

IFW – Institute of Financial Wellness

Step 1 – Build Rapport

- About yourself
- Where they live
- Their Interest
- What are their concerns
- **What is the main Reason for attending webinar and providing details for the Roadmap report (What keeps them up at night?)**

Step 2 – Set the Stage

- Introduce Tom Hegna and the idea of a “just in case” retirement (1 min Video)
- **People tend to live a retirement of scarcity because they are scared to run out of money**
- Provide a background on the US Tax History and debt situation (SHOW CHART)
 - Get them to acknowledge that tax rates are likely to increase
 - **Use a ROTH IRA to pay down taxes now while they are historically low**
- Educate the prospect on the sequence of returns risk
 - Have them acknowledge the value of having a volatility buffer as part of their portfolio
 - Accumulation Phase / Income Phase (Distribution Phase)
- VIDEO - Hegna
- Most Retirement Income Possible
- Set the stage for taxes, paying them now not when they go up
- Sequence of Returns (Markets up / down) – Preserve capital

Step 3 – VERIFY

- Let’s Review for the most accurate and up to date
- Then we Stress Test
- **GOAL – Get you the most amount of income in retirement you can get**
- Make sure you have the correct and most up-to-date information
- Get them to buy in to desire the highest retirement budget possible while maintaining certainty they won’t run out of money.

Step 4 – Current Situation / Destination

- Establish the credibility of the IFW Retirement Roadmap Software
- Explain Monte Carlo Simulation and the unique IFW programming for the volatility buffer
- Show the prospect their current retirement
 - Show PERCENTAGE of being successful
 - Monte Carlo Simulations
- Solid Platform of software
 - Monte Carlo Scenarios
 - Nasa, NIH and Casinos
- Percentage of where they are at now and how we can improve it

Step 5 – Future Destination

- Show the adjustments made to the plan.
- Review the “Before and After” retirement success scores.
- Build excitement and get them engaged about what is possible.

- Here is the GREAT NEWS. We can help you improve your situation.
- You don't have a volatility buffer but when we transfer funds into a buffer, along with making ROTH conversions, we see your percentage of success going from ____ to ____ while saving you \$____ of tax savings in the future.
- **SHOW Improvements FINANCIALLY and PROBABILITY**

Step 6 – Take Action and Convert

- Review the specific things you did to improve their situation with specific questions and have them acknowledge that they are better off implementing your suggested strategies.
- Set a follow-up meeting to present the specific solutions
- **Get them to agree this is helpful and will help them be more successful**
- **BOOK NEXT MEETING**