



Adding Value & Finding Assets

Value

*"Price is what you pay.
Value is what you get."*

Warren Buffett



To Agent

1. No license needed.
2. Discover hidden assets.
3. Increases referrals.
4. Improves image.
5. Opens doors.
6. Complete training.
7. Live support.

To Client

1. Piece of mind.
2. Save money & time.
3. Maintain privacy.
4. Free lifetime changes.
5. Free lifetime support.
6. 193 Page Trust.
7. Leave a loving legacy.

Finding Assets

"The secret to getting ahead is getting started."

Sally Berger

Before a client will disclose all their assets, they have to be convinced that doing so will benefit them.

Once you effectively communicate the benefits of the Heritage Living Trust to your client, your client is *compelled* to disclose all their assets to fund their Trust.

Do you know how much money you'll earn once you do this?



Agent Testimonial

After I advised the client to bring his account statements for his savings, checking, and brokerage accounts along with any life insurance policies, and the deeds of trusts for his properties so we could complete the Asset Organizer Workbook, here is what transpired:

*The 41-year-old client had a cash value life insurance policy with a \$360K death benefit that he was paying \$342 PER MONTH!!! The account currently has \$40,000 of cash value in it. Needless to say, **closing him on a 30-year \$500K policy for \$103 per month was a piece of cake.** And after his new life insurance policy is issued, **I'll do a 10-35 exchange into a Variable Annuity with the \$40,000 cash value.***

*Next the client showed me a **Roth IRA account with \$27,000** all invested in a mutual fund. This account was simply a "house account" with no adviser assigned to it. So after filling out some simple broker-dealer transfer forms, **I am now the adviser for this account.** And we'll use the savings from the over-priced life insurance policy to **fully fund this IRA with a \$416.67 PAC and diversify him into some other funds.***

*The client then pulled out an old statement from STRS (the CA State Teachers' Retirement System). Prior to his current teaching job at a private school, he taught in a public school and was in the STRS system. There was only **\$3,000** in the account because it has been invested in a "stable" investment earning a dismal 2% and the client had no idea what to do with it. A simple problem for us to fix....**just roll it over into an IRA invested in some good funds.***

I guess one of the things I'd like to impress upon some of our partners is the advantage of using a Heritage Trust versus a Client Needs Analysis.** Both have their benefits and assist us in charting our clients' futures, and there is nothing wrong with both selling a trust and doing a CNA. And both will allow you to get a snapshot of the client's current financial position and the various products (good and bad) they own. But you don't get paid for just doing a CNA. **If you do a Heritage Trust for your client not only do you make some money on the trust and the other products, but you save your clients tens of thousands of dollars in probate costs.

Income From One Sale

\$500	Trust Sale Commission
\$934	Life Insurance Policy Commission
\$2100	Variable Annuity Commission
<u>\$956</u>	Roth Ira Commission
\$4,490 Commission*	

Plus, monthly income from PAC for as long as the client contributes.

*Your commission will vary on products sold.



Earn \$233,480 This Year

This Agent met this client while helping another client with a Living Trust. The client would not see the Agent unless he could solve his Living Trust problem.

The result of helping one client with a Heritage Living Trust:
\$4,490 Commission

Do you want to earn **\$233,480** in 2009?
Just one sale a week of this type does it!



Get Started Today

To earn **\$233,480 or more** than you did last year, you'll have to do **something different** than you did last year.

Offering Heritage Living Trusts to your clients will make you more money.

Contract With Heritage Today!

Have questions, call (800) 937-9831

