

Delott Academy Annuity Training

Agenda for March 5th & 6th, 2012

www.delottinc.com

Held at Doubletree Hotel Libertyville-Mundelein, 510 East Route 83, Mundelein, IL 60060
\$99 Special Room Rate only by calling 847-949-5100 Hotel Discount Code: DELOTT

Monday, Mar. 5th, 2012

8:00am – 8:30am Continental Breakfast

8:30am – noon STATE ADMINISTRATIVE CODE

- Securities Act of 1953
- Unsuitable Investments
- Financial Resources of Customer
- Character of Account

INVESTORS RECOVER LOSSES

ANALYZE FINANCIAL STATEMENTS

WHY MUTUAL FUNDS MAY NOT BE THE RIGHT CHOICE?

- Mutual Funds
 1. (A,B,C, No Load)
 2. Breakpoints
 3. Articles

WHY ETF'S MAY BE MORE APPROPRIATE THAN MUTUAL FUNDS?

- Exchange Traded Funds
 1. Costs
 2. Liquidity
 3. Taxes
 4. Insurance (Options Overlay)
- Variable Annuities

DO YOU REALLY WANT TO SELL THEM?

1. Costs
2. Tax Issues
3. Death Benefit
4. Guaranteed Living Benefit Rider
5. Disadvantages

ARE YOU AWARE OF THE FIDUCIARY STANDARD OF CARE?

Noon – 1:00pm Lunch

1:00pm – 2:45pm FACT FINDER & ANNUITY SALES PRESENTATION

- SAMPLE CASE STUDY
- ALLOCATION STRATEGY
- WHY THE BONUS?
- SAFE MONEY
- LIQUIDITY

OVERCOMING OBJECTIONS / CLOSING TECHNIQUES

- 10 Year Deferral
 - Guarantees
 - Safety of Investment
 - Buying / Repositioning
 - Implied Consent
 - Drivers License Close
- 2:45 – 3:00pm Break
- 3:00 – 4:00pm FINAL EXPENSE Irrevocable Trust
- Medicaid Exempt
 - State Limits
 - Annual Review add on
- 4:00– 5:00pm MARKETING / CLIENT RELATIONSHIPS
- Direct Mail “Wave” approach
 - Appointment Setting Lead Program
 - Call Center
 - Concierge Program
 - Federal Employee Program (national endorsement)
 - New Seminar System
 - CPA Program
 - Radio Campaign
 - Referrals
- 6:00pm Dinner (Karma Doubletree Hotel)

Tuesday, Mar. 6th, 2012

- 8:00am – 8:30am Continental Breakfast
- 8:30am – 10:00am ROYAL INVESTMENT ADVISORS
- Series 65
 - IAR / RIA
 - Exchange Traded Funds
 - Interactive Brokers
 - TD Ameritrade
 - Selling Agreement with Royal
- 10:00am – 10:15am Break
- 10:15 – 11:15pm AVIVA LIFE INSURANCE
- Death Benefit
 - Cash Value
 - No lapse Guaranty
 - Tax Free Retirement
- 11:15am – 12:00pm DELIVER ANNUITY POLICY
QUESTIONS ANSWERS / OPEN FORUM
- 12:00pm Meeting Adjourned