



COVID19 Survival Kit



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Covid-19 Business Plan

The obstacle in your way is but a steppingstone on your journey - Marcus Aurelius

Introduction

The Covid-19 crisis is both an obstacle and an opportunity. On the one hand, volatile markets are good for annuity sales as we experienced in the 2007-2008 financial system crisis as well as in the 2000-2002 tech collapse.

However, there is a challenge: With social distancing and people afraid to attend dinners, workshops, and appointments, it is difficult using traditional marketing techniques to generate new business.

This booklet, with the assistance of the BHFМ support staff, is what you need to take advantage of this opportunity.

Your first step is to focus on your existing clients, and then to ask them for referrals. Within your book of business are tons of clients that are thrilled with what you have done for them. Not only have you most likely saved them a bunch of money from market loss, but you have given them a much greater gift...the ability to retire on time!

Without you, many of these clients would no longer be able to retire. I have heard from advisors that clients told them “If it wasn’t for your help, I would be working for many more years and may never be able to retire.”

This is why you do what you do! This is why you are in the retirement planning field - for times exactly like the ones we are in. Think about it: For the past 6 or 7 years you have battled the fact that the markets are roaring, and many people didn’t see the value of guaranteed products. Now is your opportunity to step to the front of the line and talk about the great job you did for your clients!

The second step is to use the latest technology to overcome social distancing and land new clients - entirely online if necessary.

What you need to do is simple:

1. Call, email, and send videos to your existing clients.
2. Reassure them that they are still on track to accomplish all their goals in retirement and their portfolio is doing what it is supposed to by providing them with a complete financial picture.
3. Tell them you are looking to help as many people as possible during this crisis and have extended your office hours to accommodate - as well as offering online meetings.
4. Ask them for names and introductions.
5. Follow up with the referrals.
6. Tell them what you do and that it is imperative that you get together.
7. Identify and market to lost leads: Leads you have previously spoken with or who have attended dinners or workshops, but you did not close.
8. Reassure them that despite their not having previously engaged with you, you can show them the light at the end of tunnel and that they can still meet their retirement goals.
9. Market to new prospects, allowing for online presentations and meetings.

CRM:

Before we begin, we want to stress the importance of using the best practices to implement an effective CRM system.

As the Covid-19 crisis took hold in the United States, our related advisory firm, Financial & Tax Architects (FTA) was able to effectively communicate with both our existing client base and previously lost leads because of our CRM implementation. FTA has 3 in-house agents and it was able to immediately generate calls, send both emails and videos to clients as well as previously lost leads with a few clicks of the button.

Think about this for a minute: This firm had 3 different agents. Each agent needed to make calls, send emails, and send videos both to their existing clients as well as leads - all while abiding by the regulations regarding not contacting leads who asked to be placed on a Do Not Call list.

For some firms this would have meant hours of painstaking hard work to identify which leads who had previously attended a workshop or seminar belong to which agents. Because FTA had a proper CRM system it was just a few clicks of the button to automatically send the right emails and videos to the right clients and leads.

FTA's CRM system also allows for the easy booking of appointments. When a new appointment is booked it automatically generates a series of tasks and categorizations as the lead moves through the sales process.

A properly designed and implemented CRM system is critical to the long-term health of your firm - as well as for dealing with challenging times like these.

Since you have chosen to affiliate with BHF, you now have complete access to the knowledge and time of FTA's staff to help you get a proper CRM system in place.

Clients

Your clients are nervous. They need to see you as the safe harbor in this storm. They need to know that THEY ARE OK - and you need to show them that.

As we tell the reps that we train all the time, “Every negative is a positive”. Your job is to find the positive in what is happening and sing its praises to your clients!

Here’s how:

When you speak with your clients, be prepared to show them the overall return on their TOTAL portfolio.

So how do you do that if you’re a straight insurance producer and how do you handle it when you have a securities license?

Let’s start with those of you with securities licenses since the market is down so much. How do you show your clients that they are ok?

By focusing on their total portfolio! Along with this booklet we have also sent you an excel spreadsheet that helps you make this point.

It’s easy: show your clients how the total return of their total nest egg is doing by combining all the assets that they own (AUM and FIA’s).

As an example, let’s assume your client has \$1,000,000 invested with you - with half in Assets Under Management (AUM) and half in an annuity. Let’s assume the AUM is down 20% from the peak.

If the HALF of their money in AUM is down 20% and the other half in the FIA is not down at all that means that, overall, their portfolio is only down 10%, and our spreadsheet is a simple way of showing that.

Hopefully you did what FTA does and your client’s annuity has an income rider that covers all their income needs for the rest of their lives.

If this is the case, be sure to highlight that, and watch your client’s fears melt away.

They are set for life and never have to worry about running out of money because their income is guaranteed for life!

Remember: focus on the POSITIVES.

- Focus on the fact that even though the markets have gone down, their total nest egg is only down a fraction of the total stock market.
- The really nice part is that you believe you have their AUM well positioned, so that when the market does come back they should be well-positioned to profit from the coming upswing in the market.
- And the best part is, that no matter what, their income is locked down and they are set for life!

So, what do you say to your clients if you are an insurance only producer to reassure them?

You basically drive home many of the same points from above.

Drive home the fact that since they made the wise decision to work with you, the portion of their nest egg with you hasn't lost a single penny. Their nest egg is protected and is continuing to do exactly what you said it would do; grow during the good times and be protected during the bad times. Your clients are OK!

Once you hammer these points and your clients are reassured, now is the time to pivot into asking for referrals.

Your client's family, friends, neighbors and co-workers are freaking out and wondering if they are going to lose out on their retirements.

Re-enforce the point that their family, friends, neighbors, co-workers DESERVE the same peace of mind that they (your clients) have. Don't let them off the hook on this point. On the next page is a sample of the script that FTA is successfully using in its retail practice.

Phone Script to Existing Clients:

Mr/Mrs client, I am reaching out to you today to reassure you that your portfolio is doing just fine! I wanted to remind you that we built your retirement plan so that even if the markets go crazy...you will still be able to accomplish your goals in retirement and achieve your highest retirement values.

You are just fine. (give them some insight on their portfolio using the spreadsheet included with this booklet, if necessary and some of the verbiage in the above paragraphs).

The other reason I am calling is that your family, friends, neighbors and coworkers are really hurting and need the peace of mind you have! I would like for you to introduce me to these people you care about so we can help them as well. Think of your family, friends, coworkers, neighbors, or people you go to church with.

- Who immediately comes to mind?
- Would it be okay if I call them?
- Would you mind letting them know that I will be calling them so they will take my call?
- Who else comes to mind?
- Of these names you have given me...who would be most likely to take my advice?

Thank you so much for your help! Again... if you could please let these people know I will be reaching out I would greatly appreciate it. If anyone else comes to mind... just email my office and we will get in touch with them. Thanks!

Email/Snail Mail Template for Clients

Mr./Mrs. Client

Wow! What crazy times we are living in right now. The threat of this global pandemic called Covid-19 has wreaked havoc to our daily lives.

The good news is you were prepared for this! Your accounts with us are performing exactly as planned. The private wealth strategies are well positioned to take advantage of the markets when they recover, and your annuities haven't lost a dime!

Unfortunately, there are many people out there who are hurting and scared. If they don't act fast, they could be in danger of losing their retirement dreams and be forced to work the rest of their lives!

These people, your family, friends, neighbors and coworkers deserve the same peace of mind that you enjoy.

What I would like is for you to give me a few names of people you know and care about that we could help. Think of your family, friends, neighbors, coworkers, or even people you go to church with.

I will do a review with them and then build them a plan with step by step instructions on how they can retire without worry!

Our office has extended our hours to nights/weekends to accommodate as many people as we can in these scary times.

Please reply to this message with their:

1. Name
2. Relationship to you
3. Phone #
4. Email address

Thank you so much for trusting us with your retirement planning needs. It brings us great joy to know that we have helped people be able to enjoy retirement no matter what is going on in the world around them.

Thank you,

(agent name)

Client Reassurance and Referral Video Script

Hi, it's (AGENT NAME). I just wanted to send you a quick video note to let you know that we are carefully watching your nest egg. Yes, there's a lot of turmoil in the markets and economy right now, but the most important thing that I want you to have is the peace of mind of knowing that you are going to be OK!

You are OK!

We put your plan in place to weather just this kind of storm and I want you to know that you are still ok. Your plan is working AS PLANNED, and you're still on track to accomplish all your retirement goals and achieve your highest retirement values.

So, rest assured that your retirement is still on track!

On a related subject.... many of your family, friends, neighbors and coworkers are not enjoying the peace of mind that you have right now.

As a matter of fact, most of them are downright scared right now. They are wondering what to do and if they are even going to be able to retire.

Your family, friends, neighbors and coworkers are drowning in a sea of turmoil and uncertainty and THEY NEED YOUR HELP.

If I haven't already called you, I'll be reaching out to you in the next day or so. I'll answer whatever questions you have about your portfolio and why you have such wonderful peace of mind.

I then want to talk about your family, friends, neighbors and coworkers. I want to discuss which of them are most important to you and how you can introduce them to me so that I can give them the SAME PEACE OF MIND that YOU CURRENTLY ENJOY.

You owe it to these people to give them a life raft in this sea turmoil.

(YOUR COMPANY NAME) is that life raft and we'll make sure they have the peace of mind that they deserve. The same peace of mind that you currently have!

I'll be in touch soon!

In the meantime, rest easy knowing you are OK, and very soon, the people that are most important to you will also be ok.

Thank you!

Agent Name/company info/footer

Prospects

Your prospects probably already have a preconceived notion about who you are. Therefore, it is vital that you RE-FRAME how your prospects see you.

Do not make the mistake of trying to pitch them a product or any kind of a “solution” over the phone. The goal is NOT to make a pitch or get them to buy something from you, the goal is to comfort them and get them to “take the next step”.

What’s the next step?

The next step is going to be to book a meeting to discuss how you can help them get the peace of mind that they deserve.

How do you do this?

Your goal, whether it’s in your emails, snail mails, videos or phone calls (you should do all of these) is to get the prospect to see you as the safe harbor in this sea of turmoil.

Focus on power phrases like,

- “...the peace of mind that you deserve...”,
- “The same peace of mind that our clients have...”,
- “...to know, just like our clients, that your retirement is safe and secure...”,
- “...that, just like our clients, you’ll be able to accomplish all your retirement goals and achieve your highest retirement values, no matter what...”,
- “...you owe it to yourself to spend the time necessary with us to find out how you can have the same peace of mind as our clients...”,
- “...a few minutes of your time is worth a lifetime of peace of mind and you deserve that...”,
- “...I know you’re scared and not sure what to do (you think you don’t want to do anything right now), but you don’t deserve to feel like that. I’ll show you how to have the retirement security that you deserve in exchange for just a few minutes of your time. And you know what, it’s worth a few minutes of your time in our office or over the internet while sitting in the comfort of your own home to find out how you can have that security...”

Notice, with all the power phrases above, none of them mention an annuity or AUM or life insurance. They don’t mention anything other than FEELINGS.

Your prospects are SCARED and they want someone to speak the language of “security” and “peace of mind”. They want someone to let them know that they can still have everything they want.

The entire purpose of these emails, snail mail, videos and phone calls is to help you find the prospects that want to feel safe and secure.

Sure, many of the prospects will still say no; and that's ok. You can't help everyone. All you're looking for are the handful of prospects that YOU CAN HELP!

If you feel the need to talk about a "Great New Product" or your newest "Cool Shiny Object" that you want to sell.... STOP. Do NOT do that. Go take a deep breath until that urge goes away and then come back and focus on what actually matters to people.

We can promise you it's not that "cool new product" that you think you want to sell. How do we know that?

In FTA's office they'll likely gather \$75,000,000 to \$100,000,000 of total assets this year and not once will FTA pitch a single product.

FTA will gather all those assets by focusing on what prospects EMOTIONALLY WANT and then present it to them in a LOGICAL MANNER... just like you'll learn in the training videos that you now have access to now that you've affiliated with BHFm.

That's why FTA agents consistently close, on average, 50% - 60% of the COLD prospects that come to the FTA office.

The average buying unit that does business with FTA buys an average of \$540,000 of FIA's, and invests an average of just over \$500,000 of AUM.

Hopefully you think those are quality numbers.

On the next page you will find sample email/snail mail templates, as well as some phone and video scripts that FTA has been using during this crisis.

Since you have affiliated with BHFm, you have access to FTA's and BHFm's full suite of marketing and sales products and services, including BHFm's renowned planning software, as well as the full support of FTA's and BHFm's coaching and administrative staff. In addition, you have access to all our training videos, videos on how to give educational workshops, and how to do 1st, 2nd and even 3rd meetings (all videotaped and scripted for you to learn).

We encourage you to take advantage of BHFm's world class training and coaching. All our training is strictly "meat and potatoes". No fluff, no rah-rah, just straight up training on how to market to and close High-Quality Prospects.

Our coaching is second to none. You have direct access to us. You can speak directly with Scott Brooks for a coaching call when needed. The same is true for Gordon Haave, Andy Dodge and Andy Claus. We'll either take your call, or if we're on a call, you can leave a message and we will call you back very quickly. We're here to help you grow your business and encourage you to use our skillset to help you grow the business you want!

Email/Snail Mail Template to Prospects

Markets are crashing. The economy is verging on recession. And you're getting ready to retire or, maybe you're already retired. The global threat of the coronavirus and the global panic it's causing, coupled with Russia and Saudi Arabia attacking the US oil industry are fueling the current stock market decline.... a decline we haven't seen since the Great Recession of 2008.

You don't deserve this stress. You deserve peace of mind....and you can have the peace of mind that you deserve by having a Written Retirement Financial Plan in place that will guide you through these difficult times.

Here at (insert your company name) we build retirement plans for our clients that prepare them for times like these. Our clients know that no matter what happens with the stock market or the economy...they will be just fine! They will be able to accomplish all their retirement goals and achieve their highest retirement values because they are following their plan. do the things they want to do in retirement and accomplish all their goals.

Since February 19th, the S&P 500 is down a staggering amount and with the possible threat of quarantined cities this would devastate the markets even further. What this means is that many folks that were planning on retiring or that have already retired may be in real danger of running out of money in the future. In the financial crisis of 2007, 2008 and 2009...it took the markets around 5 - 6 years just to get back to even (i.e. to get back to their 2007 highs).

If you are at or near retirement age, or already retired, you owe it yourself to make sure you have a plan that doesn't depend on just the markets. My staff and I have extended our meeting hours with this looming crisis so that we can help as many people as possible get the peace of mind they deserve with a written retirement financial plan.

Please give us a call at (insert your number) so that we can sit down in person or over an online meeting and go over your situation and make sure you are prepared for whatever the future has in store, so that no matter what happens you will accomplish all your retirement goals and achieve your highest retirement values.

To make it easy for you to meet with us, whether in person or on a private webinar, there is no cost to you for this meeting, and there is no cost for us to put together your written retirement financial plan. We want to make it as easy as possible for you to see how you can have the peace of mind that you deserve!

Thank you,

Agent name/company info/footer

Phone Scripts to Prospects:

Hello, can I speak to Mr/Mrs Prospect? Hi this is _____ with _____.

The reason for my call is that you (pick one)

1. Attended a Retirement 101 class (or seminar, dinner) of mine (or)
2. You met with me but didn't implement your written retirement financial plan (or implement our recommendations).

We never did business, but that isn't important right now. As I'm sure you are aware, the markets have been in a free fall and people have lost a lot of money!

So much money that they may no longer be able to retire as planned. Have you checked your investments lately?

Even as bad as things are, our clients are doing great and have peace of mind that they are still on track to retire comfortably and achieve all their retirement goals.

We'd like you to have that same peace of mind.

We have extended our office hours to include nights and weekends to make sure we can help as many people as possible get out of harm's way and protect them for the future. And to make it as simple as possible for you, you can even do an online private webinar with us for this meeting from the comfort of your own home.

Let's get you on the schedule as soon as possible so we can stop the bleeding and give you the peace of mind you deserve. Grab your calendar and let's schedule a time for us to meet.

Agent Video Lost Lead Script

Hi, I'm (Agent)! I was your instructor at your retirement financial planning 101 class (or you attended my dinner seminar, or you've shown interest in working with us in the past).

One of the things that we focused on in class (dinner, or the last time we spoke), was market volatility and how "losses hurt you more than gains help you™." Recently, we have seen volatility in the market that we haven't seen since the 2008 recession.

I'm reaching out to you to extend the offer again for me to help you put together your written retirement financial plan. Our client's who have worked with us to create and implement a written retirement financial plan all have the peace of mind of knowing that they are going to all their retirement goals and achieves their highest retirement values despite current market and economic situation. This is the peace of mind you deserve.

Having that plan will give you the peace of mind that our clients have, knowing that you have safeguards in place to weather this storm.

If you're interested in taking me up on this (academic offer) (no cost no obligation offer) as an (extension of the course you took) (dinner you attended). Please respond to this email or contact me at the office. Either way, my staff and I will be reaching out to you in the next few days to see if you'd like to meet with us to get the peace of mind you deserve.

Thank you

NOTE TO AGENTS: Further on in this handbook are the optimum equipment and software needed for recording videos, as well as simple instructions for those using just a laptop.

Recording a video can be difficult. You will make a lot of mistakes. Don't worry. If you make a mistake don't stop recording, just stop speaking for 2 seconds and try it again. If you make a mistake, keep going. Do NOT hit the pause button. Just make one long continuous video even if it's full of mistakes.

You'll then send that one long continuous video, mistakes and all, to BHFM. BHFM's media staff will edit your video for you as well as add your logo and appropriate disclosures and then send the completed version back to you as quickly as we can! (Yes, that is part of the service we are currently offering to all BHFM affiliated agents!)

Marketing:

If you study what happened during other major recessions, the companies that increased their marketing during recessions unseated their biggest competitors.

For example:

- Post owned the cereal market in the 1920's. But when the great depression hit, they pulled back on advertising. Kellogg's doubled down on their marketing with a new cereal, "Rice Krispies." Kellogg's surpassed Post as the #1 cereal maker and Post never regained their #1 position.
- There are endless examples of other companies (including Amazon during the 2008/2009 financial crisis) that have taken over their competitors and dominated the market when they increased their marketing during economic downturns

For the next few weeks, while your competition is languishing, you need to be prepared to deliver a solid message to your prospects via online marketing. Webinars and one-on-one meetings over the net will help set you apart.

First things first: These are not that difficult to do. In this packet, we have included the simple steps and equipment that you will need to implement your online marketing plan.

Our media department stands ready to help you get this done. If you need help or insights call BHFMs Director of Media, Matt Dorman. He'll guide you through the process and answer your questions. Matt's direct line is: 314-758-1846 and his email is matt.dorman@fta-fmo.com.

Matt will edit any of your videos for you and get them back to you. Matt is a great resource; so, use him!

Of course, people are reticent to get out and go to face-to-face meetings right now (with the whole "social distancing" thing). But that's ok. You can still reach out to them by doing webinars and live one-on-one online meetings.

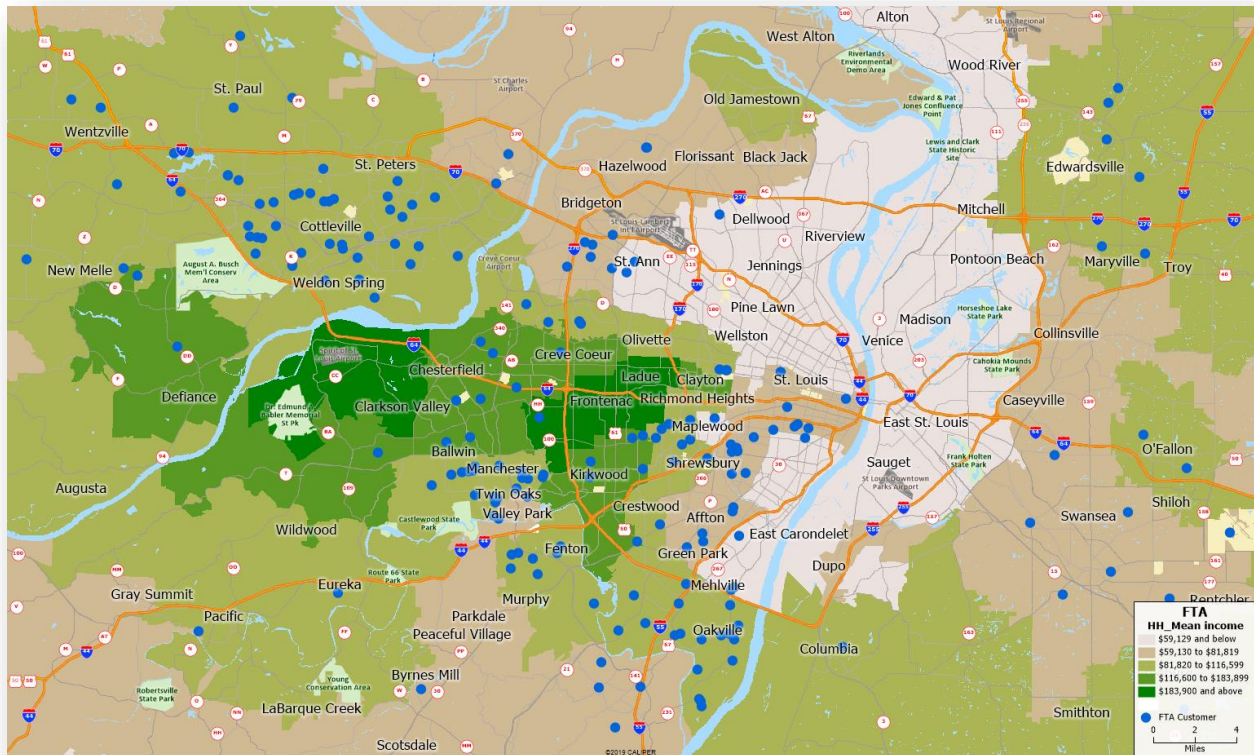
The goal is to keep your marketing machine going and targeting the High-Quality Prospects that BHFMs specializes in marketing to.

One of the most important aspects of Marketing is getting the best bang for your buck. You need to know who you should be marketing to - what your target market looks like and where they live. For example, FTA has become a leading Financial Planning firm in the St. Louis area by knowing exactly what its target market is, and where they live. FTA calls its target market "The forgotten middle class". These are the HIGH-QUALITY PROSPECTS that you want coming to your office every day.

Client Demographics

Where does the Forgotten Middle Class live in the St. Louis area? Where do you find High-Quality Prospects (prospects that need and want your services and have a minimum investable net-worth of at least \$500,000 - \$1,500,000)? As an example, the average FTA prospect has \$1.5 million of investable assets. So, where do you find these High-Quality Prospects?

FTA knows precisely! Below is a map of FTA's client base.



The above map tells us the following: Shaded in green is the income per area. The blue dots are the locations of FTA customers. What does this tell us? It tells us that FTA customers are generally NOT in the wealthiest areas! This is important. Many advisors make the mistake of marketing just to the wealthiest areas. What's the problem with that? Competition! The wealthiest areas are constantly bombarded with marketing efforts made not just by independent advisors like yourself, but also by the largest institutions.

In fact, your best customers are in areas where the median income is not particularly high. These are people who have worked and saved for 20, 30 or 40 years, people who are now worried about their retirements, and are underserved in the marketplace.

To get this kind of research on your own client base, we need the following data elements:

- Customer Address (No names)
- Customer Birthdate
- Asset Value
- Contract Date
- Past 3-5 Years

So, how do we reach these High-Quality Prospects (the Forgotten Middle Class)? Here is what you're going to do:

Direct Mail

People may be “social distancing” but they are still getting mail. During these difficult times, direct mail is a great way to drive new and old prospects to your ONLINE events, whether that is an online webinar or an online one-on-one meeting.

One of the most prosperous forms of marketing is direct mail. Who actually reads mail these days? The forgotten middle class does, and FTA has built the core of its business on direct mail. FTA uses direct mail very effectively to drive High-Quality Prospects to a one-night Retirement 101 adult education workshop. This workshop is three hours long and NO food is provided - not even water.

Ask yourself, when you were in college did your professors ever provide you with food or drinks?

These workshops are the bread and butter of how FTA will gather \$75,000,000 - \$100,000,000 of assets (FIA's, AUM and Cash Value) in 2020.

Why are they so successful?

Because FTA frames itself completely differently than its competitors. FTA provides a college course to attendees. This is NOT a sales presentation that happens to be given at a college or university. It is a complete course that re-frames you as an instructor rather than just another salesman - with a hook - to get them to finish the class and complete their written retirement financial plan in your office in one on one meetings.

Whether you do them at a college or online via webinar, you need to use our college educational workshops. As a BHFMA affiliated agent, you have complete access to all videos, scripts and written instructions on how to give an educational retirement workshop as well as having full access to our staff on what to do, when to do it and how to do it. You even have access to Scott Brooks and his team on how to give an effective workshop. This program works. Agents all over the country are having fantastic results using BHFMA's Educational Workshops.

However, even if you are not doing an educational workshop, you need to know who to send your mail to.

We have an exclusive agreement for both of our “Webinar” and “One-On-One Meeting” mailers with Chase Hebler at Powermailers direct.

Chase’s direct line is: 813-453-1969. We have negotiated a very special temporary discount to help you get these mailers out ASAP!

These mail pieces are designed to drive High-Quality Prospects to your marketing events and/or to meet with you online or in person.

Prior to Covid-19 FTA drove leads to an in-person educational workshop. It is important to maintain your existing image with prospects for online efforts. Below are some recent mailers that BHFm agents have sent out. Notice that the change to online and one on one meetings is subtle. Prospects are still invited to an educational workshop, just the delivery format has changed.

12412 Powerscourt Dr., #25
St. Louis, MO 63131

Presented BY
US Financial
FUND
Tampa, FL
Period 2019

WEB-BASED ADULT EDUCATION

Bonus Subject: **SECURE Act**

Online Baby Boomer Retirement Course

REGISTER BY APR. 9TH TO ENSURE A SEAT!

Normally held at:
WEBSTER UNIVERSITY* AND JEFFERSON COLLEGE*

COURSE REGISTRATION NOW OPEN! CALL 1-800-769-7442

Thursday, April 16 6:00 PM - 8:30 PM
Wednesday, April 15 6:00 PM - 8:30 PM
Tuesday, April 14 6:00 PM - 8:30 PM

Normally held at:
WEBSTER UNIVERSITY* AND JEFFERSON COLLEGE*

Normally held at:
WEBSTER UNIVERSITY* OR JEFFERSON COLLEGE* (SEE INSIDE, CLASS CHANGED DUE TO COVID-19)

YOU ARE INVITED TO AN EXCLUSIVE WEBINAR EVENT HOSTED BY (WEBINAR SITE)

Investment Pitfalls & Controlling Taxes in Retirement
How to Minimize Risk and Volatility
When to Take Social Security and How to Maximize Benefits
How to Develop an Income Plan
Questions to Ask an Advisor

COURSE REGISTRATION NOW OPEN!
Call 1-800-769-7442

3340 Marlin Drive, #100
Idaho Falls, ID 83404

Presented BY
US Financial
FUND
Tampa, FL
Period 2019

ONE-ON-ONE ADULT EDUCATION

Bonus Subject: **SECURE Act**

Individual Baby Boomer Retirement Course

REGISTER TODAY TO ENSURE A SEAT!

Normally Held at:
IDAHO STATE UNIVERSITY* (CLASS CHANGED DUE TO COVID-19)

COURSE REGISTRATION NOW OPEN! CALL 1-800-905-0700

At the completion of your financial review we will send you a Complimentary \$100 Gift Card to Amazon or Walmart to help with supplies during these uncertain times.

Normally held at:
IDAHO STATE UNIVERSITY* (CLASS CHANGED DUE TO COVID-19)

Normally held at:
IDAHO STATE UNIVERSITY* (SEE INSIDE, CLASS CHANGED DUE TO COVID-19)

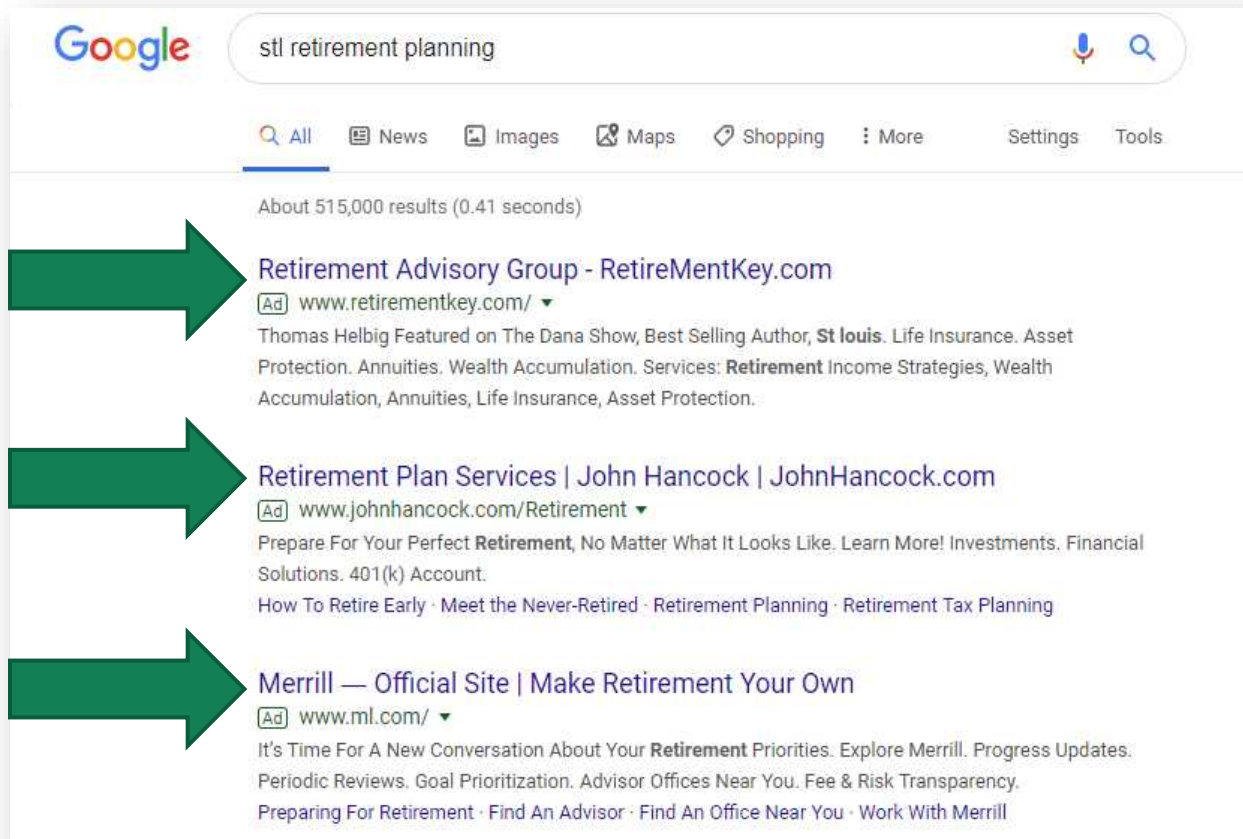
YOU ARE INVITED TO AN EXCLUSIVE VIDEO CONSULTATION

Investment Pitfalls & Controlling Taxes in Retirement
How to Minimize Risk and Volatility
When to Take Social Security and How to Maximize Benefits
How to Develop an Income Plan
Questions to Ask an advisor

COURSE REGISTRATION NOW OPEN!
Call 1-800-905-0700

Internet Marketing

We have a special arrangement with one of the top internet marketing firms in the nation to help you get your message out during these difficult times. Our internet marketing partner can help you set up directed marketing to the High-Quality Prospects that you want to see. The key, as always, is to get the best bang for your buck. The big boys spend a lot of money purchasing the top keywords:



What you want to do is purchase the keywords with low competition. The chart on the next page shows you the results of a recent keyword search study in greater St. Louis. You want to buy the words with medium and lower competition:

| Keyword | Avg. monthly searches | Competition | 2018 | | | | | | | | | | | | 2019 | | | Total | Share | Cume Share |
|-------------------------------|-----------------------|-------------|-------|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|-----|-------|-------|------------|
| | | | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | | | | | | |
| financial advisor | 1,000 | High | 1,000 | 880 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 880 | 1,300 | 1,000 | 1,000 | 12,060 | 17% | 17% | | |
| investing | 880 | Medium | 1,000 | 880 | 880 | 880 | 880 | 880 | 1,000 | 880 | 880 | 1,000 | 880 | 880 | 10,920 | 15% | 32% | | | |
| fiduciary | 720 | Low | 880 | 720 | 720 | 590 | 720 | 720 | 880 | 720 | 590 | 880 | 880 | 1,000 | 9,300 | 13% | 45% | | | |
| financial planning | 260 | High | 260 | 260 | 320 | 260 | 260 | 260 | 320 | 260 | 210 | 260 | 260 | 210 | 3,140 | 4% | 49% | | | |
| financial advisor near me | 260 | Medium | 320 | 170 | 260 | 210 | 320 | 170 | 170 | 320 | 140 | 390 | 320 | 320 | 3,110 | 4% | 54% | | | |
| strategic planning | 210 | Low | 210 | 210 | 210 | 210 | 210 | 260 | 260 | 210 | 210 | 260 | 260 | 260 | 2,770 | 4% | 57% | | | |
| retirement planning | 170 | High | 210 | 170 | 210 | 170 | 170 | 170 | 170 | 210 | 140 | 170 | 170 | 140 | 2,100 | 3% | 60% | | | |
| wealth management | 140 | High | 110 | 140 | 110 | 140 | 110 | 170 | 210 | 110 | 170 | 110 | 140 | 210 | 1,730 | 2% | 63% | | | |
| asset management | 110 | Medium | 90 | 110 | 140 | 110 | 140 | 90 | 170 | 90 | 90 | 110 | 110 | 140 | 1,390 | 2% | 65% | | | |
| tax advisor | 70 | Medium | 50 | 40 | 40 | 90 | 70 | 40 | 110 | 70 | 50 | 90 | 140 | 70 | 860 | 1% | 66% | | | |
| investment strategies | 70 | Low | 50 | 70 | 50 | 70 | 110 | 90 | 70 | 70 | 70 | 30 | 20 | 50 | 750 | 1% | | | | |
| financial planning near me | 50 | Medium | 40 | 40 | 70 | 40 | 90 | 70 | 70 | 30 | 40 | 40 | 90 | 70 | 690 | 1% | | | | |
| tax advisor near me | 50 | High | 50 | 40 | 30 | 40 | 70 | 50 | 40 | 20 | 30 | 70 | 90 | 50 | 580 | 1% | | | | |
| scott brooks | 50 | Low | 90 | 50 | 30 | 30 | 20 | 10 | 40 | 140 | 50 | 30 | 30 | 50 | 570 | 1% | | | | |
| investment advisor | 50 | Medium | 50 | 30 | 50 | 70 | 50 | 30 | 50 | 40 | 40 | 50 | 50 | 40 | 550 | 1% | | | | |
| financial consultant | 50 | Medium | 40 | 30 | 50 | 50 | 50 | 40 | 50 | 40 | 30 | 70 | 40 | 50 | 540 | 1% | | | | |
| financial plan | 40 | Medium | 50 | 50 | 30 | 30 | 40 | 70 | 50 | 40 | 30 | 20 | 30 | 40 | 480 | 1% | | | | |
| free tax services | 30 | High | 70 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 70 | 140 | 110 | 470 | 1% | | | | |
| best financial advisors | 40 | High | 40 | 50 | 40 | 40 | 50 | 40 | 50 | 30 | 30 | 40 | 10 | 40 | 460 | 1% | | | | |
| registered investment advisor | 40 | High | 50 | 40 | 40 | 40 | 50 | 20 | 30 | 30 | 20 | 40 | 30 | 50 | 440 | 1% | | | | |
| retirement investment | 40 | High | 40 | 40 | 40 | 30 | 50 | 30 | 30 | 30 | 30 | 50 | 30 | 30 | 430 | 1% | | | | |
| financial goals | 30 | Low | 30 | 20 | 30 | 20 | 40 | 50 | 20 | 30 | 40 | 50 | 50 | 20 | 400 | 1% | | | | |
| tax consultant near me | 30 | High | 30 | 30 | 30 | 30 | 20 | 40 | 30 | 20 | 40 | 50 | 40 | 30 | 390 | 1% | | | | |

By focusing on the right key words and demographics (High-Quality Prospects) you can better spend your marketing dollars and create a constant flow of High-Quality Prospects coming to your office every single week.

Facebook

Chase Hebler at Power Mailers Direct can also help you with Facebook marketing as well. I know many of you already use this service, but Chase has the ability to zero in the exact kind of High-Quality Prospect that you are looking for. We also have an exclusive deal with Chase for this marketing and a temporarily discounted price so as to maximize your marketing dollars.

Chase's number is: 813-453-1969

Radio

Radio is an effective form of communication to reach prospects. In fact, FTA has its own show on St. Louis's flagship station KMOX and runs advertisements on three different stations. Hosting your own show is worth it but it's a daunting task. However simply running ads to drive High-Quality Prospects to your events is easy, and right now radio stations are open to making deals. They've lost the NHL, the NBA, March Madness and MLB revenue with the countrywide shutdown. Now is the time to strike.

Right now, you have an unprecedented opportunity to spend some very targeted marketing dollars to drive people to your events. Whether that event is a Webinar, a virtual one-on-one meeting, or a face-to-face meeting, people are looking for that calm voice of reason during the storm.

If you wish to get on the air, we can help you. BHFMs media department can take care of everything for you from writing the scripts to recording and producing them, as well as buying the airtime.

To get on the air, contact BHFMs Director of Media Matt Dorman, and his team will take care of the rest!

Later, when all this has blown over, we can even help you write and produce your own radio show. We'll even do 95% of the work. But we'll talk about that later...

Right now, what you need to do is ACT.

Call to Action

Get with your staff and do the following TODAY:

1. Get the client email and snail mail letters out TODAY.
2. Get your lost prospect emails out TODAY.
3. Record your videos TODAY using the instructions in this booklet. When you are done, forward them to Matt Dorman for editing using dropbox.
4. When you get the edited and completed videos back from BHFМ, email them out to your clients and prospects.
5. Start hitting the phones TODAY. It works. Hit the phones every single waking hour for the next few weeks for new prospects and to get referrals.
6. We know this seems daunting, but you HAVE to strike while the iron is HOT. Do not let this opportunity go to waste. Cancel all your plans for the next few weeks and focus only on your business. It will be one of the best decisions that you've ever made.
7. If you run in to any hiccups along the way, contact your FMO consultant or BHFМ staff. We are here to help you. If you are working, than we are too.
8. If the instructions that follow on the next few pages look daunting or you don't understand them, call Matt Dorman at BHFМ: 314-758-1846 or email him at Matt.dorman@fta-fmo.com
9. If you need sales or marketing help or need help getting BHFМ's training website, call your consultant for immediate access.

Appendix:

Sample Videos:

Sample Client Video: <https://vimeo.com/398128978>

Sample Lead Video: <https://vimeo.com/398130250>

Optimal Set Up for Webinar Workshops

Equipment Needed:

Laptop / Webcam / Tripod / Lapel (LAV) Mic / USB Extension Cable (for LAV Mic) / White Board / Two Additional Screens (Could be done with one additional screen) / Power Point Slide Clicker / Two HDMI Cables / USB-C to HDMI (or USB 3.0 to HDMI) Adapter (for second HDMI cable depending on your laptop / USB Hub (depending on how many USB ports your laptop has)

[SEE EQUIPMENT LIST WITH LINKS BELOW](#)

Programs Needed:

Power Point / GoTo Webinar Account

Instructions for Set Up:

1. Attach Webcam to Tripod and place in direction it needs to record (you can adjust this to the perfect position later)
2. Plug Webcam into laptop USB port
3. Plug Lapel (LAV) Mic into laptop USB port
4. Plug Power Point Slide Clicker into laptop USB port (this is when you may need the USB Hub - if you do, unplug the lapel mic and plug in USB Hub and then plug lapel mic back in to USB Hub along with Slide Clicker)
5. Plug HDMI Cables into your laptop and additional screens (You may need a HDMI to USB-C or HDMI to USB 3.0 adapter for multiple screens)
6. Open your web browser and type in: **GoToWebinar.com**
7. Assuming you already have made your account and you're signed in, click the three dots on the right side of the screen to start a webinar. We recommend practicing this several times. Once you are comfortable with the interface and ready to begin in actual webinar, you will want to click the "Schedule" button on the right side of the dashboard, and then follow the webinar setup instruction steps on the GoToWebinar site. Contact our office for assistance as needed.
8. Once you are ready to begin the webinar, click the three dots next to the webinar you have created, and then click the "Start" button to enter the GoToWebinar live interface.
9. Click on webcams on side panel and select your mounted webcam. Not the integrated webcam, built into your laptop. (You may need to click the camera icon on the tool bar on the right to activate your camera)
10. Click on audio on side panel and select your lapel mic. Not the integrated mic, built into your laptop. (You may need to click the mic icon on the tool bar on the right to activate your mic)
11. Open your Power Point presentation and put it in presenter mode as you normally would. You will want the presentation mode displayed on your extra monitor, and the actual slides displayed on the same monitor as your GoToWebinar control panel. If the presentation mode is displaying on the wrong screen, click display settings on the presentation mode and choose "Swap Presenter and Presentation views."

12. Click on audience view in the webinar program and drag it to your tv off to the side, so you can see yourself. (This only applies if using three screens.)
13. Now that you can see what the mounted webcam can see on the screen, adjust the camera to where your white board and you are perfectly in frame.
14. The presenter needs to get the lapel mic on and test the audio to make sure it's clear.
15. In the webinar program, click on invite and copy invitation.
16. Open your email and type in the email of someone in your office on a computer outside of your room. Paste the invitation into the body of the email and let them see you do a test run. Once happy with results, move on to the next step.
17. NOTE: In order for your paraplanner to be able to view questions posed by attendees, they will need to login to the presentation with you from a separate computer. You will then need to right click on their name and select the option to add them as an "Organizer".
18. Open your email and type in the email of everyone who will be attending your class. Make the subject something like "Retirement Planning 101 Workshop Webinar". Then paste the invitation into the body of the email.
19. People will receive the email with a link that they click, and it will ask them to Open GoTo Opener. They click that button and they will be prompted to enter their First and Last Name and email.
20. Once the attendees are present and it's time to begin the class, click the "Start Broadcast" button to begin the webinar. At this point they will both be able to see and hear you/your presentation.
21. You can instruct them that if they have any questions, please type them into the chat box on the right side of their screen. If they don't see the chat box, they will need to click the little red arrow at the top of the side bar window. (Your para planner can read the questions to you out loud and you answer them on video) NOTE: Repeat the question out loud before answering, as your paraplanner's voice may be indistinct to your regular audience.
22. Teach your class as you normally would.
23. Once the webinar concludes, you will click the "X" / Close button in the top right of the webinar control panel to end the broadcast. NOTE: Audience questions and registration info will be available to you from the website dashboard after the presentation is closed.

Equipment List:

Laptop: You most likely already have this.

White Board: You most likely already have this.

Webcam: https://www.amazon.com/Microsoft-LifeCam-Studio-for-Business/dp/B004ABO7QI/ref=sr_1_3?keywords=webcam+lifecam&qid=1584113168&sr=8-3

Tripod: <https://www.bestbuy.com/site/sunpak-platinumplus-5858d-58-tripod-black/1802042.p?skuld=1802042>

Lapel (LAV) Mic: https://www.amazon.com/Lavalier-Microphone-Cardioid-Condenser-Computer/dp/B077VNGVL2/ref=sr_1_2_sspa?dchild=1&keywords=lavalier+microphone+usb&qid=1584100898&sr=8-2-spons&psc=1&spLa=ZW5jcmlwdGVkUXVhbGlmaWVyPUEzTUEzVUI0RzIjBMVYxJmVuY3J5cHRlZElkPUEwOTIxMzA1MTc5RUIlZVh84RUFSVlZlbnNyeXB0ZWZlZElkPUEwMTYwODFDMENaNU8wSERIJndpZGdldE5hbWU9c3BfYXRmJmFjdGljbj1jbGlja1JlZGlzZW50JmRvTm90TG9nQ2xpY2s9dHJ1ZQ==

USB Extension Cable (for LAV Mic): https://www.amazon.com/AmazonBasics-Extension-Cable-Male-Female/dp/B00NH11PEY/ref=sr_1_3?crd=2KTLGMIUXFK&dchild=1&keywords=usb+extension+cable&qid=1584101259&sprefix=usb+extension%2Caps%2C165&sr=8-3

Power Point Slide Clicker:
https://www.amazon.com/gp/product/B002GHBUTK/ref=ppx_yo_dt_b_search_asin_title?ie=UTF8&psc=1

Two HDMI Cables: https://www.amazon.com/PowerBear-HDMI-Cable-Feet-High-Strength/dp/B076VSJWDZ/ref=sr_1_4?dchild=1&keywords=hDMI+cable+2+pack&qid=1584109815&sr=8-4

USB-C to HDMI Adapter: https://www.amazon.com/Anker-Aluminum-Pixelbook-Compatible-Thunderbolt/dp/B07THJGZ9Z/ref=sr_1_5?dchild=1&keywords=usb+c+to+hDMI&qid=1584101551&sr=8-5

USB 3.0 to HDMI Adapter: https://www.amazon.com/Adapter-Graphics-Converter-Compatible-Windows/dp/B07ZDFZ5LJ/ref=sr_1_5?crd=2G5TRYF3QRTYH&keywords=hDMI%2Bto%2Busb%2B3%2Cadapter&qid=1584113396&s=electronics&sprefix=hDMI%2Bto%2Busb%2B3%2Celectronics%2C157&sr=1-5&th=1

USB Hub:
https://www.amazon.com/gp/product/B00JX1ZS50/ref=ppx_yo_dt_b_search_asin_title?ie=UTF8&psc=1

Simple Set Up for Webinar Workshops

Equipment Needed: Laptop

Programs Needed: Power Point / GoTo Webinar Account

Instructions for Set Up:

1. Go to GoToWebinar.com and Login
2. Go to Dashboard
3. Click schedule and Title your Webinar
4. Select the following options: It will be live, occurs once, set date and time, time zone, standard interaction
5. Click schedule button
6. This will bring you to the about event page.
7. Scroll down to registration and Click the word default under registration questions
8. Scroll down to create custom question
9. Type in "Phone Number" and click short answer and click add question
10. Then check the star button to make this a required field during registration.
11. Click save
12. When you're ready to begin, click start
13. Have your paraplanner join the webinar.
14. Click their name, click Make Organizer and hit yes on the popup
15. Have your paraplanner click the red arrow on the side of their toolbar to open the controls
16. Have your paraplanner click on the questions tab to see any questions from the students.

17. Have your paraplanner click their mic icon to turn it red and make sure it's off.
18. *Before you start teaching, type in chat "Make sure to select computer audio if you can't hear me in the pop up window on your task bar"
19. *If you're getting feedback of yourself talking. Mute your computers speakers, that way the audio from your mic doesn't come back out of your speakers*
20. Once you've finished the class. Let the students know that a representative will call them shortly.
21. Go back to your dashboard.
22. Click the big blue box for that webinar that says registered and it will show you everyone who registered for your webinar as well as their phone number.

Tips for Recording Smartphone Video

For best results, you may want to buy a tripod and smartphone attachment from somewhere like Best Buy, Walmart or Amazon.

Here is a link to a simple smartphone tripod:

<https://www.bestbuy.com/site/sunpak-platinumplus-5858d-58-tripod-black/1802042.p?skuld=1802042>

Here is a link to an appropriate smartphone adapter:

<https://www.bestbuy.com/site/joby-griptight-mount-pro-holder-for-smartphone/5120800.p?skuld=5120800>

1. If you don't want to buy a tripod and smartphone adapter, have someone in your office rest the smartphone on something stable that will have you perfectly in frame. (For example, a bookshelf or podium)
2. **You always want to record the video with your phone turned sideways.** We can't emphasize this enough! Videos recorded straight up and down don't transfer well into most video players.
3. When you are picking out your setting, try to find a place that has good lighting and with a neat and tidy view behind you. (Pro Tip: for good lighting. Try facing yourself towards a window and position the camera between you and the window. The sun should provide clear natural lighting.)
4. If you make a mistake, don't worry... just pause and stare blankly at the camera for about 2 seconds then restart at where you messed up. Do NOT stop the recording for any reason. Just keep recording no matter how many mistakes you make or how many times you have to start over a repeat a line. Don't worry, we'll edit it for you.
5. Record your entire scripts at least two times so we can pick the best of what you do and put it in your final video
6. Go ahead and push record, and when you are finished push stop. Do NOT push stop until you've recorded it at least twice. Even if you make mistakes or fumble your words, do NOT push stop. Just keep recording.
7. Make sure that your staff knows you are recording and not to disturb you.
8. Put your office phones on "Do Not Disturb" and turn off the sounds on your cell phone and computer.
9. After you record, listen to the recording to make sure that the audio is, at least, decent.
10. Smile when you record your video. Look positive and make sure you are sounding reassuring, confident and strong.

Upload your video to Dropbox.com and send it to Matt.dorman@fta-fmo.com. (You can sign up for a free account at [Dropbox.com/basic](https://www.dropbox.com/basic). If you need help creating a Dropbox account, please contact our office.)

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9. Type in "Phone Number" and click short answer and click add question
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11. Click save
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About Us

The BHFМ executive team and the rest of our staff stands ready to help you grow your business! We have a history of success at helping agents, no matter where they are in their careers or where they are financially. Wherever you are in your career we will help YOU build the business that YOU want to have.



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