

Must-See Technology for Financial Advisors Jan. 21, 2020

Hosted by Tom Dickson
Financial Experts Network

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Become a Financial Experts Member

A Financial Experts Membership is Best if you....

- Value **live webinars** from best-in-class experts
 - 86% of our attendees rate our webinars EXCELLENT
- Education on a **range of topics** such as: college planning, investments, retirement income, tax planning, Social Security, Medicare, LTCi, HSAs, divorce planning, annuities and MORE.
- Will use tools like webinar transcripts and small case study groups on topics like 1031 Exchanges and more

The #1 Reason our webinars have a following:

**90% of advisors learned
something that will help them
better serve their clients**

Financial Planner Feedback

Dear Tom:

Today's Fafsa webinar plus all the prior ones you have run that I have attended have been excellent. I've been a fee-only NAPFA member for more than 20 years, and yours have been the most useful ones I have ever attended.

Thank you for all that you are doing for your members!

Dorothy Cole
Merrimack NH

Tom:

Great value. Absolutely unbelievable!

Paul Riskus

CFP®, CTFA®, CLU®, RICP®

San Antonio, Texas

Tom:

Your offer a lot of value for \$9 a month. Your speakers are of the highest quality.

Kevin H.

Ohio

Member Benefits

	Members
Webinars	
Access to all live webinars.	Yes
Access to study group sessions .	Yes
Ethics CE for CFP and American College designations.	2 Classes
Automated CE Reporting to CFP Board	Yes
Certificates for self-reporting	Yes
Replays of all webinars	Yes
Edited Webinar Transcripts with must-know facts	Yes
Financial Expert Tip sheets; 12 Fafsa Tips .	Yes
Submit questions, in advance , for experts to answer.	Yes
Community Forum	Yes
Submit Case Studies to be considered as part of webinars.	Yes
1-click webinar registration	Yes
Opt-in control	Yes

March 19
Sept. 9

The EXPERT in Specialized Area

National Figures and **Undiscovered EXPERTS**

The “**Dean**” of
Financial Planning



Wade Pfau
Annuity Expert



Kurt Czarnowski
Mr. Social Security



Aaron Zolbrod
Medicare Specialist





Presented by Ed Slott

Wednesday, January 15, 2020 at 4:00 PM ET



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1

Replays
with
Materials

Planning for the End of the Stretch IRA

Webinar with Ed Slott | January 15, 2020

SECURE Act

*Critical Issues that Must be Addressed
for Large IRAs*



Helpful Resources and Documents

Ed Slott's End of the Stretch IRA Materials

2020 Live Webinar Calendar

	Topic	Speaker
Feb. 5	What Advisors should know about Reverse Mortgages	Wade Pfau
Feb. 11	Rethinking Bond Investing	Steve Shaw
Feb. 13	1031 Exchange Case Study	Larry Pon
Feb. 19	ETFs and Politics	Ben Stevens
Feb. 26	Student Loan Options	Jantz Hoffman
4-Mar	Life Insurance Advice under New CFP Standards	Barry Flagg
12-Mar	529 Plans	Katie Flynn
19-Mar	Ethics CE	Jeff Rattiner
April	Direct Indexing, Non-transparent ETFs	
April	HSAs	
May	Life Insurance Planning	
May	Special Needs	
June	Divorce Planning	
June	Cost of LTC Care	

Want to become a Member?



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month for
1st 250
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for 1st 500 advisors**

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\$25 cancellation fee if
you take ethics.

Here's how to sign up



Online Payment

- **Register and Pay at:**

<https://www.financialexpertsnetwork.com/subscriptions>

I'm happy to talk 1:1 if you have questions.
tom@financialexpertsnetwork.com

Learn more about Member's program and 2020 Webinars



Thursday,

Jan. 30 at 11:00 ET



[Click here to Register](#)



5 Innovative Technologies for **Advisors & Planners**



YCHARTS





**"The most innovative marketing platform for advisers" — Investment News
2018 & 2019 Wealth Management Industry Award Winner for Social Media
Leadership**

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2019 Best Places to Work In Financial Technology**

Snappy Kraken helps financial advisers create and scale meaningful connections from marketing that stands out. They're the only regionally-exclusive, automated marketing platform in the space.

To learn more:

Email: hello@snappykraken.com

Phone: 844-762-7795

5 IMPACTFUL WAYS TO USE YCHARTS

MONITOR MARKETS



- Dashboard
- Custom Email Reports

BUILD PORTFOLIOS & AUTOMATE MODELS



- Model Portfolios
- Excel Add-in

GENERATE NEW IDEAS



- Equity & Fund Screener

RESEARCH, COMPARE & CONDUCT DUE DILIGENCE



- Comp Tables
- Timeseries Analysis
- Quote Pages

VISUALIZE INFORMATION



- Fundamental & Technical Charts

KEY BENEFITS

- | | | | | |
|---|---|--|---|--|
| <ul style="list-style-type: none">• Keep track of individual investments, macroeconomic trends and upcoming events & news | <ul style="list-style-type: none">• Leverage pre-built templates to evaluate a portfolio• Run portfolio comparisons• Test hypothetical performance• Fully customize a new model or convert a current model for speedy updates & automation | <ul style="list-style-type: none">• Uncover opportunities using both qualitative & quantitative filters• Save screens and activate alerts for when securities enter or exit your screen• Create custom proprietary Scoring Models to rank your potential investments | <ul style="list-style-type: none">• Use data tables to display a large amount of fundamental data for any variety of securities• Deep dive into the fundamental components of a company or fund including data & news/events | <ul style="list-style-type: none">• Illustrate investment ideas on both a macroeconomic & individual security level• Analyze and display fundamental, technical, performance & correlation trends |
|---|---|--|---|--|

Get started on YCharts today! To learn more, visit ycharts.com or email hello@ycharts.com

The solution for **held-away** cash

We believe that having a cash solution is becoming **table stakes** for advisors. Flourish Cash¹ is the only cash management platform built from the ground up specifically for RIAs and their clients.

HNW investors hold a significant portion of their wealth in cash, often earning historically low interest rates at a bank. Advisors have always had options for the cash that sits inside the portfolio. With Flourish Cash, advisors can finally provide their own solution for held-away cash.

Bring cash into your orbit
Flourish Cash households, on average, hold at least **\$250K** in cash outside of their portfolio.²

For clients

- ✓ **1.70% APY**,³ the current Flourish Cash variable rate, which is more than 18X the national savings account average⁴
- ✓ **Up to 8x the FDIC Insurance limit**⁵ of a single checking or savings account through our Program Banks—up to \$2MM for a single account and \$1.5MM for a business account
- ✓ **Easily access your cash** when you need it with an unlimited number of transfers⁶
- ✓ **Zero minimums, zero account fees**—all while taking less than five minutes to sign up

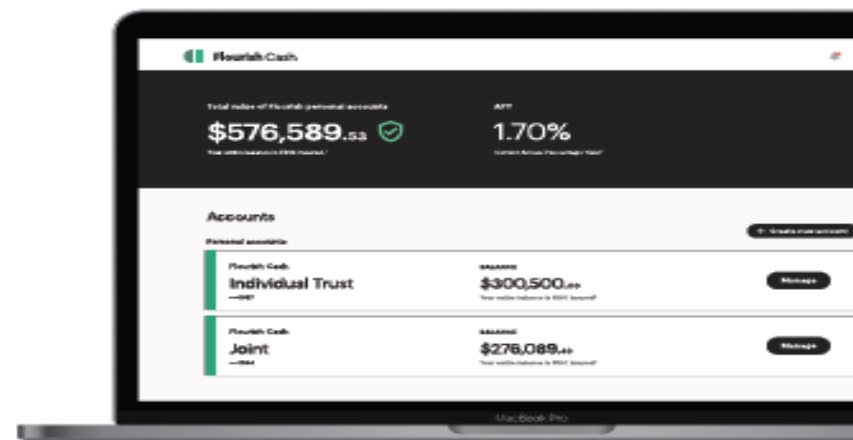
Support for organizations

The same great rate, unlimited transfers, and an all-digital onboarding process for:

- Corporations
- Limited Liability Companies
- Partnerships
- Nonprofit organizations

For advisors

- ✓ **Invite current and prospective clients** in seconds at no cost to your firm
- ✓ **Enhance your brand** by featuring your logo across the entire client experience
- ✓ **Gain visibility** into checking and savings accounts that clients link to Flourish Cash, funds you might not see today⁷
- ✓ **Accelerate prospecting** through Flourish Cash Referrals



For existing clients

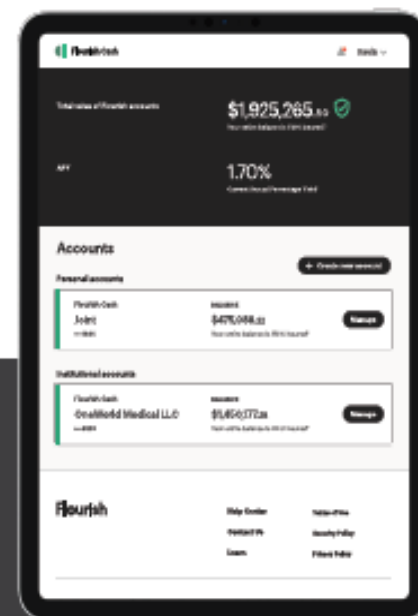
- Offer to current clients to earn a higher rate
- Invite the next generation to jumpstart a conversation
- Integrated with many performance and planning systems to show the full picture
- Provide a solution for business and nonprofit assets

For prospects

- Invite prospects in seconds to add immediate value and build your brand
- Provide Centers of Influence with branded materials to gather introductions
- Offer to retirement plan executives as a way to market your wealth management business

For new referrals

- Activate Flourish Cash Referrals to create a lead generation engine for your business
- Referrals go directly to the advisor to qualify and connect with the prospect
- No costs associated with referrals



Recent success stories⁸

Referring a new \$5MM client | Chicago, IL

Using Flourish Referrals, one RIA client referred his brother to Flourish Cash. The brother had just sold a business, and was sitting on \$5mm in cash. The money was originally transferred into Flourish, earned \$45K in interest, and then was transferred out into a fee earning portfolio as the beginning of a new advisory relationship.

Uncovering \$750K from an existing client | San Francisco, CA

An advisor had worked with a client for over 5 years and had not revisited held-away cash since the original meeting when the client suggested that he rarely kept more than a few months' expenses in cash. Upon signing up for Flourish Cash, the advisor learned of \$750K sitting in the bank. This opened up a conversation and brought the funds into the advisor's orbit.

To learn more about **Flourish**

Kelly Brewster, Head of Client Strategies

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College Aid Pro™

Our apples-to-apples comparison of 2,400+ allows you to contrast different school options across the country, calculate EFCs, and smart-search for the best-fit schools for your clients and their college-bound kids.



**Changing the way
America shops for
college**



**Raising the bar in
college funding advice**



**Empowering advisors
with the right training,
software, and support**



1 Year Net Cost Comparison

College ▼	COA ▼	EFC ▼	Need ▼	Total Need Met % ▼	Need Met with Grants % ▼	Need Based Grants ▼	Merit Scholarship ▼	First Year Net Cost ▼
<u>Miami University</u>	\$32,783 <i>I</i>	\$21,000 <i>F</i>	\$11,783	59%	80%		<u>\$20,000</u>	\$12,783
<u>The Ohio State University</u>	\$28,159 <i>I</i>	\$21,000 <i>F</i>	\$7,159	72%	78%		<u>\$2,000</u>	\$26,159
<u>University of Dayton</u>	\$62,037 <i>P</i>	\$21,000 <i>F</i>	\$41,037	82%	94%	\$31,631	<u>\$18,655</u>	\$30,406
<u>Columbia University</u>	\$82,806 <i>P</i>	\$46,000 <i>C</i>	\$36,806	100%	94%	\$34,594	<u>\$0</u>	\$48,212
<u>Denison University</u>	\$66,610 <i>P</i>	\$49,000 <i>I</i>	\$17,610	100%	96%	\$16,904	<u>\$17,390</u>	\$49,220
<u>Penn State University Park</u>	\$54,971 <i>O</i>	\$21,000 <i>F</i>	\$33,971	64%	68%		<u>\$5,444</u>	\$49,527
<i>P</i> Private <i>I</i> In-State <i>O</i> Out-of-State <i>C</i> Consensus <i>I</i> IM <i>F</i> FAFSA								



4 Year Net Cost Comparison

College ▼	Four Year Net Cost ▼	Pre-Approval Amount ▼	Funding Gap (Loans) ▼	10-Year Loan Payments ▼	10-Year Total Payments ▼	25-Year Loan Payments ▼	25-Year Total Payments ▼
<u>Miami University</u>	\$57,150	\$98,000	\$-40,850				
<u>The Ohio State University</u>	\$109,805	\$98,000	\$11,805	\$131	\$15,727	\$76	\$22,818
<u>University of Dayton</u>	\$110,361	\$98,000	\$12,361	\$137	\$16,468	\$80	\$23,893
<u>Columbia University</u>	\$164,624	\$98,000	\$66,624	\$740	\$88,760	\$429	\$128,778
<u>Denison University</u>	\$167,151	\$98,000	\$69,151	\$768	\$92,126	\$446	\$133,662
<u>Penn State University Park</u>	\$208,201	\$98,000	\$110,201	\$1,223	\$146,815	\$710	\$213,008



How to Pay

Penn State University Park



AWARDS

PROJECTED

RESET

\$110,005

Total Loans at Penn State University Park

\$1,221/m

Total Repayment for 10-year plan

\$709/m

Total Repayment for 25-year plan

\$2,389/m

Estimated Monthly Take-Home Pay for Social Sciences

	'20/'21	'21/'22	'22/'23 ⁺¹	'23/'24 ⁺¹	Total
Net Cost [▼]	\$49,528	\$51,177	\$52,875	\$54,625	\$208,205
Pre-Approval Amount [▼]	\$24,550	\$24,550	\$24,550	\$24,550	\$98,200
Funding Gap	\$24,978	\$26,627	\$28,325	\$30,075	\$110,005
Loan Total [▼]	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$19,478	\$20,127	\$20,825	\$22,575	\$83,005



How to Pay

Miami University



AWARDS

PROJECTED

RESET

\$0

Total Loans at Miami University

\$0/m

Total Repayment for 10-year plan

\$0/m

Total Repayment for 25-year plan

\$2,389/m

Estimated Monthly Take-Home Pay for Social Sciences

	'20/'21	'21/'22	'22/'23 ⁺¹	'23/'24 ⁺¹	Total
Net Cost [▼]	\$12,783	\$13,767	\$14,780	\$15,823	\$57,153
Pre-Approval Amount [▼]	\$24,550	\$24,550	\$24,550	\$24,550	\$98,200
Funding Gap	\$-11,767	\$-10,783	\$-9,770	\$-8,727	\$-41,047
Loan Total [▼]	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$-17,267	\$-17,283	\$-17,270	\$-16,227	\$-68,047



To learn more:

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Phone: 978-609-0069

www.collegeaidpro.com