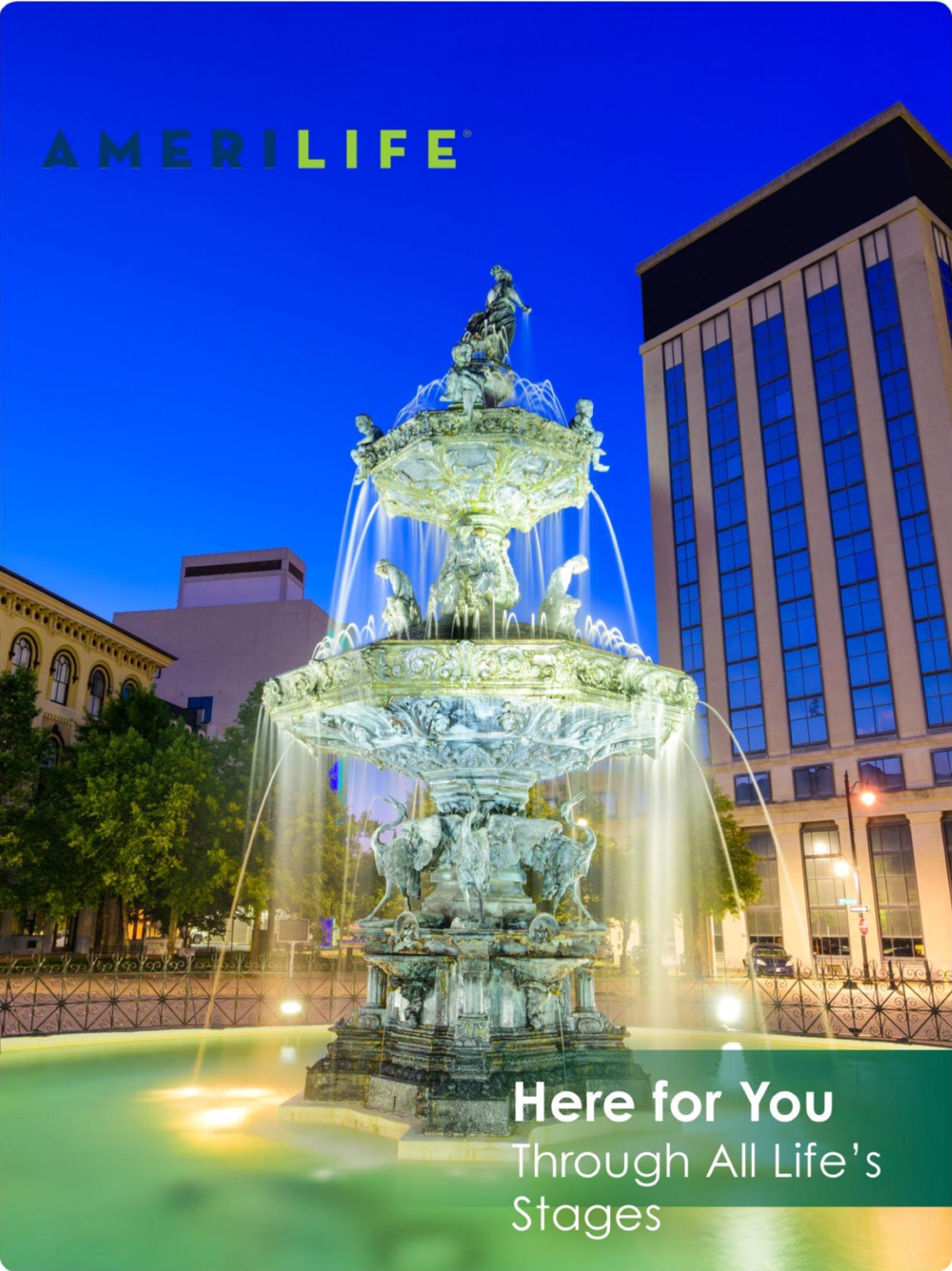


Client Name

Advisor Name

Date

Firm Brochures

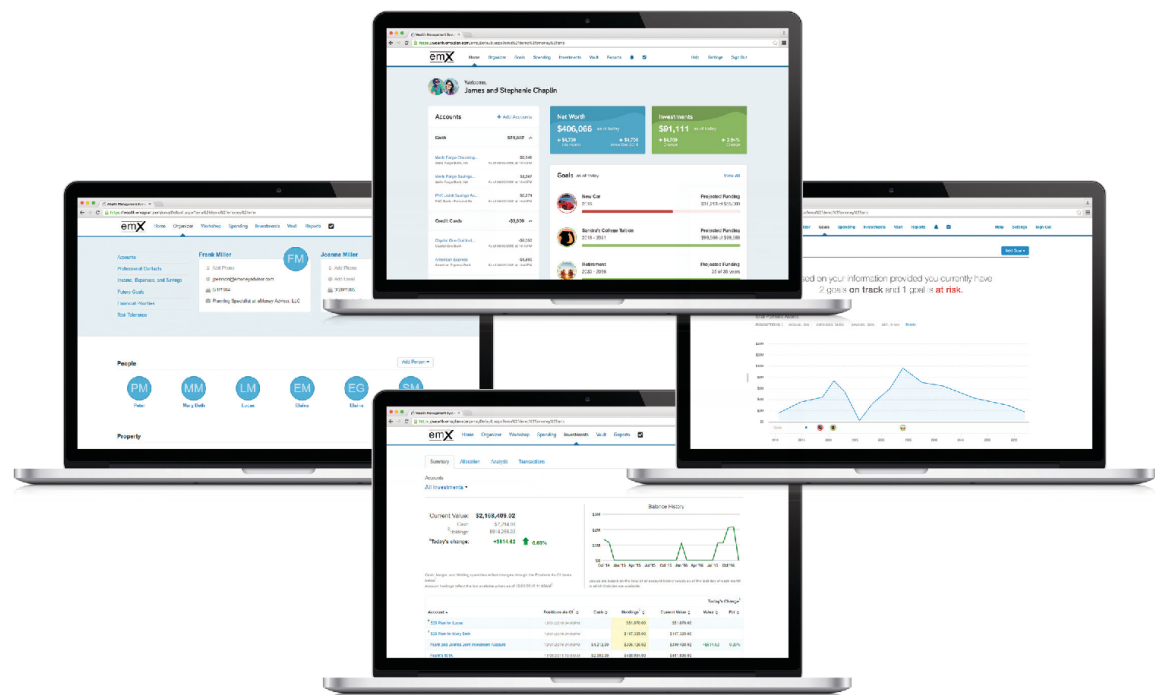


E-Money

YOUR PERSONAL FINANCIAL WEBSITE

Take Control of Your Financial World

Your Personal Financial Management website makes it easy to manage both your wealth and your well-being.



Organize. Monitor. Collaborate.



ORGANIZER

Connect all your accounts for a consolidated view of your entire financial picture.



INVESTMENTS

Interactive charts and detailed views help monitor all your accounts.



SCREEN SHARING

Join a screen sharing session quickly and easily for interactive planning anytime, anywhere.



VAULT

Safely store your most important financial documents, accessible 24/7.



TRACK SPENDING

Know how much you're spending, and where.



BUDGETING TOOLS

Set budgets to help reach your savings goals.



MOBILE

A complete financial picture available on your smart phone.



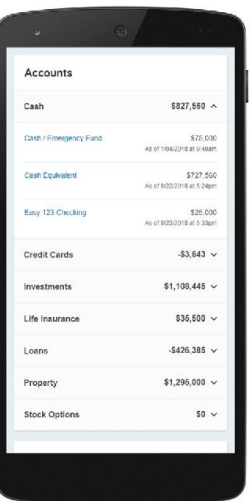
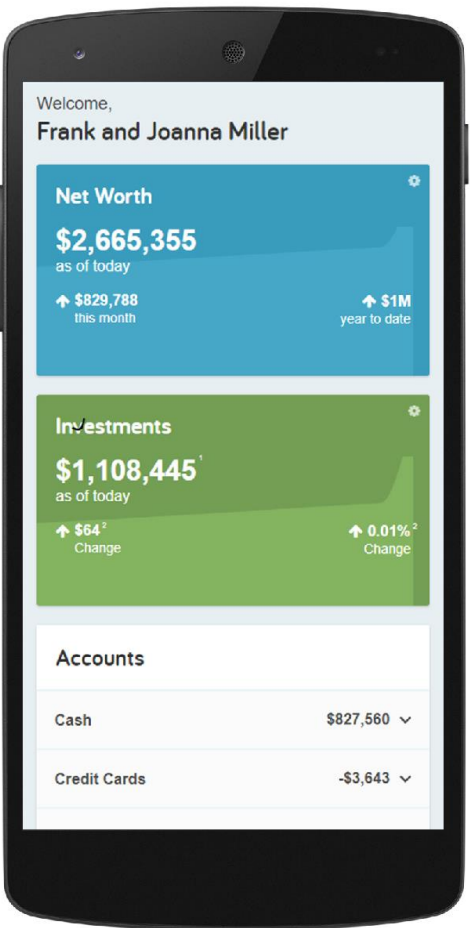
GOALS

See if you're on target to reach your most important goals.

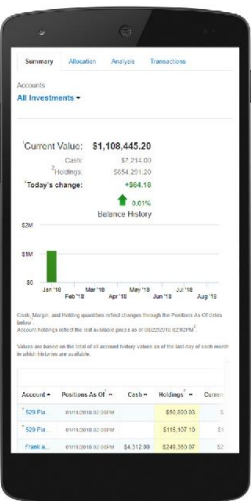
YOUR PERSONAL FINANCIAL WEBSITE

Answers in the Palm of Your Hand

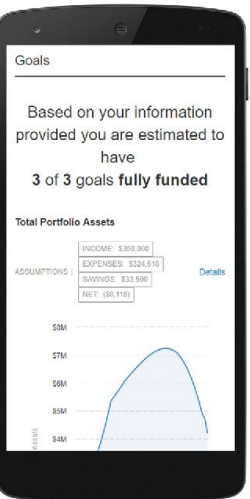
With mobile access to your website, your complete financial picture is in the palm of your hand, whenever you want, from wherever you are.



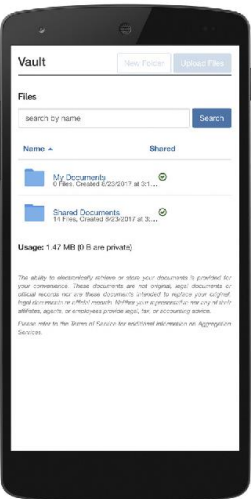
See All Your Accounts on One Page



View Your Updated Investments



Track Your Progress Towards Your Goals



Access Important Documents

Your Personal Financial Mobile Website can be accessed on iPhone, Android, and other popular smart phones.

Risk Tolerance Questionnaire

Risk Tolerance Questionnaire (RTQ)

Instructions

The Risk Tolerance Questionnaire (RTQ) is designed to help you assess your client's risk tolerance and investment objective. The questions of the RTQ are assigned numerical weights to reflect each one's comparative importance in overall risk determination. Completing the questionnaire in its entirety will allow you to better evaluate your client's profile.

Client and Registered Representative Information

Client Name	Registered Representative Name and Number # _____
Statement of Investment Selection (SIS) Number (Optional)	

Risk Tolerance Questionnaire

Question 1: (Purpose of Investment)

For these funds, which of the following closely aligns with your current financial goal?

- | | |
|---|----|
| <input type="checkbox"/> Sustaining current income and account preservation | 0 |
| <input type="checkbox"/> Sustaining current income with possible growth opportunity | 10 |
| <input type="checkbox"/> Growing account value, not tied to current income needs | 20 |
| <input type="checkbox"/> Aggressive growth, maximizing accumulation | 30 |

Question 2: (Investment Horizon)

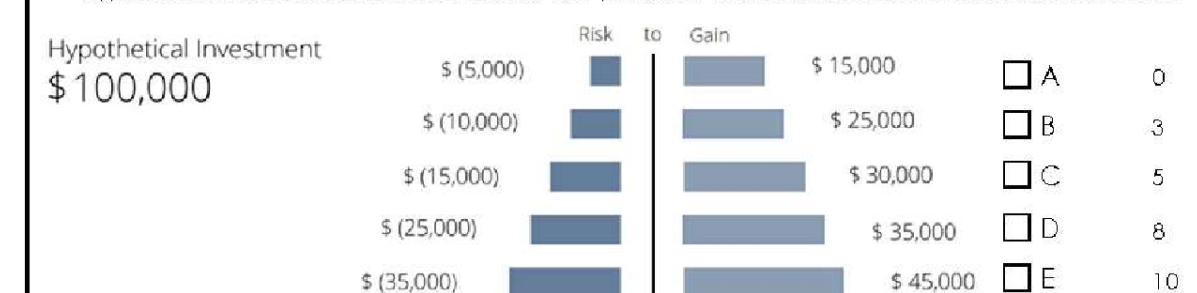
How long do you plan to keep these funds invested in order to achieve your financial goal?

- | | |
|--|----|
| <input type="checkbox"/> Less than 1 year | 0 |
| <input type="checkbox"/> 1 to 2 years | 3 |
| <input type="checkbox"/> 3 to 5 years | 8 |
| <input type="checkbox"/> 6 to 10 years | 15 |
| <input type="checkbox"/> 11 to 20 years | 23 |
| <input type="checkbox"/> Greater than 20 years | 30 |

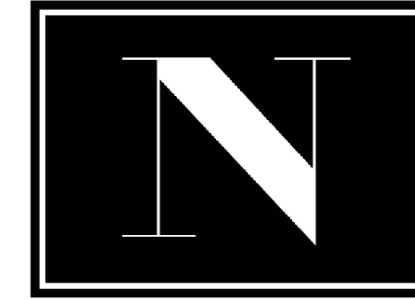
Question 3: (Risk & Reward)

How much potential risk and reward are you willing to invest in with these funds?

Every investment has an opportunity for both risk and reward. The image below represents a one-year hypothetical risk and reward scenario for five portfolios with incremental levels of risk and reward.



Agenda- Second Meeting



THE NOLES GROUP

OUR STRENGTH IS YOUR ASSURANCE

Caption

Agenda for Sally Holland-Second Meeting

1. Review current statement-IRA and TOD w/ SagePoint
2. Setup JNL acct-IRA -152,991
 - A. IRA-Move 12,050 from SagePoint IRA
 - B. Move SBL-IRA-Mike's 124K if possible
 - C. Move Sally's Athene-6,169 and 21,572
3. Setup JNL acct NQ-554,727
 - A. Move 385,869 from TOD at SagePoint
 - B. Move 2 SBL 78,666 and 60,843
 - C. Move Sally's athene 19,556 and Mike's Athene 9,793

Department of Labor- Qualified Plans

RightBRIDGE

CASE NAME

DATE

01/10/2023

Case Information

Client Information		Value	Spouse Information		Value
Client	TINA CROCKER		Spouse	GORDON CROCKER	
Age	61		Spouse Age	66	
Employment Status	Retired		Spouse Employment Status	Retired	

Information	Value	Information	Value	Information	Value
Case Number	SPF6C11CEEC3157AF_CSR1	Asset Entry	I will enter a lump sum	Risk Tolerance	Moderately Aggressive
Date Created	1/10/2023	Total Investable Assets	\$8,000,000	Liquidity and Guarantees	Desires a balance between guarantees and liquidity
Case Description	ROLLOVER	Total Assets	\$9,000,000	Investment Advice	The client would like someone to manage their assets, but they wish to implement their ideas.
Rollovers	Add Rollover Account			Fee Sensitivity	No strong opinion regarding fees
Marital Status	Married			Insurance Need	The client does not need products with death benefits
Tax Bracket	22%			Other Investment Purposes	Retirement
				Accumulation Time Horizon	12 Years

The RightBRIDGE® Profiler® presents "bridges" that are suggestions, not recommendations or solicitations. Using RightBRIDGE® is not a substitute for financial professional due diligence. CapitalRock does not offer investment or financial advice and the RightBRIDGE® application is intended to be an analytic tool and is not a replacement for a product prospectus. The information in this tool and report is not guaranteed as accurate or complete. Refer to each product prospectus (when applicable) for specific product information. CapitalRock, LLC is not responsible for any losses or damages resulting from use of the information in this tool or report for any purpose. ©Copyright 2023 CapitalRock

ACAT- Account Transfer Form

Account Transfer Form

Instructions

Complete all sections according to the instructions below. Please print or type all information. Return the completed form to your financial organization.
It's recommended to attach your most recent brokerage account statement to process this account transfer. The brokerage account statement is not required for *ACAT transfers or *internal transfers. Non-U.S. positions being transferred into your account will be held in U.S. dollars unless your financial firm instructs Pershing to hold the Non-U.S. positions in their original currency.

- * ACAT Transfers are transfers between participating NSCC Firms.
- * Internal Transfers are transfers between two introducing broker-dealers who clear through Pershing.

Step 1. Receiving Firm Information

- Provide your Pershing account number.
- Provide your Social Security Number (SSN) or Tax Identification Number (TIN).
- If the account is a joint account, provide the SSN or TIN for the joint owner.
- Provide the two character account type code that most accurately describes your account.

Step 2. Delivering Account Information

- Provide the clearing firm number. If there is no clearing firm number, enter the delivering firm name, contact name, and telephone number.
- Provide the original account number of the account you are delivering to Pershing.
- Provide the account title as it appears on your brokerage account statement for the account you are transferring.

Step 3. Transfer Type

Indicate the type of transfer you are requesting by checking the appropriate box. Pershing will only transfer positions in kind for retail accounts. For nonretirement accounts, the quickest way to liquidate your assets is to call your existing financial organization and place a sell order. In order to ensure that the trade is executed at the time and price you want, request to have the proceeds check mailed directly to you. For checks, please refer to delivery instructions on this page (include your account number on the check).

- A Direct Registration System (DRS)/Direct Reinvestment Plan (DRIP) transfer is a transfer of a position held directly at the transfer agent.
- A direct mutual fund transfer is a transfer in kind of a direct mutual fund position from the mutual fund company.
- Bank retirement plan accounts involve transfers of retirement plans at banks with CDs, checking accounts, or savings accounts. Please indicate if you want to liquidate immediately.

Step 4. Partial Transfers, Direct Mutual Funds, and Liquidations If you selected Partial Transfer, use this section to specify the appropriate assets for a partial transfer. If you selected Direct Mutual Fund Transfer, use this section to identify the mutual fund positions to transfer.

- Liquidation instructions will only be accepted from Non-National Securities Clearing Corporation (NSCC) firms.

- Select a dividend and capital gain option for direct, in kind mutual fund transfers. If a box is not checked, Pershing will process the transfer as reinvest, for dividend and capital gain options.
- If you have requested a liquidation, your market price is not guaranteed. You will receive the current market price after your transfer request is received, reviewed, and determined to be in good order by the delivering firm. Pershing is not responsible for market fluctuations or delays in the review process. DRS items cannot be liquidated.
- If you indicate that you want to defer instructions in your bank CD until maturity date, please specify the maturity date on this section.

Step 5. Retirement Plan Restrictions and Certifications

If you are transferring or completing a rollover of a retirement account and are over the age of 72, read this section carefully. Contact your investment professional or financial organization if you have any questions.

- The new custodian must provide the appropriate paperwork for you to establish your receiving retirement account.
- You must pay any applicable retirement maintenance and termination fees to your prior custodian before you can transfer assets. Any deposit made to your Pershing LLC account to reimburse fees charged at your prior custodian shall be processed as a reportable contribution.

Make the appropriate selection of the receiving custodian for your retirement account. If you have selected someone other than Pershing LLC as custodian, have your investment professional or financial organization obtain the necessary signatures to accept custodianship.

Step 6. One and the Same Person Certification

Only complete this section if the name on the receiving account and the name on the delivering account are not an exact match but are the same person. Examples of discrepancies include name differences due to abbreviations and suffixes (Sr., Jr., etc.).

Step 7. Participant Signature and Certification

- Sign and date the form.
- The form must be signed, dated, and signature guaranteed within 90 days of its receipt.

AMERILIFE[®]
NATIONAL KICKOFF
CONFERENCE 2023

light the Way