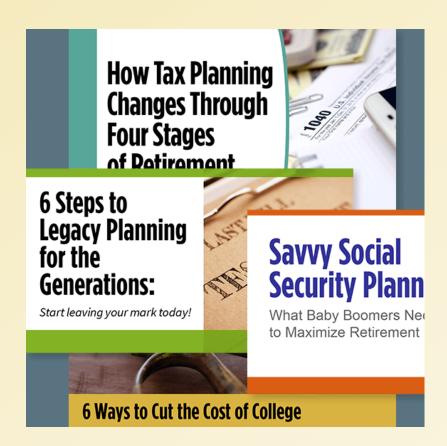


# 29 Presentations to Consider Delivering in 2019

**Presenter: Sean Bailey** 

**Editor-in-Chief** 

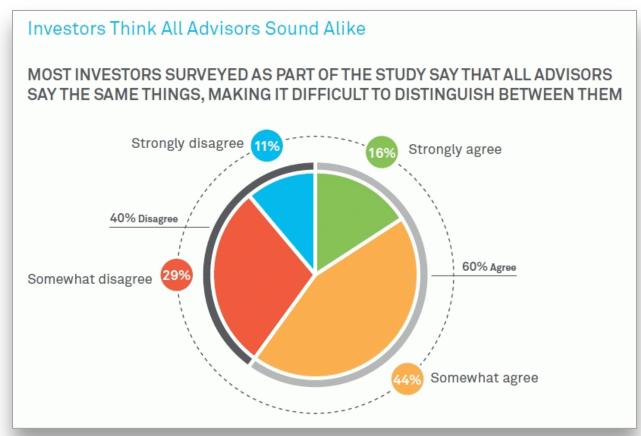
Horsesmouth



#### Advisors face many problems...

- Financial planning services can be hard to sell
- Robos prevent you from competing on investment management
- Your clients face complex, new problems
- A recession will cause your clients pain
- Financial planning is increasingly complex

#### All advisors sound the same



Source: Pershing, Study of Advisor Value Propositions, 2014

#### All advisors sound the same

MAKE TIMELY INVESTMENT DESCISIONS

PROVIDES COMPREHENSIVE INVESTMENT AND PLANING ADVICE MINIMIZE TAX

#### OUR PHILISOPHY IS IS AN INDEPENDENT FINANCIAL ADVISORY FIRM

WORKSWITH INDIVIDUALS AND FAMILIES ASSIST IN EVERY ASPECT OF YOUR FINANCIAL LIFE OFFER FEE-ONLY ADVICE

PROVIDES OUR CLIENTS PEACE OF MIND ASSURE YOUR ESTATE PLANNING NEEDS ARE MET

#### DEVELOP A SOLUTION THAT MEETS YOUR NEEDS

ARE AN INDEPENDENT ADVISORY FIRM PROVIDE COMPREHENSIVE FINANCIAL PLANING OFFER OBJECTIVE ADVICE PROVIDE HIGHEST QUALITY SERVICES CUSTOMIZE OUR ADVICETO YOU IS AN INDEPENDENT INVESTMENT FINANCIAL ADVISORY FIRM BUILD LONG-TERM RELATIONSHIPS

#### DELIVER INVESTMENT MANAGEMENT PROGRAMS

#### TAILOR EACH INVESTMENT PLAN TO INDIVIDUAL

WE TAKE NO COMMISSIONS IS AN INDEPENDENT WEALTH MANAGEMENT FIRM STRIVE TO UNDERSTAND YOUR RISK TOLERANCE FREE FROM CONFLICTS ON INTEREST

CAREFULLY INVEST IN SECURITIES PROVIDE A WELL-GROUNDED INVESTMENT APPROACH

HELP CLIENTS REACH THEIR FINANCIAL GOALS

OFFER INVESTMENTS MANAGEMENT ADVICE ACT IN THE BEST INTERESTS OF CLIENTS

PROVIDE OBJECTIVE/UNBIASED ADVICE DELIVER EXPERTISE IN ESTATE PLANNING PROVIDE CONFLICE-FREE ADVICE

WE MINIMIZE YOUR RISK OFFER PERSONALIZED FINANCIAL PLANNING

WE ARE COMPRESHENSIVE FINANCIAL PLANNING FIRM

Source: Pershing, Study of Advisor Value Propositions, 2014

Problem: Many advisors suffer from a "value proposition gap."

- Clients and prospects are often unaware of all of the financial topics you can help them with.
- In many cases, they seek out a new advisor because they believe this new advisor offers something that you don't.

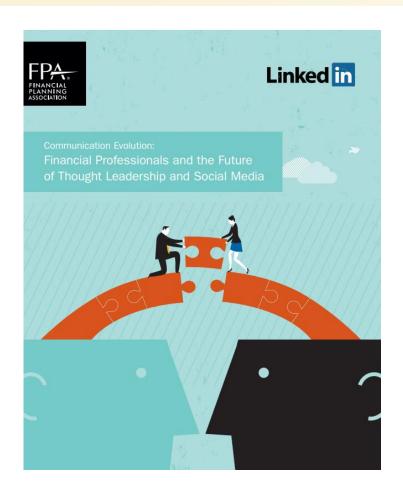
How do I let clients and prospects know that I can help them with various financial topics?

**Key Idea 1:** Many of the most successful advisors are positioning themselves as THE Financial Educator in their region.

#### Clients want education

"How important is it that your advisor provides you with education related to the market, investments or another financial topic?"

- FPA-LinkedIn Survey



#### Survey results

76%

of clients want advisors to deliver financial education

#### **Case Study: Victor Connor**

- Victor Connor
- Florida
- 40 years in the business
- Reinvigorated his business with successful workshops



# 'Why aren't you doing seminars anymore?'

- Built business doing seminars but then stopped
- Why? They were too successful



#### Planning for the future



- Brought on junior partner
- Wanted to ramp up business
- Financial Educator workshop

#### Victor's process

- Various topics: Caregiving, Cybersecurity, IRA, Generational planning, Medicare, and Social Security
- Lunch and dinner on Wednesday and Saturday
- New topic every other week



#### **Seminar logistics**

- 2 different venues:
  - Community center on Wed.
  - Office on Sat.
- Provides sandwich patters and drinks
- 10-15 people per event



### Marketing

- Newspaper ad every week
  - Financial educator
  - Lists topics and dates
  - **-** \$300
- Facebook boosted post
  - **-** \$30-\$40
- Email blasts to prospects, clients, connections



#### Follow up



- Invites attendees to a oneon-one meeting where he gets to know them
- At the end, asks for tax returns and statements to prepare recommendations
- Shares report at second meeting

#### Advice

- Focus on education; not selling
- Be consistent and visible
- Have handouts



# What topics should I be presenting on?

Key Idea 2: In order to close the value proposition gap, you need to present on topics that are keeping your clients and prospects up at night.

## Social Security Planning



- Audience: Pre-retiree, retirees
- Pain point: Topic is confusing and the wrong decision can have lifelong consequences
- Solution: Your education and advice and help prospects have a better retirement.

## **Medicare Planning**



- Audience: Pre-retriees
- Pain point: Most people do not understand the Medicare process and missed deadlines and mistakes can be costly.
- Solution: Your advice will help prospects avoid costly and irreversible mistakes.

### **Tax Planning**



- Audience: Everyone
- Pain point: The Tax Cuts and Jobs Act has brought the most substantial changes to the tax code in 30 years and people are confused.
- Solution: Educate
   prospects on the new tax
   laws to lower their tax bill.

# **College Planning**



- Audience: Baby Boomers and Gen X
- Pain point: College is one of the largest expenses a family faces.
- Solution: You can help prospects save on college by taking certain actions.

### **IRA/Retirement Planning**



- Audience: Pre-retirees, retirees
- Pain point: Many baby boomers are nearing retirement and do not know what to do with their retirement accounts after work.
- Solution: You can create a retirement plan that works for their lifestyle.

# Caregiving



- Audience: Baby Boomers
- Pain point: Most families do not have a caregiving plan in place when something catastrophic happens.
- Solution: You can educate prospects on the importance of a caregiving plan and help them create one that works for their family.

#### **Estate/Generational Planning**



- Audience: Pre-retirees, retirees
- Pain point: Everyone knows they need a will and an estate plan but few have something that is up-to-date and comprehensive.
- Solution: Help prospects control their legacy with estate and generational planning.

### Cybersecurity



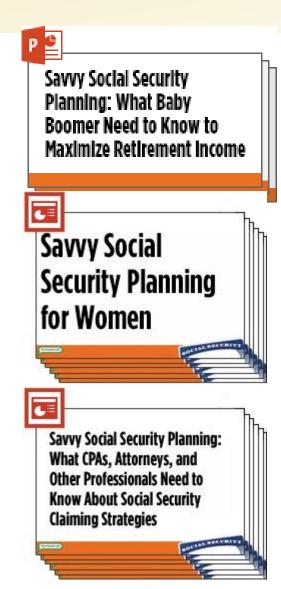
- Audience: Everyone
- Pain point: We are constantly bombarded with news of data breaches and hacks but have no one helping us improve our cybersecurity.
- Solution: You can be a cybersecurity guide and help clients and prospects create a cybersecurity action plan.

# How can I possibly present on all of these topics easily?

Key Idea 3: Horsesmouth has FINRAreviewed presentations and educational content on all of these financial topics. We provide you with slides, a script, and all the marketing materials you need.

# Social Security Planning

- Savvy Social Security Planning: What Baby Boomers Need to Know to Maximize Retirement Income
- Savvy Social Security Planning for Women
- Savvy Social Security Planning for Couples
- 4. What's New With Social Security? Seven Topics to Watch in 2019
- 5. Basic Rules and Claiming Strategies
- 6. Savvy Social Security Planning for CPAs



### **Medicare Planning**

- 7. Managing Health Care Expenses in Retirement
- 8. 30 Minutes on Medicare Basics
- 9. Transitioning to Medicare
- 10. Managing Health Care Expenses in Retirement for CPAs

#### Managing Health Care Expenses in Retirement

What Baby Boomers Need to Know About Medicare and Long-Term Care

#### 30 Minutes on Medicare Basics

What Baby Boomers Need to Know About Medicare

#### Transitioning to Medicare

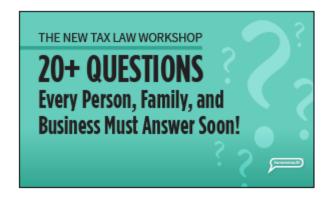
How health insurance works after you leave your job

> [Advisor Name] Firm Disclosures

### **Tax Planning**

- 11. The New Tax Law Workshop
- 12. How Tax Planning Changes
  Through Four Stages of
  Retirement





# **College Planning**

- 13. 6 Ways to Cut College Costs
- 14. An Inside Look at Qualifying for Financial Aid





### **IRA Planning**

- 15. Savvy IRA Planning for Boomers
- 16. 6 Retirement Account Options Every Retiree Must Know
- 17. An Overview of the Factors to Consider When Making Rollover Decisions
- 18. Savvy IRA Planning for CPAs





#### **Retirement Planning**

- 19. Life After Work: How to Create a Good Life in Retirement
- 20. How to Get Rollover Ready
- 21. COI Roundtable: Tapping into Retirement Accounts
- 22. COI Roundtable: Understanding the Net Investment Income Tax





# Caregiving

23. 4 Keys to Making a Difference in a Family Caregiving Challenge

4 Keys to Making a Difference in a Family Caregiving Challenge



### **Estate/Generational Planning**

- 24. 6 Steps to Legacy Planning for the Generations
- 25. How to Plan, Communicate, and Execute the Smooth Transfer of Assets and Values From One Generation to the Next

6 Steps to Legacy Planning for the Generations: Start Leaving Your Mark Today!

Savvy Generational Planning?

How to Plan, Communicate, and Execute the Smooth Transfer of Assets and Values From One Generation to the Next

Savvy Generational Planning

### Cybersecurity

- 26. 1 Hour to Savvy Cybersecurity: 10 Threats Every Person and Business Faces- and How to Fight Them Now
- 27. 30 Minutes to Savvy
  Cybersecurity: 5 Threats Every
  Person and Business Faces
- 28. Will Hackers Scam Your Business?
- 29. Hack-Proof Your Smartphone





### Ready-made presentations

- FINRA-reviewed slides
- Pre-written script
- Accompanying handouts



### Slide #1

Savvy Social Security Planning: What Baby Boomers Need to Know to Maximize Retirement Income

### Script

Welcome everyone, and thank you for coming. Today we are going to talk about Savvy Social Security Planning what baby bo omers need to know to maximize retirement income. When your parents retired, they probably didn't think too much about Social Security. They just went down to their local office as soon as they turned 65, or made of the retired end of the their local office as soon as they turned 65, or made of it in the retired early, and applied for benefits. They took their benefits for granted and didn't ask very many questions. But baby boomers are approaching the Social Security question in a very different way.

### Slide #2

- Baby boomers want to know:
- Will Social Security be there for me?
   How much can I expect to receive?
- When should I apply for Social Security?
- When should apply for Social Security
   How can I maximize my benefits?
- Will Social Security be enough to live on in retirement?

### Script

Baby boomers want to know: Will Social Security be there for you? You've been told for years that the system is "going broke." But now that it's almost your turn to collect, is that really true?

You also want to know how much you can expect to receive. Before you can retire, you've got to know how you are going to support yourself. That means doing a budget, lining up all your income sources and knowing how much you can expect to receive from each. Social Security, because it is a relatively known quantity, represents the foundation of that plan.

You're also probably asking when you should applyfor Social Security. You may have heard that if you apply early your benefit will be lower than if you apply later. But is it worth missing out on all those extra checks to have a higher benefit later on? We're going to shed some light on this important question today.

Something your parents probably never asked is how it is possible to maximize benefits. There is absolutely nothing wrong with using the Social Security rules to your advantage. Today we're going to talk about five ways you can maximize your Social Security benefits simply by knowing the rules and making smart decisions.

### THE BABY BOOMER'S GUIDE TO SOCIAL SECURITY

No. Name has been selected as a selected comparison of the first selected as a selecte

Control Statement and Control Statement (Control Statement Control Statement Control

A Section of the Control of the Cont

### that had become made to broom should

the consel finitely of Send Sendon as each, so the obcode tally boson as opening for a selection in the concoder The Sendon Sendon became explain began to be consecuted to the control of the sendon of control of the consecution conductor in the sendon of control control of a consecution to the sendon of control

The Market level of the designating that the in-

To enter 1 highly till at the first, the

### what is been benefit.

processing the section of the processing of the conparity of the section of the conflict of the conflict and the conflict of the conflict of the conflict conflict outliers of the conflict of the conflict conflict outliers.

a training or deposition and another the order of a retire of a re

 Landbounded places of records by to use an over the rest of vising and asymptotic dependent of four factors along the of the period of all or four factors. Street, at a applicable placement. Place is a second or one flace of the place of t

- \* Likeling Street, for all facility is not all the for comof facility the carbon papers of parts belong as 100. Wile follow the first streets of mobile facility for the facility of the streets of mobile facility for the
- The second second from the property of the party of the p
- advanced in the control of the first of the conal control of the control of the property of the concess of the control of the con
- at the final part of the part

### tion and bounds drawn to have bounds

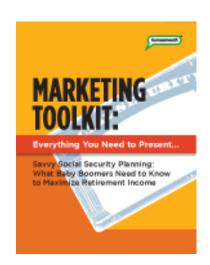
Note for communication for forced the point for producing to or forced that the communication forced the ground to the development of the communication for the communication of the colors of the communication of the colors of the col



# Customizable marketing materials

- Marketing toolkit
- Postcards
- Flyers
- Press releases





### Follow-up materials

- Article reprints
- Pre-written emails and phone scripts
- Drip marketing campaigns
- First meeting guides





# Is it easy and affordable to have access to all these programs?

**Solution:** Become a Horsesmouth Master Member.



The only program that enables advisors to learn, promote, teach, and advise clients on life's complex financial decisions...

What's included? Comprehensive access to all HM memberships valued at over \$6,900 per year

- Advisor/Client (\$997 value)
- Advisor/CPA (\$597 value)
- Horsesmouth (\$247 value)
- Savvy Social Security Planning (\$597 value)
- Savvy Medicare Planning (\$597 value)
- Savvy IRA Planning (\$1,297 value)
- Savvy College Planning (\$597 value)

- Savvy Cybersecurity (\$597 value)
- Savvy Caregiving Planning (\$397 value)
- Savvy Generational Planning (\$597 value)
- What's Working Now (\$97 value)
- New Tax Law Briefing (\$397 value)
- Savvy Tax Planning (Coming in 2019!)



The only program that enables advisors to learn, promote, teach, and advise clients on life's complex financial decisions...

### What else?

- All memberships—all the technical training, client education, communication and marketing support for one price, in one place, on one annual billing cycle, for you and your team...
- FREE shipping and handling on all Horsesmouth products...
- A 25% discount off of all Horsesmouth products—including Key Financial Data and extra Boomer Guides...
- A 25% discount off of all Horsesmouth advisor training workshops, a \$500 savings!...
- All new client materials every year...
- Plus, get the lowest first-year rate by subtracting the credit for your existing membership(s).



The only program that enables advisors to learn, promote, teach, and advise clients on life's complex financial decisions...

### What do our Master Members say about why they like the program?

- "I use the Master Membership to get new clients—through the presentations and supporting literature, which can all be edited and personalized to my preferences." —Jesse Travis, San Antonio, TX
- "I need to **expand my range** to be the "go-to" expert for all things financial when it comes to my clients." —Wendy Bennett, Butler, PA
- "Access to professional marketing material in all subjects related to retirement." — Joyce Khoury, Playa del Rey, CA
- "It's very convenient to have one place to go to get tons of information—much of it **compliance approved**." —Shawn Foster, Dallas, TX



The only program that enables advisors to learn, promote, teach, and advise clients on life's complex financial decisions...

You get everything for \$2,997—

a 57% discount

(Plus a credit for any programs you currently own.)

www.horsesmouth.com/master

Or contact Cliff Moulton for a demo:

cliff@horsesmouth.com



- Do you want to build your reputation as a financial educator?
- Learn all the workshops tips and develop a full-blown Financial Educator marketing system
- Join us in Hawaii: January 28-29, 2019
- www.horsesmouth.com/educator