

Nailing Your Presentation Opening: 10 Points to Hit in the First 10 Minutes

The Dynamic Patterned Introduction



PRESENTER

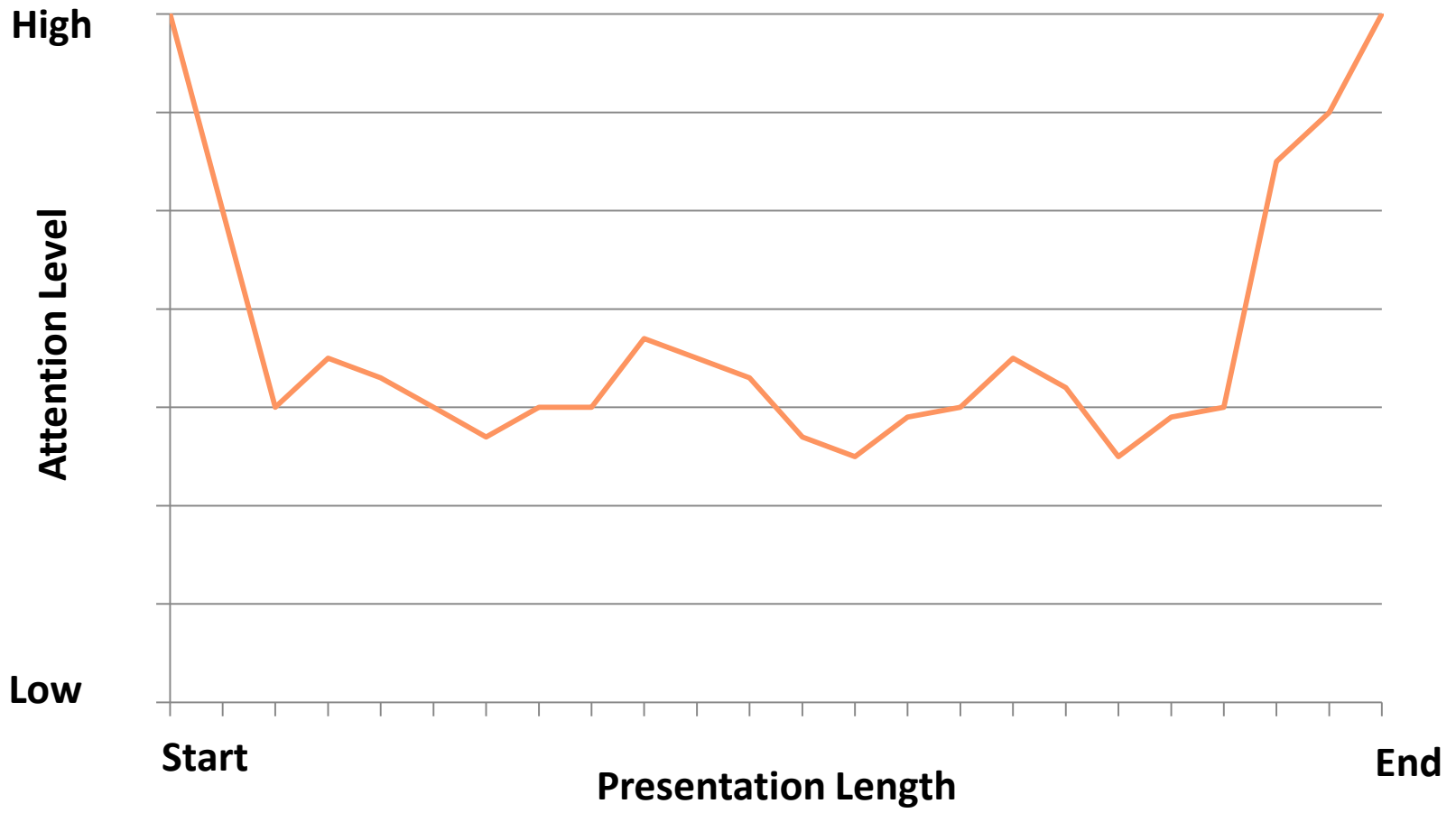
Sean M. Bailey, Editor in Chief

Problem

Many presenters rush their openings and bore the audiences from the start:

- **Missing the chance to start strongly**
- **Failing to lay the ground work for their call to action**
- **Getting poor results (fewer follow up meetings)**

Poor Opening



Compelling Opening

High

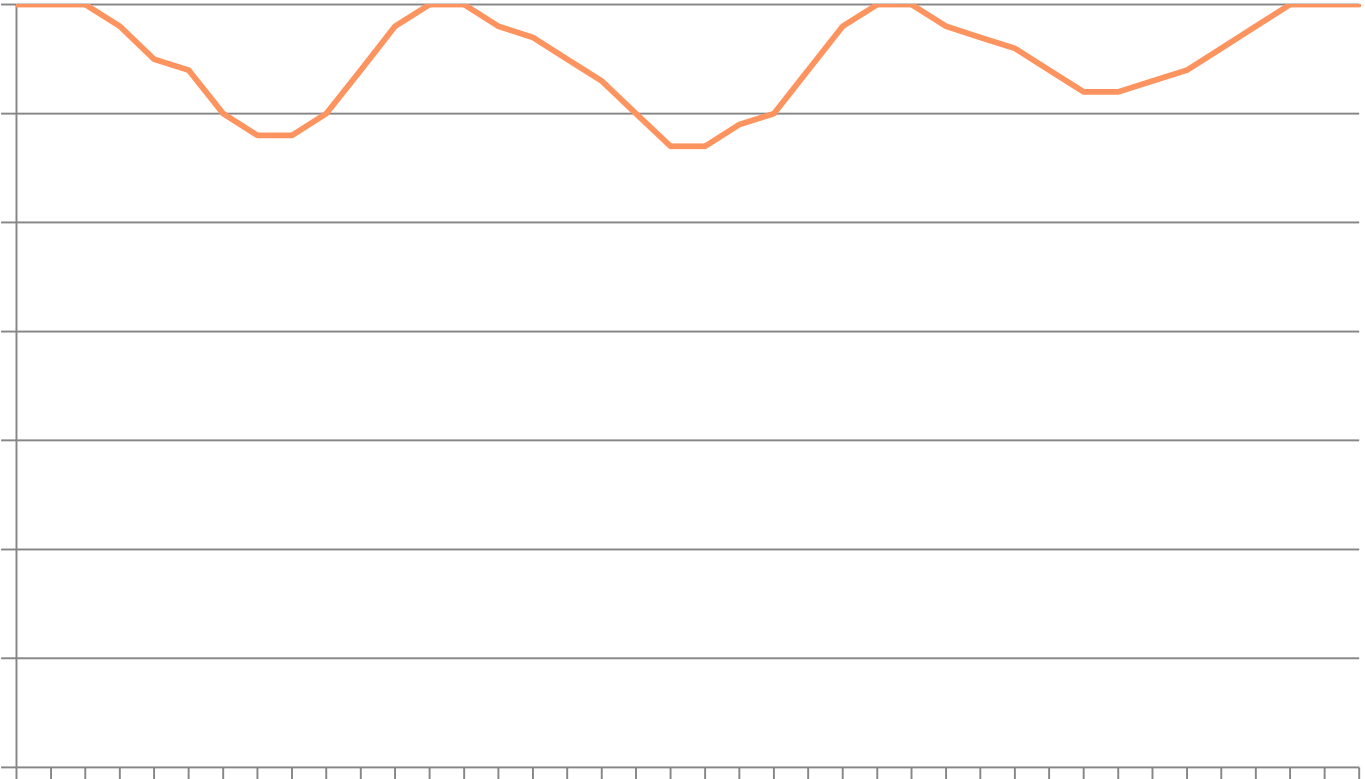
Attention Level

Low

Start

Presentation Length

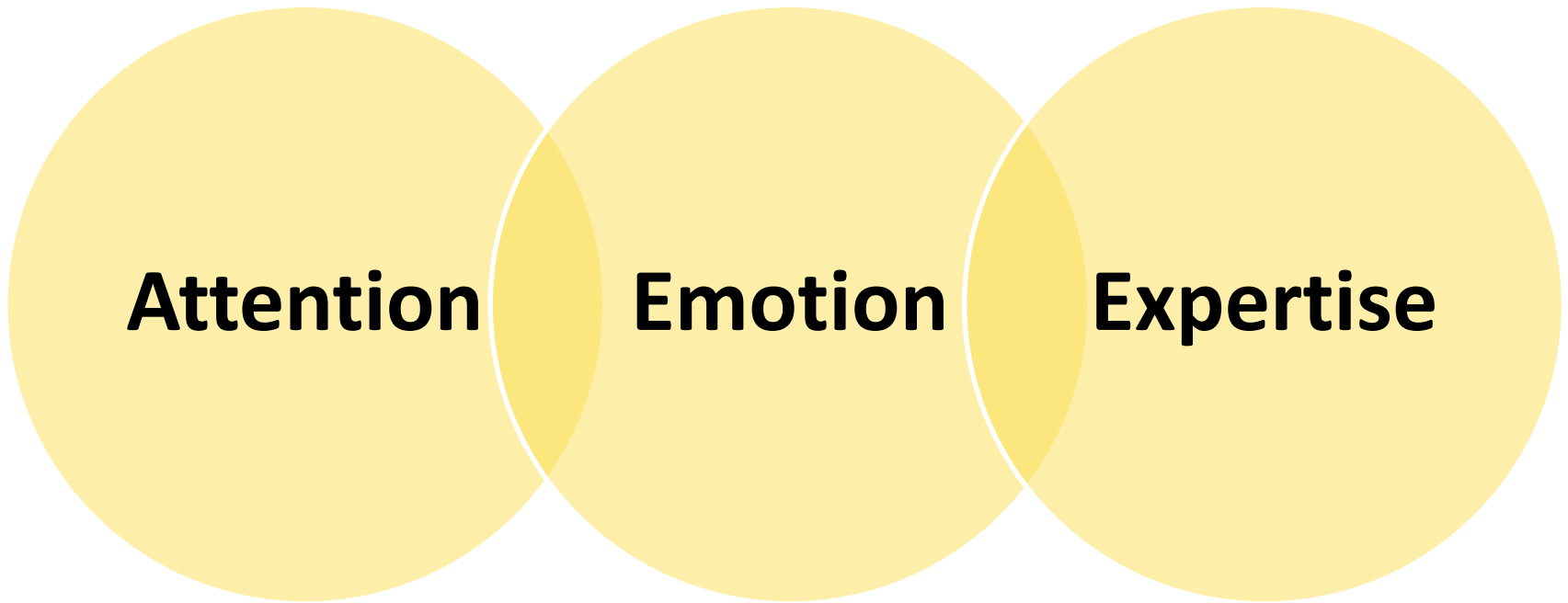
End



Solution:

Follow the “Dynamic Patterned Introduction” and carefully touch upon all it’s key points in order to:

- **Gain the audiences attention**
- **Ease conflicting emotions,**
- **Prime them to respond to your call to action**



Nailing Your Opening

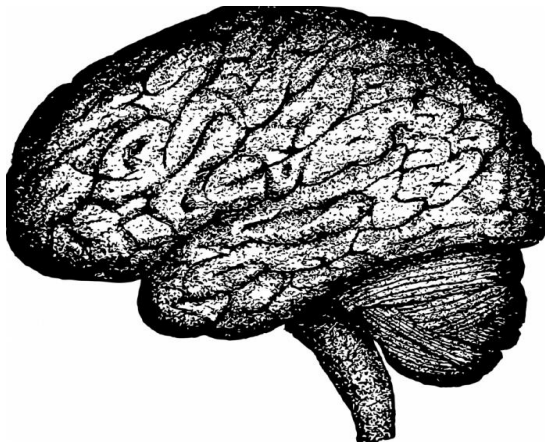


ATTENTION

Key #1
You Must Secure Your
Audience's Attention
and Engage Their Brains

Disengaged audiences won't take action, the opposite of your goal.

Goal: Accept offer of a future meeting



=/=



1. Deliver a “cold open”

- **Grab them by the eyeballs**
- **Prevent the attention slump**
- **Get them on the edge of their seats**
- **Practice the cold open—move slides around if necessary**



11 seconds

2. Thank them for coming out

- **Shortest mention of yourself and your firm**
- **They already know you (Googled you/packet) and don't YET care that much**



EMOTION

Key #2

**You Must Start Managing Your
Audience's Emotions**

3. Explain why you teach

- **People's costly mistakes**
- **Mistakes make your job harder**
- **Trying to help people be smarter**



Jeff's Tip: Make Your Opening Powerful

- First 5-10 minutes critical
- Answer: Who are you and what do you do?
- Answer: Why is a Financial Advisor doing a presentation on ...[Social Security, Medicare, IRAs, College, Caregiving, etc.] strategies?



Jeff's Answers to His Questions



1. Big need for Social Security education—give examples
2. Most people make unwise SS decisions
3. Poor SS decisions make advisor's job harder

4. Differentiate yourself from the competition

- **Critical for retirement presentations**
- **They're transitioning from accumulation to distribution, even if they don't know it**
- **The skill sets for the two phases are different**

Joe Latour's Differentiation

"Listen, you've got two kinds of advisors out there, and they're both good. I'm not here tonight to run down any advisors. You have the accumulation advisor that you would use during your working years (to build your nest egg). But folks, you're in here tonight and you're transitioning out of the accumulation stage into what I call the distribution and preservation stage."

-Joe Latour

5. Make two guarantees

- 1. They'll learn important information that will help them avoid the problem**
- 2. Assure them there will be NO SALES**
 - Mention hoping to “earn the opportunity” to do business in the future**



EXPERTISE

Key #3

**You Must Start Building
Your Expertise**

6. Introduce the one-on-one meeting

- **Explain that everyone's individual case is unique – not cookie cutter solution**
- **Show an example of the output of the first meeting: report, analysis, etc.**
- **Mention it's complimentary but give it value (your normal hourly rate)**

7. Tell them you'll give them some info on the topic to take home

- Goal: “memorable and repeatable” presentation
- Not the slide deck!

The Taxpayer's Quick Reference Guide TO THE **New Tax Law**

CHALLENGE: The new law changes a lot for taxpayers, but not for taxpayers and advisors, and they still depend heavily on your opinion, insight, and business that starts in 2018. That's a big deal. Figuring out your strategy is critical to getting the best results for your action.

Key #1

You have your standard tax in the past—especially if you had deductions—may have been eliminated or changed.

Highlights:

- Miscellaneous itemized deductions are no longer allowed. This includes home office expenses, moving expenses, investment management fees, professional fees, tax prep fees, and more.
- The standard deduction has nearly doubled to \$12,000 for singles and \$18,000 for married couples. Taxpayers who don't itemize are expected to benefit.
- Consider "bunching" deductions—limiting expenses one year and using the standard deduction the next to take full advantage of the standard deduction.
- Newly-earned Social Security (SS) tax will be reduced for an average estimated savings of \$200.
- Starting in 2018, taxpayers will generally be entitled to higher benefits because of new government aid. However, inflation (Cost-of-Living), making tax credits and the standard deduction just valuable over time.

Remember: Check your own tax withholding amounts. Many people aren't taking full advantage of the new tax law. You may want to get a refund. Make sure you're still getting what you need.

Key #2

When you live outside a (top) 10% income tax bracket you are not affected by the new rules on deducting state and local taxes (SALT).

Highlights:

- New tax savings this afternoon if you live in a high-tax state.
- Property taxpayers will continue to be affected by the new rules. Many states have had their SALT deduction limited to \$10,000.
- Reducing the SALT deduction will be the most serious in high-tax states including CA, NY, HI, WA, MA, VT, and NY. Benefits for some governments is reduced.
- Interest deduction on mortgages is now capped at \$750,000, down from \$1 million.

Remember: Check your own tax withholding amounts. Many people aren't taking full advantage of the new tax law. You may want to get a refund. Make sure you're still getting what you need.

The Savvy Parents' Guide to Cutting College Costs

By Lynn O'Shaughnessy

How did it get so late so soon? It's night before a afternoon. December is here before it's done. My goodness how the time has flown. How did it get so late so soon? —Dr. Seuss

The Cost of College Today
The cost of college is not cheap. You already know that. You may not know, however, just what a bachelor's degree costs today. Here are the latest figures.

State Colleges and Universities	Private Colleges and Universities
• Tuition/Fees: \$4,930	• Tuition/Fees: \$12,480
• Room/Board: \$3,238	• Room/Board: \$3,530
• Total: \$8,168	• Total: \$16,010

College costs roughly triple from the time a child is born until the day he or she heads off to college.

Most Students Don't Pay the Sticker Price
While college costs continue to multiply in inflation, there is some good news. In reality, most families do not pay full price for a bachelor's degree. Fifty-eight percent of students receive scholarships and/or grants at some institutions. At private institutions, it's even 71%.

In this guide, you'll have a variety of ways to the cost of college including where to find the biggest sources of college money and how to answer the all important question: Will my child qualify for financial aid?

Saving as Much as You Can
You can boost your chances of winning your college bill by saving as much as possible. Every dollar you save is a dollar less that has to be borrowed. And every borrowed dollar will cost about ten dollars by the time you repay the debt.

Of course, saving for retirement is also highly important and that should be the first priority for most parents. Keep in mind that parents who save for both college and retirement will get more money available for retirement than parents who save for retirement and take out loans to pay for college.

The money made in retirement is sheltered from taxes and the withdrawal is on the tax-free if they are used for eligible college expenses.

For College 529 savings accounts or a 529 plan, you can put your savings on autopilot and let your money grow. With a 529 plan, you can put your savings on autopilot and let your money grow. With a 529 plan, you can put your savings on autopilot and let your money grow.



Federal Government Assistance
Federal Grant. The biggest source of college money comes from the federal government and the Pell Grant is by far the largest award program. The average Pell Grant award is \$4,271. That grant money has increased to over \$4,000.

Federal Supplemental Education Opportunity Grant. Students must qualify for a Pell Grant to be eligible for the FSEOG grant that can range from \$100 to \$4,000. Unlike the Pell Grant, this grant money can be used quickly for some expenses as it's important to the financial aid as soon as possible for this aid.

State Government Assistance
Almost every state education agency has a low-cost grant or scholarship program available to residents and many have a long list of other possibilities. In some states, college money is restricted to students who have financial need. In other states, the money is distributed largely based on merit, while there are some exceptions, eligibility for these state programs is usually restricted to state residents.

You can find links to the aid programs that are available in each of the 50 states by visiting the website of the National Association of Student Financial Aid Administrators (naasfaa.org/state_financial_aid_programs).

College Grants and Scholarships
Private and public colleges and universities provide students with need-based financial aid, as well as merit scholarships. For many affluent families, money from the college themselves will represent the largest source of money.

Over the years, both private and state schools have been increasing their merit scholarships to attract students. Since the majority of students in this country do not pay full price, it's clearly not just the "M" students who are winning this money. The discounts can be sizable. At private institutions, the average tuition discount is 16%. This figure, which varies from the least

The Baby Boomer's Guide to Medicare

By Steve Hager, Esq.

Health Insurance After Age 65
Whether you are retired or still working, Medicare will likely become part of your life after you turn 65. For the most part, Medicare is a good thing. But it's not perfect. You'll need to know how to get the most out of it.

What You Need to Know About Medicare
Medicare is a national health insurance program for people over 65 and people under 65 who are receiving Social Security disability benefits. Participation is essentially mandatory if you wish to have health insurance in this country. While you can opt out, it's probably a bad idea to do so. Medicare is a good thing, but it's not perfect. You'll need to know how to get the most out of it.

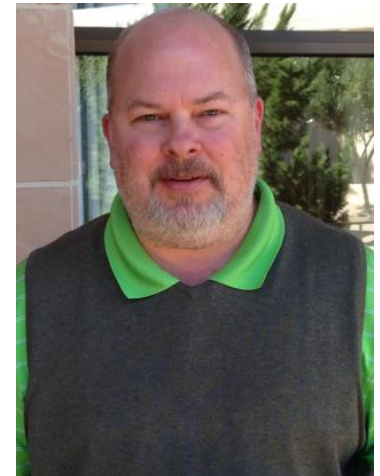
What Medicare covers
There are several parts to Medicare. Part A covers hospital care. Part B covers medical services. Part D covers prescription drugs.

8. Discuss how you handle questions

- **Save them for the end (people leave on time)**
- **Alternatively, answer as you go**
- **Different approach: Get the burning questions out at the start**
- **Point to evaluation form where people can write down questions**

Tim's approach: Questions

“Inevitably, you’re going to have questions. Please hold the questions until I’m done speaking. That way, those of you that have other engagements can get out of here on time and I’ll stick around to answer whatever questions you have.”



Tim's tip: Answering tough questions

- Acknowledges he might not know everything

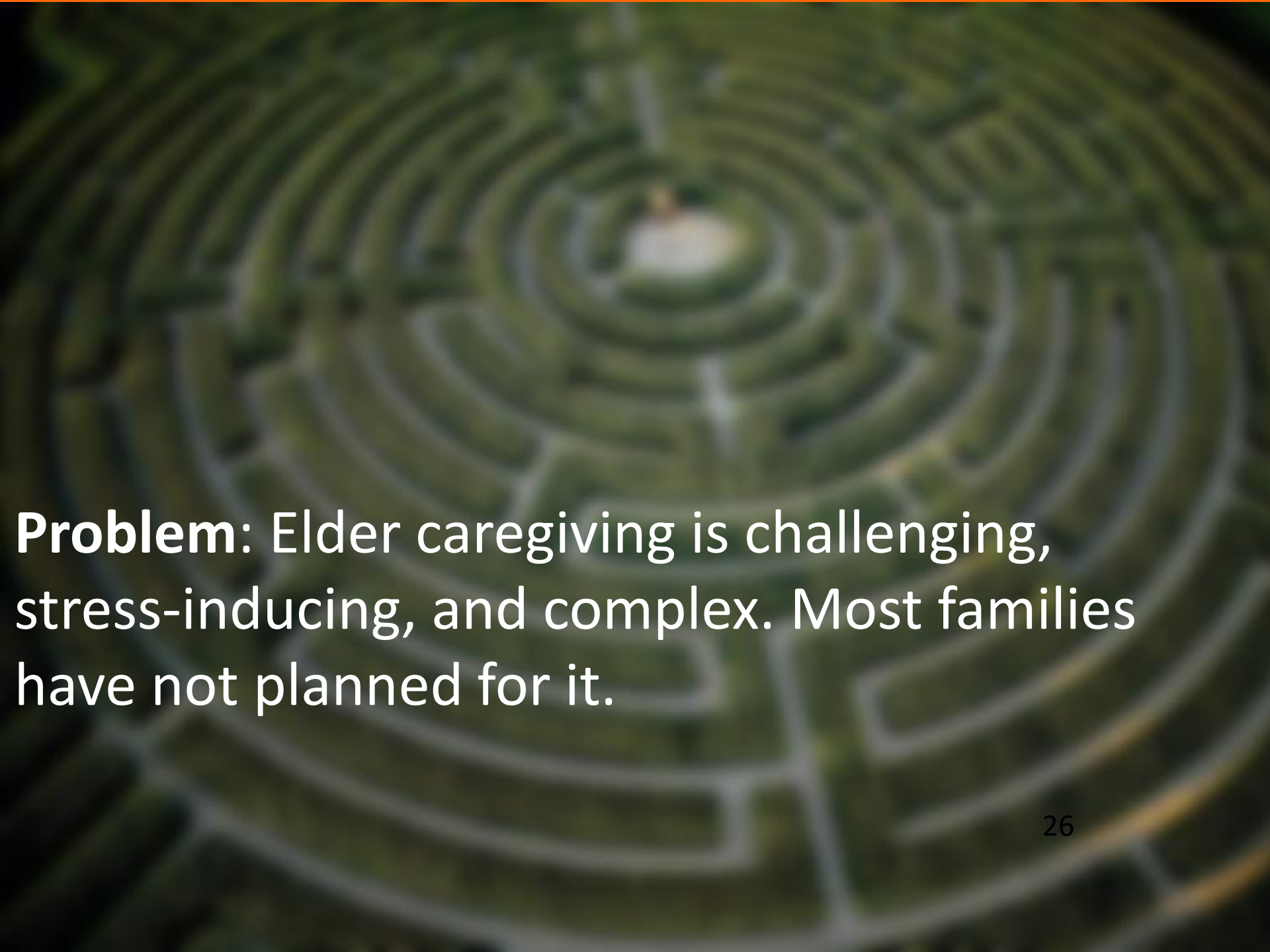
“ ‘Instead of giving you an answer that I’m not sure on, I’d like to consult my brain trust and find out for sure. Would that be okay?’ and they always say ‘Oh, absolutely.’ ”



9. Return to the problem again and linger for a moment

- **Explicitly state the problem**
- **Examine from various perspectives**
- **Tell a brief story about problem**





Problem: Elder caregiving is challenging, stress-inducing, and complex. Most families have not planned for it.

10. Transition to your first big idea

- **Good transitions voice the question(s) in people's minds**



Demonstration: Watch and Listen for the 10 Points



Dynamic Patterned Introduction

SECURING ATTENTION

- ✓ Cold open
- ✓ Proper thanks

PROMOTING TRUST

- ✓ Why teach?
- ✓ Differentiate yourself
- ✓ Your guarantee

BUILDING EXPERTISE

- ✓ One-on-one meeting
- ✓ Information to take home
- ✓ Handling questions
- ✓ Linger over problem
- ✓ Transition to first key idea





11 seconds

Personal Health and Safety Mishaps

- Wandering away from home
- Unexplained car scrapes
- Full-blown car accidents
- Faltering nutrition
- Dangerous home disrepair
- Stoves or freezers left open
- Missed or wrong medications
- Neglected personal hygiene



Chronic Conditions and Emerging Illnesses

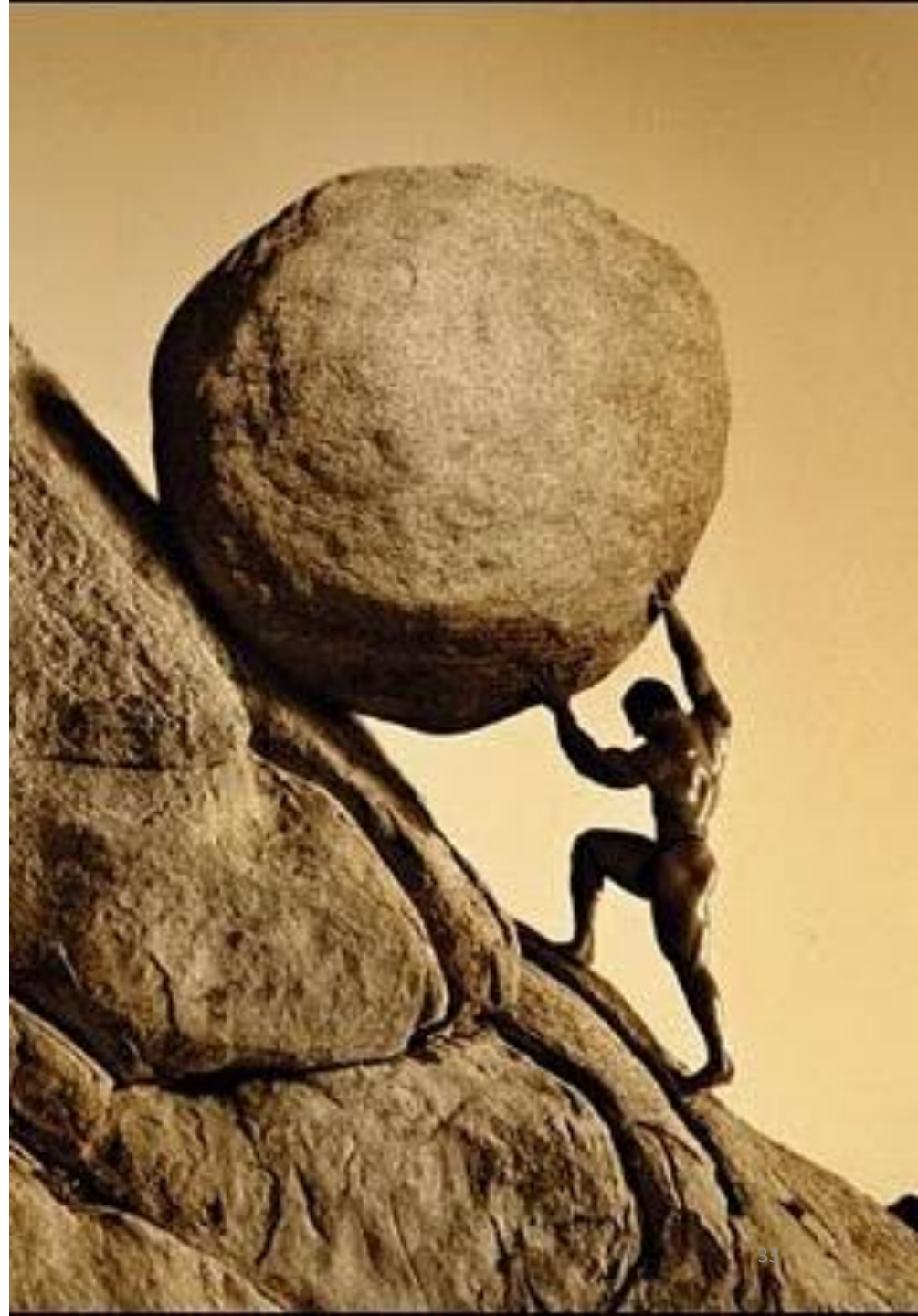
- Diabetes
- Arthritis
- Dementia
- Cataracts
- Depression
- Heart disease



Elder Care Challenges Will Reveal Stark Realities and Unanswered Questions

Examples:

- Who's monitoring love ones' health?
- How will future decisions be made?
- What happens when staying in the home is not an option?

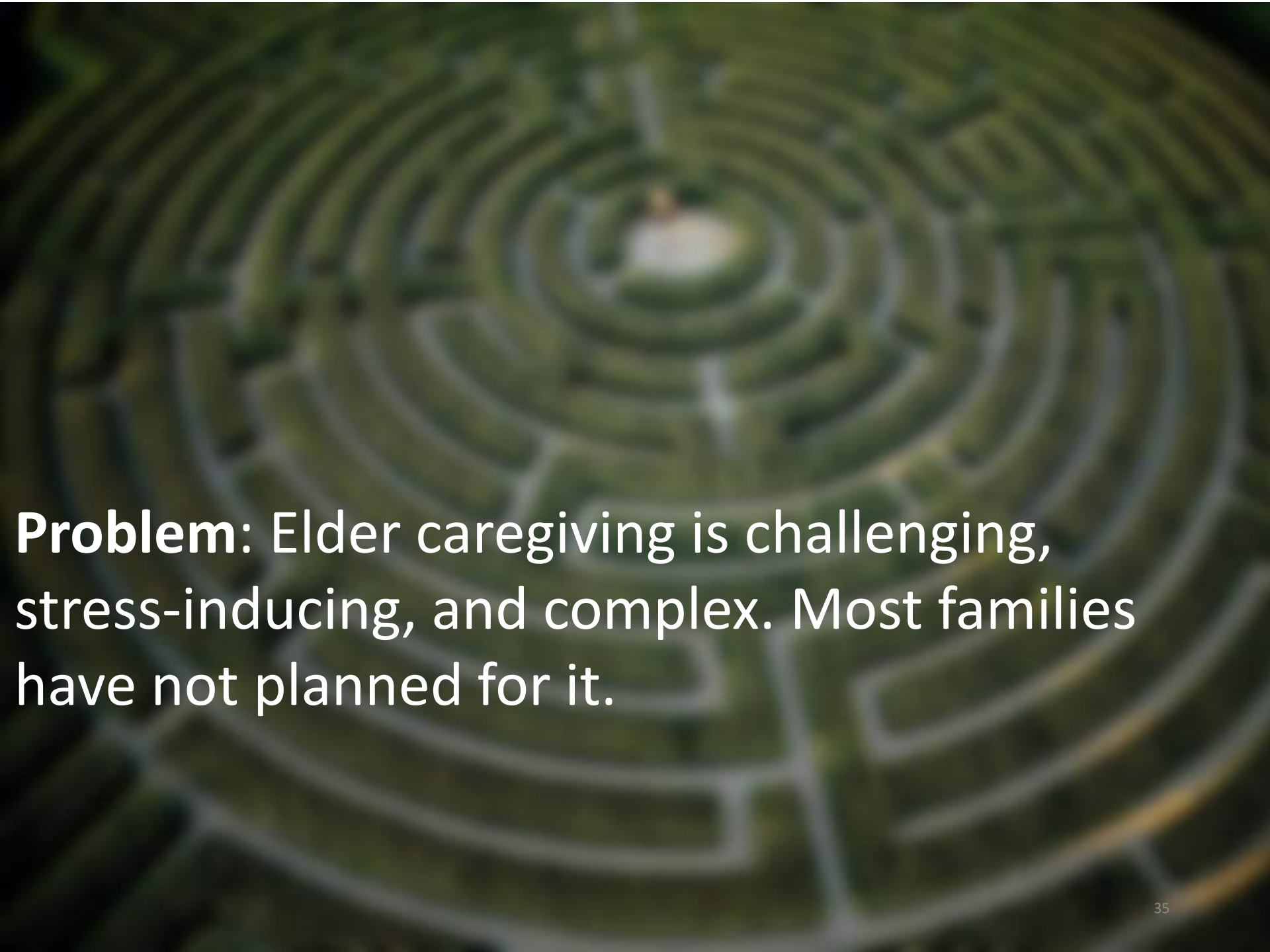


Four Keys to Making a Difference in a Family Caregiving Challenge

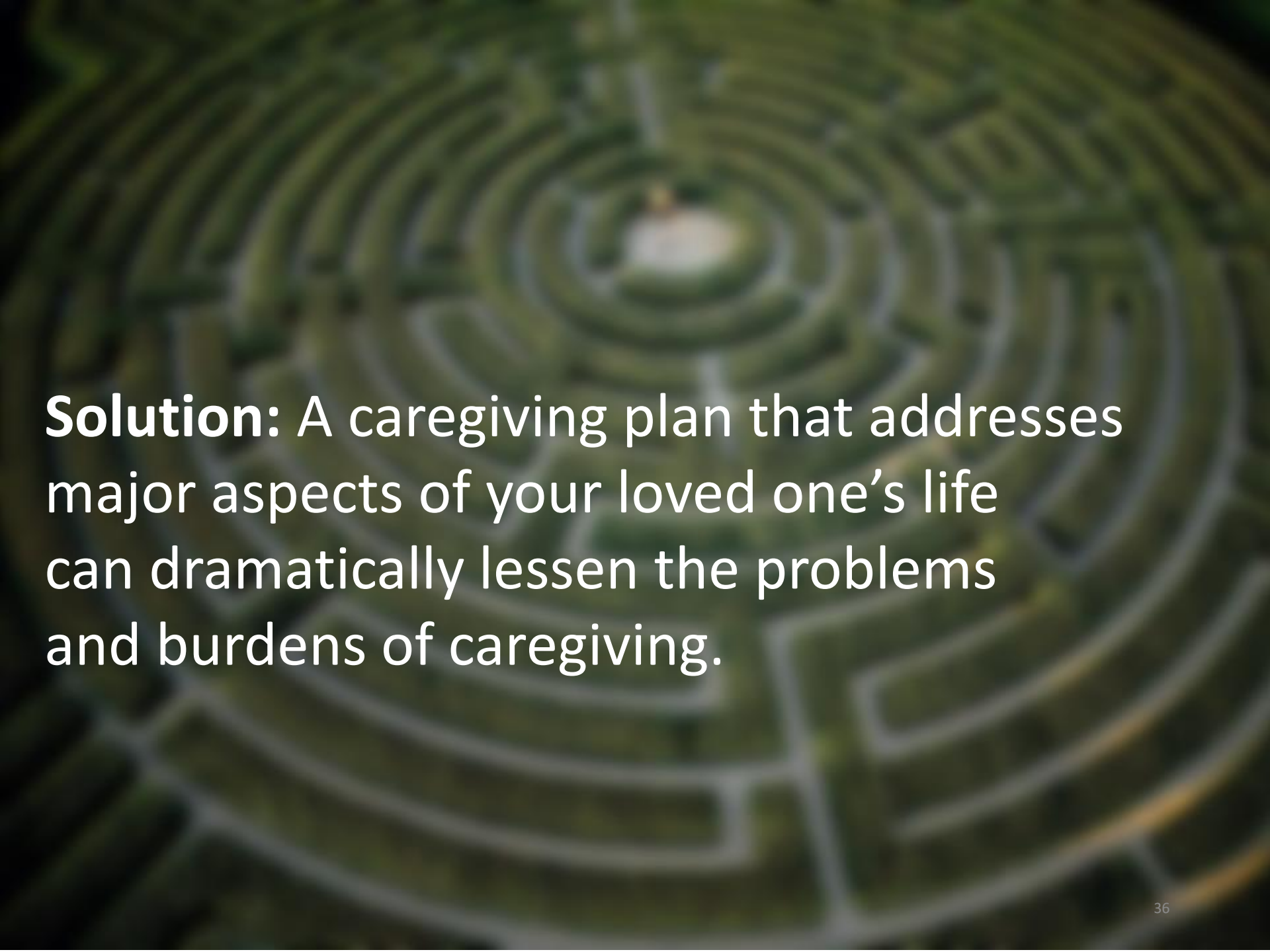
Presenter: Sean Bailey
Horseshoath Financial. LLC

Disclosures

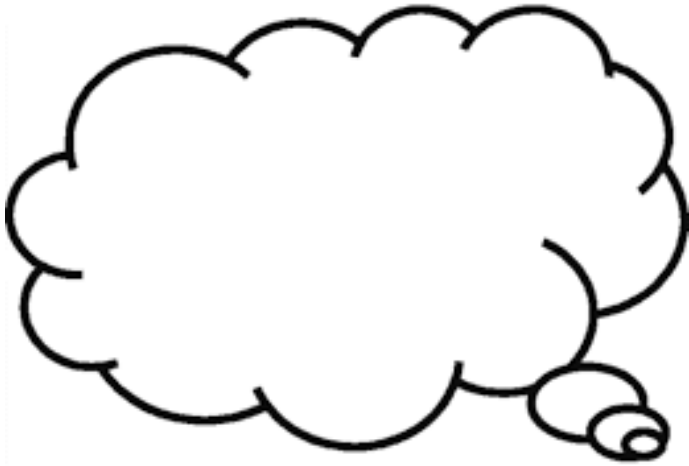




Problem: Elder caregiving is challenging, stress-inducing, and complex. Most families have not planned for it.

An aerial photograph of a large, intricate green maze. The maze is composed of many narrow, winding paths that create a complex, circular pattern. In the center of the maze, a small, bright area is visible, where a person appears to be standing. The overall scene is set against a dark, blurred background, emphasizing the maze's structure.

Solution: A caregiving plan that addresses major aspects of your loved one's life can dramatically lessen the problems and burdens of caregiving.



“What's the most important consideration as we start thinking about how to solve this problem?”

Key #1

Ensure Your Loved One's Good,
Continued Care With Smart Planning

Dynamic Patterned Introduction

SECURING ATTENTION

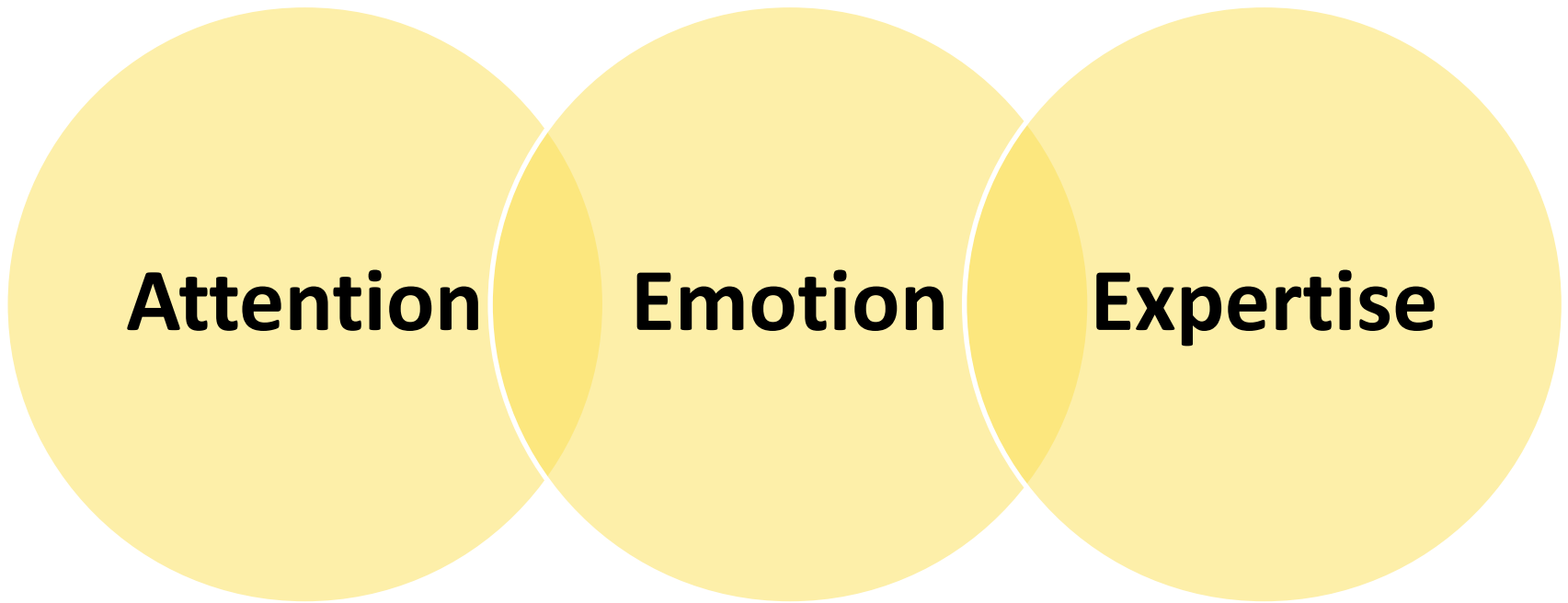
- ✓ Cold open
- ✓ Proper thanks

PROMOTING TRUST

- ✓ Why teach
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INTRODUCING EXPERTISE

- ✓ One-on-one meeting
- ✓ Information to take home
- ✓ Handling questions
- ✓ Linger over problem
- ✓ Transition to first key idea



Nailing Your Opening

Financial Educator Marketing Workshop



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- **Honolulu, HI Jan. 28-29**
- **Chicago, July 10-11**



Financial Educator Marketing Workshop



DAY ONE

- **Topic**
- **Venue**
- **Direct Marketing**
- **Social Media**
- **Integrated Marketing**
- **Event Preparation**
- **Delivering**

Financial Educator Marketing Workshop



DAY TWO

- **Delivering:**
 - **Opening**
 - **Middle**
 - **Close**
- **Appointment Setting**
- **Follow-Up**
- **CPAs Strategic Allies**
- **Financial Educator Marketing Plan, 2019**
- **Quarterly Coaching**

Financial Educator Marketing Workshop



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- **Learn more at:**
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Questions?