Financial Experts Network Members-Only Program

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Tom Dickson
Financial Services since 1982

Investment Industry:
- Institutional Mutual Funds (Federated, Keystone)
- Asset Allocation, Wrap Programs, 401k Education
  - Consultant for Scudder, American Century, Vanguard, Invesco, et al.
- 529 Plans
  - Advisor to PA State Treasurer; Educator for PPS

Securities Business:
- Custody Product Manager for Mellon
- Launched one of 1st Online Brokers

Financial Planning:
- Case Design for Financial Planners
- MoneyGuidePro user since 2012

Mortgage:
- Educator for Forward & Reverse Mortgages
- Research (Evensky) and Alliances (MoneyGuide)

Personal:
- Real Estate Investor
- Founder, 3 Non-Profit Programs
- Husband & Father of 2 Millennials

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For being a Member!

3

My Focus

<u>90%</u> of advisors learned something that will help them better serve their client

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FINANCIAL EXPERTS
NETWORK
Education from Best-in-Field Experts

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2020 Highlights

- 53 Webinars: All but 2 CE-Eligible.
- + 8 Case Study Sessions
- 24,300 registrants
- 86% Excellent Rating

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2020 Highlights

- CE for CFP, PACE Credits and now CPE

- Website
  - New Billing and Subscription System
  - Dashboard
  - Guest Pass

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Ed Slott's 5 Solutions for the End of the Stretch IRA
Expert Panel on SBA Loans under the CARES Act
Life Insurance Planning after the SECURE Act
Expert Panel on 401(k), IRA and SBA Loans under the CARES Act
Reading tax returns for financial planning opportunities + COVID tax-breaks and bear market opportu
Is Now the Time to Use your 401(k) to Pay Off Your Mortgage?
Social Security: Government Employees And More
Expert Insights on SBA Loans: The Paycheck Protection Program and EIDL
What Advisors should know about Today's Reverse Mortgages
Navigating Student Loan Options

Top 10 Sessions by Registration

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Highest Rated Sessions




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Choosing Webinar Topics & Speakers

SECURE Act
Cares Act
PPP Loans

Social Security
Medicare
College

DAF
1031 Exchange
Mutual Fund Gains

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Date	Program	Principle Knowledge Topics	Audience
5-Jan	Student Loan Repayment Options	Education Planning	Clients + Pros
7-Jan	Make Informed Decisions when choosing a College	Education Planning	Clients + Pros
7-Jan	Coping with Stress during the Pandemic	Life	Clients + Pros
12-Jan	Life Planning: More Important NOW than Ever	General Principles of Financial Planning	Pros ONLY
14-Jan	FICO Score	General Principles of Financial Planning	Clients + Pros
19-Jan	Life Insurance Planning with Trusts and more	Risk Management & Insurance Planning	Pros ONLY
21-Jan	Social Security Overview + The Impact of The Biden	Retirement Savings & Income Planning	Clients + Pros
21-Jan	Tax Return Centric Planning with Holistiplan	Tax Planning	Pros ONLY
26-Jan	Fidelity Donor-Advised-Fund	Estate Planning	Pros ONLY
28-Jan	Cash Flow Planning	General Principles of Financial Planning	Clients + Pros
2-Feb	Medicare Do-Over	Risk Management & Insurance Planning	Clients + Pros
11-Feb	411 on HSAs	Risk Management & Insurance Planning	Clients + Pros
3-Mar	End-of-Life Planning	Estate Planning	Pros ONLY

2021 Live Webinar Calendar

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2021 Live Webinar Calendar

Other Possible Topics

- Financial Planning Software Tools
- Direct Real Estate Investments
- Alternatives: REITS, MLPS. Metals
- Modeling Mortgages
- ESG Investing
- Ethics
- Direct RE Investment Experience
- Opportunity Zone Investments

May:

- Disability Awareness

Sept

- Medicare

Oct.

- FAFSA

Nov.

- Long Term Care Insurance

Dec.

- Year-End Tax Strategies

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Website Enhancements

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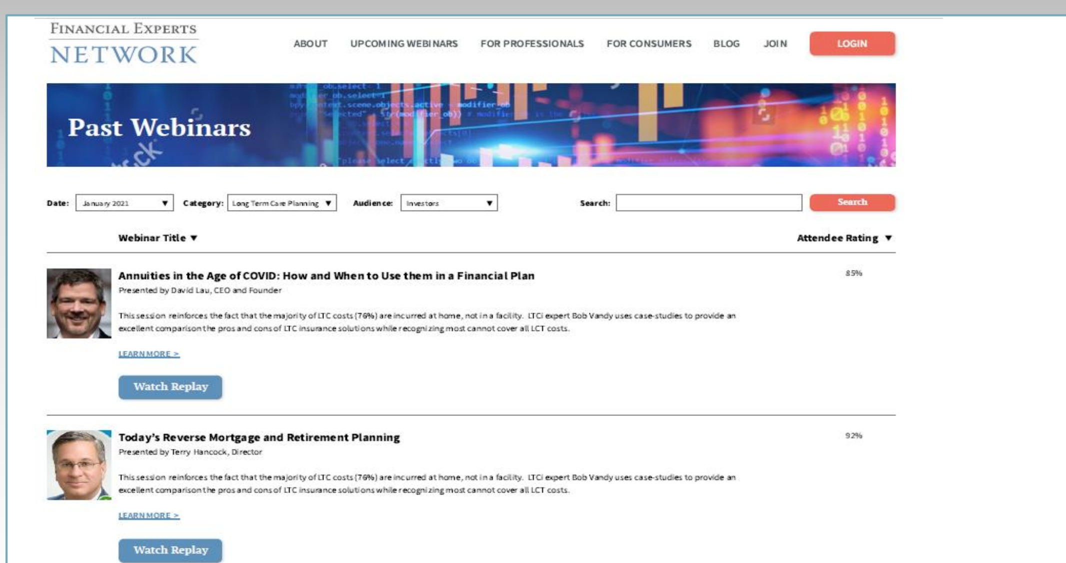

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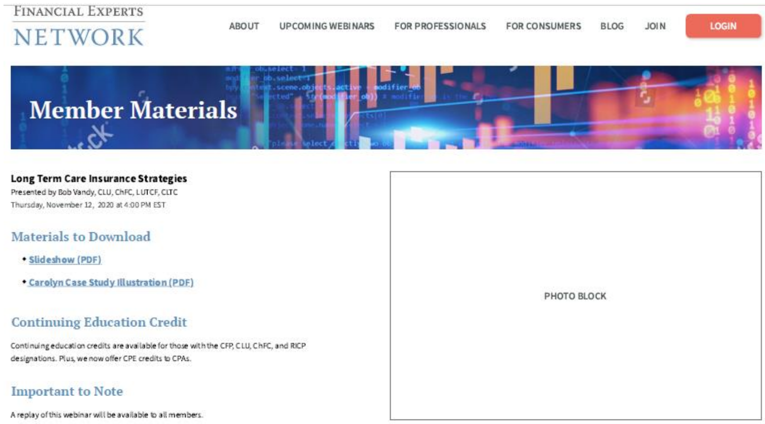
FINANCIAL EXPERTS
NETWORK
ABOUT
UPCOMING WEBINARS
FOR PROFESSIONALS
FOR CONSUMERS
BLOG
JOIN
LOGIN
Member Materials
Long Term Care Insurance Strategies
Presented by Bob Vandy, CLU, ChFC, LUTCF, CLTC
Thursday, November 12, 2020 at 4:00 PM EST
Materials to Download
• Slideshow (PDF)
• Carolyn Case Study Illustration (PDF)
Continuing Education Credit
Continuing education credits are available for those with the CFP, CLU, ChFC, and RICP designations. Plus, we now offer CPE credits to CPAs.
Important to Note
A replay of this webinar will be available to all members.
PHOTO BLOCK

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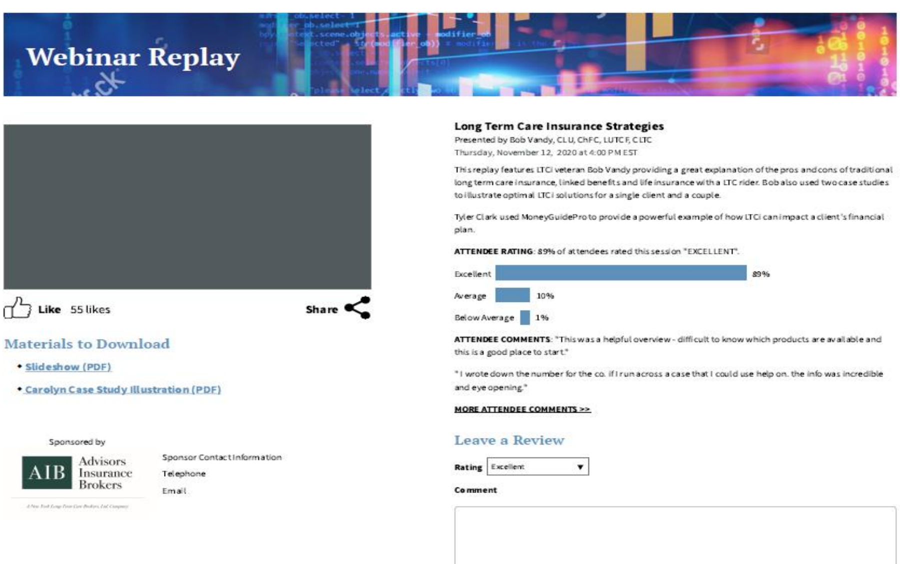
Webinar Replay
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Materials to Download
• Slideshow (PDF)
• Carolyn Case Study Illustration (PDF)
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Sponsor Contact Information
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Long Term Care Insurance Strategies
Presented by Bob Vandy, CLU, ChFC, LUTCF, CLTC
Thursday, November 12, 2020 at 4:00 PM EST
This replay features LTCi veteran Bob Vandy providing a great explanation of the pros and cons of traditional long term care insurance, linked benefits and life insurance with a LTC rider. Bob also used two case studies to illustrate optimal LTCi solutions for a single client and a couple.
Tyler Clark used MoneyGuidePro to provide a powerful example of how LTCi can impact a client's financial plan.
ATTENDEE RATING: 89% of attendees rated this session "EXCELLENT".
Excellent 89%
Average 10%
Below Average 1%
ATTENDEE COMMENTS: "This was a helpful overview - difficult to know which products are available and this is a good place to start."
"I wrote down the number for the co. if I run across a case that I could use help on. the info was incredible and eye opening."
MORE ATTENDEE COMMENTS >>
Leave a Review
Rating Excellent
Comment

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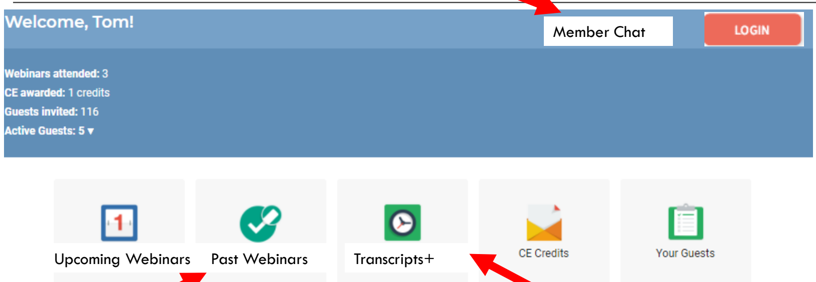
New Ui

3 **Add Member Chat.** Can we use a module? Yes, it would be a forum where other users can comment on another user's post

2 Please replace "LOGIN" with "LOGOUT"



4 **Transcripts+ to Main Menu of Dashboard.**
I will need the ability to add materials (Word doc, PDFs, video files) for viewing and downloading by members

1 Merge Webinars Attended and Webinars Missed into 1 Icon "Past Webinars"

EMAIL Tom

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Members Only

COMMUNITY

SHARE IDEAS AND SUPPORT

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Members Receive Expert By-products

Edited Transcripts: Highlight Must-Knows

The 5 Gaps of Medicare: The five gaps in Medicare, again, the

1. The $1,364 Part A Charge for hospital stays up to 61 days
2. Hospital deductibles
3. The 335 per day, the 682 per day and
4. The 20% Part B co-pay
5. Skilled nursing. Medicare covers the first 20 days at 100%. For days 21 through 100, the Medicare beneficiary is responsible for $177 per day.

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Members Receive Expert By-products

FAQ Reference Materials

$5,000 Value

Social Security Q&A Guide

2019

Table of Contents Continued

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Members Receive Expert By-products

Financial Experts Tip Sheets

Financial Experts' FAFSA Guide

The 12 Tips Every Parent Should Know

2 **File the FAFSA Every Year**

- The FAFSA is used to apply for financial aid **one year at a time**
- File the FAFSA every year, even if you did not get any grants last year
- It is difficult to predict how much aid you will get each year without applying, as small changes in income, student assets and the number of children in college can have a big impact
- You can't get aid if you don't apply
- Even students from wealth families may qualify for the Federal Stafford loan and Federal Parent PLUS loan

11 **The Treatment of Separated/Divorced Parents on the FAFSA**

- If the parents are living together, they are **treated as though they are married / FAFSA treats separations same as divorce**
- FAFSA considers the income and assets of only the custodial parent
  - Parent with whom the student lived the most during the 12 months ending on the application date
  - Based on parent who provided the most support
- If custodial parent has remarried, the stepparent's income and assets must be reported regardless of any prenuptial agreements
- CSS Profile considers finances of other parent

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Members receive Financial Aid Expert Mark Kantrowitz's ANSWERS to 58 Fafsa and Financial Aid questions

Mark Kantrowitz with who?

Question & Answer Session: Answered during Webinar

Divorce Question from Eric: When parents are divorced, if the divorce agreement allows that the child can put down the address of the parent with the lower income, are there any other records that parents would need to provide to prove that that residents school records driver's license to FAFSA or college asked for custody agreement to close?"

Mark's Answer: Some colleges are going to want to see a copy of the child custody arrangement. So, if you do change from what's in the original divorce decree, go back to court and get it modified so that when you can show them that it actually reflects the arrangement that was agreed to in court. Also, colleges will be very suspicious However, if your child is theoretically living with a parent in a different

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Financial Experts Network
2021 Subscription Plans

	Monthly Plan: $12 Annual Plan: $125 Standard	Monthly Plan: $24 Annual Plan: $259 Up to 25 Guests Premium	Monthly Plan: $39 Annual Plan: $421 Up to 50 Guests Elite
Webinars			
Access to **all live** webinars with Best-in-Field Experts	Yes	Yes	Yes
Access to **small study group** sessions	Yes	Yes	Yes
Replays of **all webinars**	Yes	Yes	Yes
Submit questions **in advance** for Experts to answer	Yes	Yes	Yes
CE for CFP and American College Designations + CPE			
Minimum of 60 CE credits per year	Yes	Yes	Yes
Mandatory 2 Hours of Ethics CE	Yes	Yes	Yes
Automated CE Reporting to CFP Board	Yes	Yes	Yes
Certificates for self-reporting CPE and PACE credits	Yes	Yes	Yes
Dashboard with **report of your CE credits earned**	Yes	Yes	Yes
Online Financial Experts Reporting & Resources			
Edited Transcripts of most Popular Webinars	Yes	Yes	Yes
58 FAFSA Questions & Social Security FAQs	Yes	Yes	Yes
Access to Member Forum	Yes	Yes	Yes
Guest Pass			
Ability to invite clients and professionals to webinars	No	Yes	Yes
Ability to select which webinars your Guests are invited to	No	Yes	Yes
Webinar invite emails customized with your signature line	No	Yes	Yes
Online reporting of your Guests' webinar attendance	No	Yes	Yes
CPE credits for your CPA Guests	No	Yes	Yes
Ability to invite up to 25 guests	No	Yes	Yes
Ability to invite up to 50 guests	No	No	Yes*

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Webinar Series Comparison

FINANCIAL EXPERTS

1. LIVE Webinars with Lots of Q&A
2. Range of Topics: Planning-Centric
3. Team of National-Level Experts
4. Edited Transcripts + Tip Sheets
5. Study Groups
6. Client Invites
7. ~50 CE-Eligible Programs

OTHER PLATFORMS

1. May be Replays Only
2. Narrow Focus: News or Product
3. Limited or 1-2 Experts
4. Few provide transcripts
5. No Study Groups
6. No Client Invites
7. CE: Not all provide for American College designations.

Program Offer: Phase 3

Membership 3.0

MY Financial Experts Dashboard:
- Webinar Match
- FEN IQ with Leaderboard

Partner Directory with Ratings

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