



PROTECTION ATTENTION COORDINATION TRANSPARENCY

The Advisor PACT **Monthly SessionTM**

December 17, 2019
Hosted by Mark Little

How much benefit do you want from **today's** session?



**Are you ready to be here
and **no place else?****

- Max Dixon

To have the best experience today...

- ✓ Turn everything **else** off.
- ✓ For the next hour, don't check **emails**
- ✓ Close all **browsers**
- ✓ Turn off your **Phone**
- ✓ Multi-tasking **isn't** a thing (focus is the thing)

Have You Considered...

Something discussed today might just be a **game-changer for your business?**

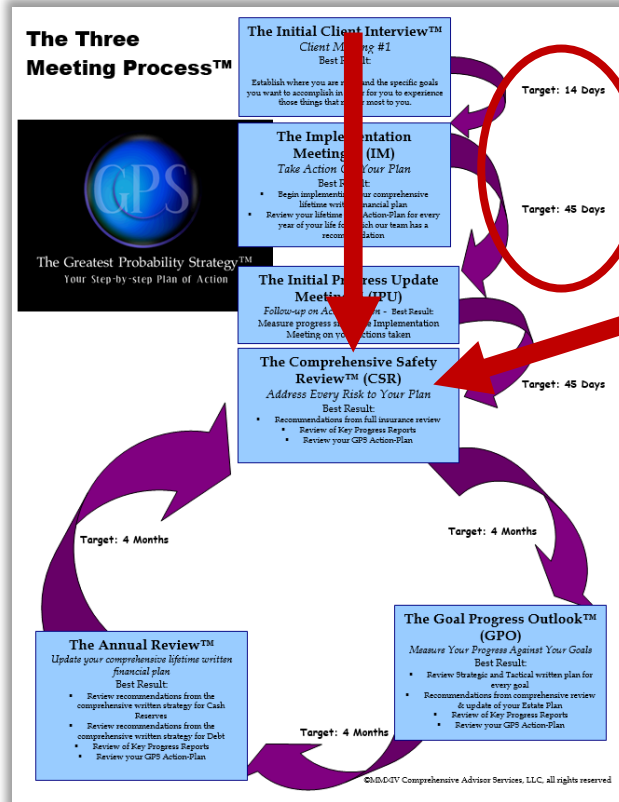
You might miss it... **if you're not focused.**

The Comprehensive Safety Review™ Meeting



- ✓ What are the key elements in that agenda?
- ✓ What will allow the client to be extraordinarily impressed?
- ✓ Should Insurance Subject Matter Expert attend the meeting?

The Comprehensive Safety Review™



The Three Meeting Process™



The Initial Client Interview™
Client Meeting #1
 Best Result:
 Establish where you are now, and the specific goals you want to accomplish in order for you to experience those things that matter most to you.

Target: 14 Days

The Implementation Meeting™ (IM)
Take Action On Your Plan
 Best Result:
 • Begin implementing your comprehensive lifetime written financial plan
 • Review your lifetime GPS Action-Plan for every year of your life for which our team has a recommendation

Target: 45 Days

The Initial Progress Update Meeting™ (IPU)
Follow-up on Actions Taken - Best Result:
 Measure progress since The Implementation Meeting on your actions taken

The Comprehensive Safety Review™ (CSR)
Address Every Risk to Your Plan
 Best Result:
 • Recommendations from full insurance review
 • Review of Key Progress Reports
 • Review your GPS Action-Plan

Target: 45 Days

Target: 4 Months

The Annual Review™
Update your comprehensive lifetime written financial plan
 Best Result:
 • Review recommendations from the comprehensive written strategy for Cash Reserves
 • Review recommendations from the comprehensive written strategy for Debt
 • Review of Key Progress Reports
 • Review your GPS Action-Plan

Goal Progress Outlook™ (GPO)
Measure Your Progress Against Your Goals
 Best Result:
 • Review Strategic and Tactical written plan for every goal
 • Recommendations from comprehensive review & update of your Estate Plan
 • Review of Key Progress Reports
 • Review your GPS Action-Plan

Target: 4 Months

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The Comprehensive Safety Review™ Meeting



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Client Progress Meeting 60 Minute Timeline

- **Opening Routine (2 min)**
- **Routine Portion of the meeting: The Progress Reports™ (10 min)**
 - Review Financial Road Map®
 - The Numbers History™
 - The Progress Reports™
- **The Focused Portion of the meeting (45 min)**
 - **Meeting Exercise (15 min)**
 - CSR: The Comprehensive Safety Review Exercise™
 - GPO: The Goal Blueprint™
 - TAR: The Correct Your Aim (CYA) Client Exercise
 - **The Highest Priority Conversation™ (15 min)**

Subject Matter Experts nominated The Highest Priority Conversation™ at The Dry-Run Prep Meeting™, and the Trusted Advisor has contemplated, and chosen, the topic in the days leading up to this client progress meeting. Ordinarily, The Highest Priority Conversation™ is used to:

 1. *Accelerate this client's results, or*
 2. *Remove obstacles that are slowing down progress*

CSR: The Highest Priority Conversation™ nominated by Subject Matter Experts & selected by Trusted Advisor

GPO: The Legacy Flow™ is The Highest Priority Conversation™ at The Goal Progress Outlook™

TAR: The Highest Priority Conversation™ nominated by Subject Matter Experts & selected by Trusted Advisor
 - **Review The Greatest Probability Strategy™ (GPS) step-by-step implementation plan of action (15 min)**
- **Closing Routine (3 min)**
- **Transition now to The Referral Conversation**

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What Impresses Clients...

- ✓ Understand their **expectations**
 - ... about risk & **safety**
 - Then discuss what your team has done to
 - ✓ **mitigate risks** your client perceives
 - ✓ Increase **safety**
- ✓ Annually, be able to **defend every coverage amount or limitation amount** on every policy they own... as "***the exact right amount.***"
- ✓ Reference **The Insurance Grid™** when questions of insurance arise

Client: Lynn & Ted Smith
Updated: 11/16/12

The Insurance Grid™



Type of Insurance	Institution Name	Policy Number	Effective Date	Maturity Date	Premium	Freq	Deductible	Cover Amounts	Comments
Auto									
370Z -	State Insure Walter Waggener 760-931-5000	171-0-C05-55A	05/09/12	05/03/13	\$ 4,450.69	Semi	\$5000 - Comp \$10,000 - Coll	BI/BI/PD 250k/500k/100k; 5k - Med Un/Underinsured 250k/500k emerg rd svcs; car rent - 80%/day	BI = Bod Inj; BI/T = Bod Inj Total; PD = Prop Damg max rental and travel exp = \$1k
Satum -	State Insure	171-7-C05-55	05/09/12	05/03/13	\$ 3,360.94	Semi	\$5000 - Comp \$10,000 - Coll	BI/BI/PD 250k/500k/100k; 5k - Med Un/Underinsured 250k/500k emerg rd svcs; car rent - 80%/day	BI = Bod Inj; BI/T = Bod Inj Total; PD = Prop Damg max rental and travel exp = \$1k
Homeowner's									
Condessa Court - (Personal Residence)	State Insure	77-N9-12444-7	08/24/12	08/24/13	\$18,240.00	Annual	\$20,000	\$3.82M - dwelt; \$2.87M - Pers Prp \$1M - Liab; \$10k - Med; \$10K - other prop	Jewelry - \$1,500 ea; \$2,500 aggregate Cash over \$2,000 excluded Firearms over \$2,000 excluded Software Replacement over \$2,500 excluded Fine Art over \$5,000 excluded
Earthquake	None								
Flood	None								
Umbrella	State Insure	11-A9-2744-6	05/07/12	05/07/13	\$ 4,220.00	Annual		\$2,000,000	Business excluded Recommendations Pending
Life Insurance									
Ted - Lynn -	Colonial Partner Colonial Partner Reliastaf	5461681 54611654 AD211444	01/07/98 01/11/01 12/28/08	Age 100 Age 100 12/28/23	\$ 9,509.64 \$ 120.01 \$ 9,480.00	Annual Annual Annual	your life your life your life	\$500,000 \$20,000 \$2,000,000	Beneficiary - Lynn and then Trust Recommendations Pending Beneficiary - Ted and then Trust 15 year Level Term Recommendations Pending
Long-term Care									
Ted - Lynn -	Providential None	I00007846557	08/21/07	None	\$38,830.38	Annual	90 days	\$275 daily 5 year max	Home care benefit; Shared care benefit Recommendations pending
Short-term Disability	None								
Long-term Disability	None								Recommendations pending
Health	PacificNoCare "Signature Value"	6523499-01	End of Employment			\$20 - copay \$50 - ER copay	all conditions accepted - if covered \$250 hosp copay; \$500 max out of pocket \$5MM - Lifetime coverage		800-824-8822 Group: PCCA; Issuer ID 80840 Foreign Medical Care excluded
Dental	San Diego Self Insured	445266	End of Employment			\$25,000 max/yr			\$20k maxper dependent
Vision	VSP	44-44885	End of Employment			\$50-exam \$150 - Glasses	exam - 12 mth; lenses - 24 mth \$120 for frame		Contacts excluded
Rec Vehicles	None								
Foreign Med/Travel	Pedex	546-1115	12/15/11	12/15/12	140.5	Annual	\$250	\$1M Emergency Medical; Hospital fees Med Evac; Bring spouse to your side	Recommendations Pending

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Life Insurance									
Ted -	Colonial Partner	54616881	01/07/98	Age 100	\$ 9,509.84	Annual	your life	\$500,000	Beneficiary - Lynn and then Trust Recommendations Pending
Lynn -	Colonial Partner	54611654	01/11/01	Age 100	\$ 120.01	Annual	your life	\$20,000	Beneficiary - Ted and then Trust 15 year Level Term Recommendations Pending
	Reliastaf	AD211444	12/28/08	12/28/23	\$ 9,480.00	Annual	your life	\$2,000,000	
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Client: Lynn & Ted Smith
Updated: 11/16/12

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ADVISOR PACT

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Updated: 11/16/12

The Insurance Grid™



Type of Insurance	Institution Name	Policy Number	Effective Date	Maturity Date	Premium	Freq	Deductible	Cover Amounts	Comments
Auto									
370Z -	State Insure Walter Waggener 760-931-5000	171-0-C05-55A	05/09/12	05/03/13	\$ 4,450.69	Semi	\$5000 - Comp \$10,000 - Coll	BI/BIIT/PD 250k/500k/100k; 5k - Med Un/Underinsured 250k/500k emerg rd srvc; car rent - 80%/day	BI = Bod Inj; BIIT = Bod Inj Total; PD = Prop Damg max rental and travel exp = \$1k
Satum -	State Insure	171-7-C05-55	05/09/12	05/03/13	\$ 3,360.94	Semi	\$5000 - Comp \$10,000 - Coll	BI/BIIT/PD 250k/500k/100k; 5k - Med Un/Underinsured 250k/500k emerg rd srvc; car rent - 80%/day	BI = Bod Inj; BIIT = Bod Inj Total; PD = Prop Damg max rental and travel exp = \$1k
Homeowner's									
Condessa Court - (Personal Residence)	State Insure	77-N9-12444-7	08/24/12	08/24/13	\$18,240.00	Annual	\$20,000	\$3.82M - dwelt; \$2.87M - Pers Prp \$1M - Liab; \$10k - Med; \$10K - other prop	Jewelry - \$1,500 ea; \$2,500 aggregate Cash over \$2,000 excluded Firearms over \$2,000 excluded Software Replacement over \$2,500 excluded Fine Art over \$5,000 excluded
Earthquake	None								
Flood	None								
Umbrella	State Insure	11-A9-2744-6	05/07/12	05/07/13	\$ 4,220.00	Annual		\$2,000,000	Business excluded Recommendations Pending
Life Insurance									
Ted - Lynn -	Colonial Partner Colonial Partner Reliastaf	54616881 54611654 AD211444	01/07/98 01/11/01 12/28/08	Age 100 Age 100 12/28/23	\$ 9,509.64 \$ 120.01 \$ 9,480.00	Annual Annual Annual	your life your life your life	\$500,000 \$20,000 \$2,000,000	Beneficiary - Lynn and then Trust Recommendations Pending Beneficiary - Ted and then Trust 15 year Level Term Recommendations Pending
Long-term Care									
Ted - Lynn -	Providential None	I00007846557	08/21/07	None	\$38,830.38	Annual	90 days	\$275 daily 5 year max	Home care benefit; Shared care benefit Recommendations pending
Short-term Disability	None								
Long-term Disability	None								Recommendations pending
Health	PacificNoCare "Signature Value"	6523499-01	End of Employment				\$20 - copay \$50 - ER copay	all conditions accepted - if covered \$250 hosp copay; \$500 max out of pocket \$5MM - Lifetime coverage	800-824-8822 Group: PCCA; Issuer ID 80840 Foreign Medical Care excluded
Dental	San Diego Self Insured	445266	End of Employment				\$25,000 max/yr		\$20k maxper dependent
Vision	VSP	44-44885	End of Employment				\$50-exam \$150 - Glasses	exam - 12 mth; lenses - 24 mth \$120 for frame	Contacts excluded
Rec Vehicles	None								
Foreign Med/Travel	Pedex	546-1115	12/15/11	12/15/12	140.5	Annual	\$250	\$1M Emergency Medical; Hospital fees Med Evac; Bring spouse to your side	Recommendations Pending

Client: Lynn & Ted Smith
Updated: 11/19/12

The Insurance Grid™



Type of Insurance	Institution Name	Policy Number	Effective Date	Maturity Date	Premium	Freq	Deductible	Cover Amounts	Comments
Auto									
370Z -	State Insure Walter Waggener 760-931-5000	171-0-C05-55A	05/09/12	05/03/13	\$ 4,450.69	Semi	\$5000 - Comp \$10,000 - Coll	BI/BIT/PD 250k/500k/100k; 5k - Med Un/Underinsured 250k/500k emerg rd srvc; car rent - 80%/day	BI = Bod Inj; BIT = Bod Inj Total; PD = Prop Damg max rental and travel exp = \$1k
Saturn -	State Insure	171-7-C05-55	05/09/12	05/03/13	\$ 3,360.94	Semi	\$5000 - Comp \$10,000 - Coll	BI/BIT/PD 250k/500k/100k; 5k - Med Un/Underinsured 250k/500k emerg rd srvc; car rent - 80%/day	BI = Bod Inj; BIT = Bod Inj Total; PD = Prop Damg max rental and travel exp = \$1k
Homeowner's									
Condessa Court - (Personal Residence)	State Insure	77-N9-12444-7	08/24/12	08/24/13	\$18,240.00	Annual	\$20,000	\$3.82M - dwell; \$2.87M - Pers Prp \$1M - Liab; \$10k - Med; \$10K - other prop	Jewelry - \$1,500 ea; \$2,500 aggregate Cash over \$2,000 excludud Firearms over \$2,000 excludud Software Replacement over \$2,500 excludud Fine Art over \$5,000 excludud
Earthquake	None								
Flood	None								
Umbrella	State Insure	11-A9-2744-6	05/07/12	05/07/13	\$ 4,220.00	Annual		\$2,000,000	Business excluded Recommendations Pending
Life Insurance									
Ted -	Colonial Partner	54616981	01/07/98	Age 100	\$ 9,509.64	Annual	your life	\$500,000	Beneficiary - Lynn and then Trust
Lynn -	Colonial Partner	54611654	01/11/01	Age 100	\$ 120.01	Annual	your life	\$20,000	Recommendations Pending
	Reliastaf	AD211444	12/28/08	12/28/23	\$ 9,480.00	Annual	your life	\$2,000,000	Beneficiary - Ted and then Trust 15 year Level Term Recommendations Pending
Long-term Care									
Ted -	Providential	100007846557	08/21/07	None	\$38,830.38	Annual	90 days	\$275 daily 5 year max	Home care benefit; Shared care benefit
Lynn -	None								Recommendations pending
Short-term Disability									
	None								
Long-term Disability									Recommendations pending
	None								
Health	PacificNoCare "Signature Value"	6523499-01	End of Employment				\$20 - copay \$50 - ER copay	all conditions accepted - if covered \$250 hosp copay; \$500 max out of pocket \$5MM - Lifetime coverage	800-624-8822 Group: PCCA; Issuer ID 80840 Foreign Medical Care excluded

Client: Lynn & Ted Smith
Updated: 11/19/12

The Insurance Grid™

[illegible]

Client: Lynn & Ted Smith
Updated: 11/19/12

The Insurance Grid™

[illegible]

Client: Lynn & Ted Smith
Updated: 11/19/12

The Insurance Grid™

[illegible]

The Comprehensive Safety Review™ Meeting



- ✓ What are the key elements in that agenda?
- ✓ What will allow the client to be extraordinarily impressed?
- ✓ Should Insurance Subject Matter Expert attend the meeting?



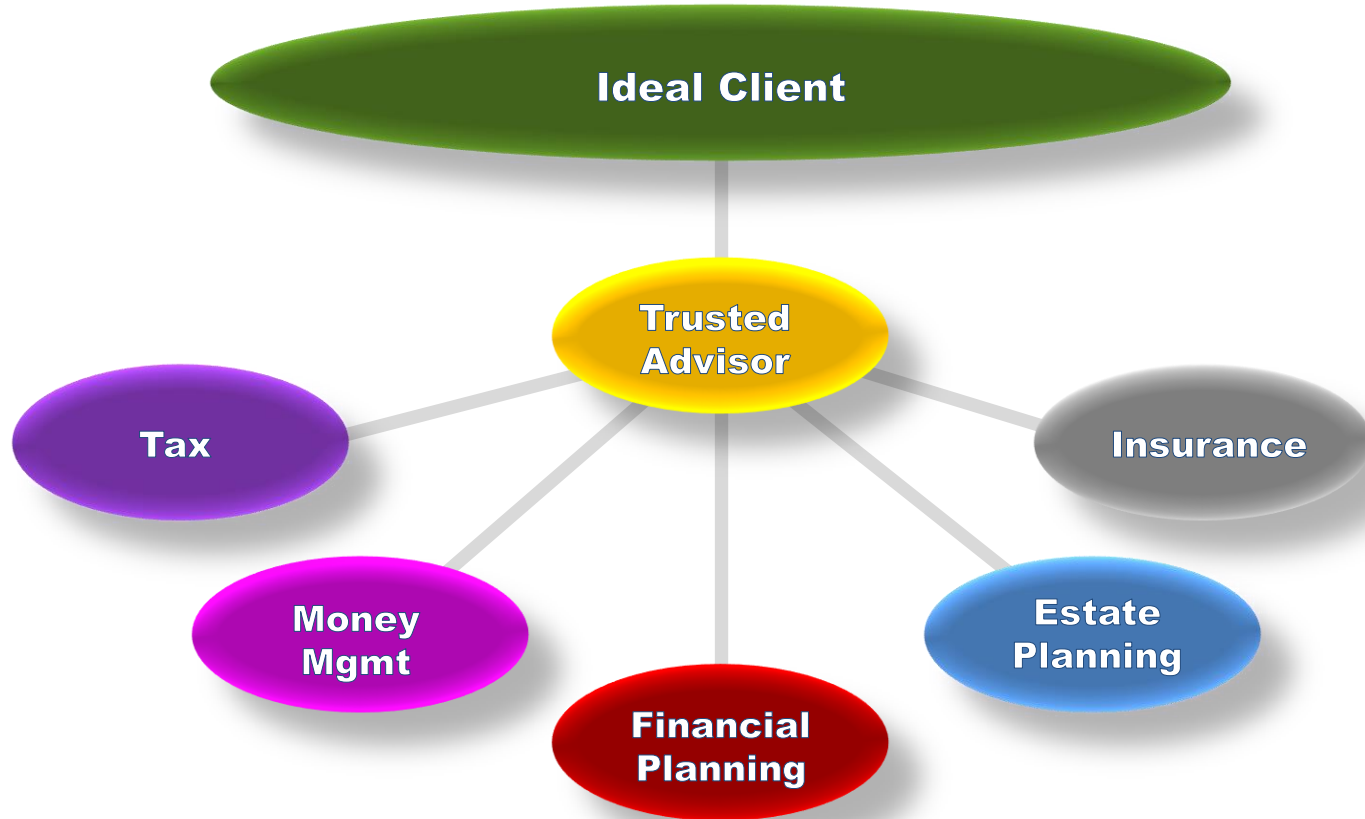
YES

Insurance Subject Matter Expert

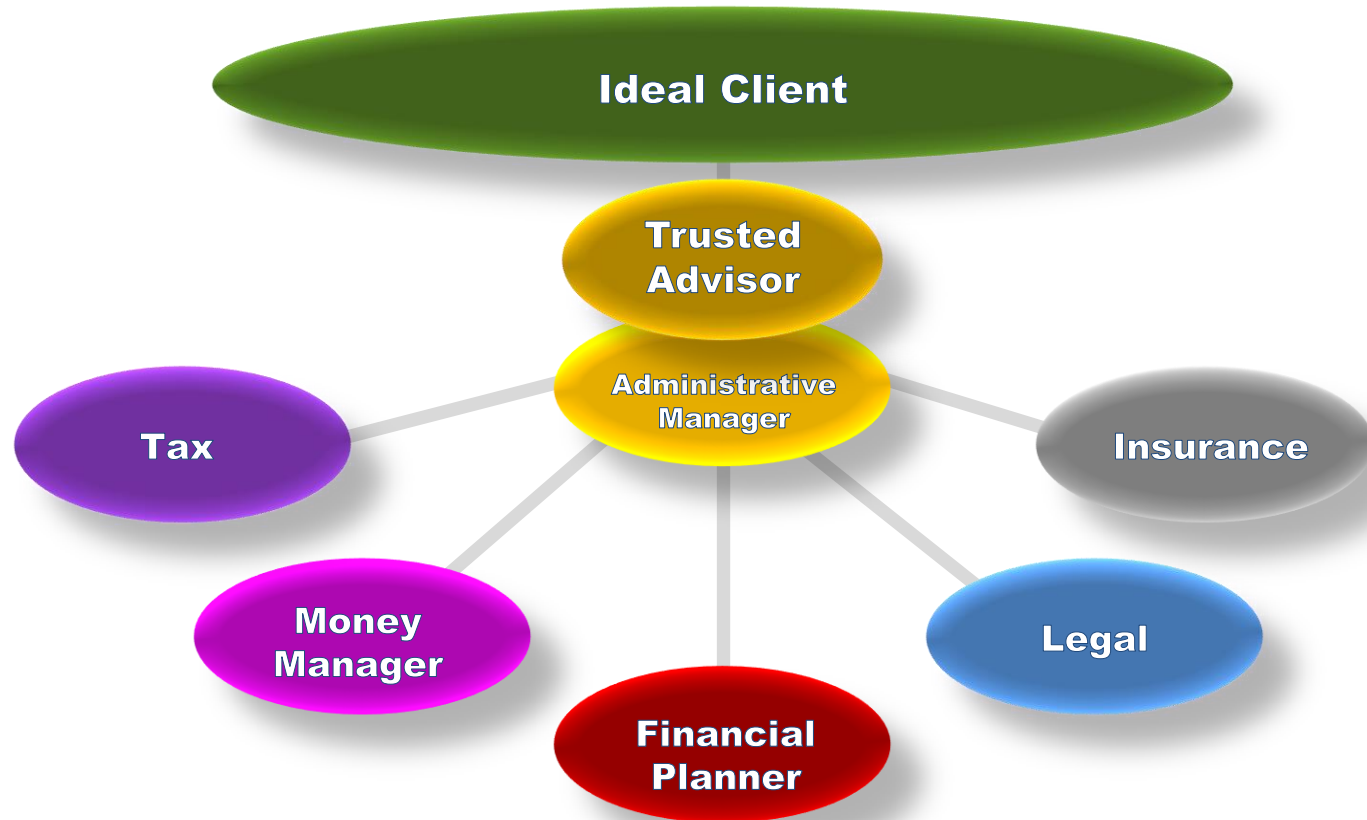


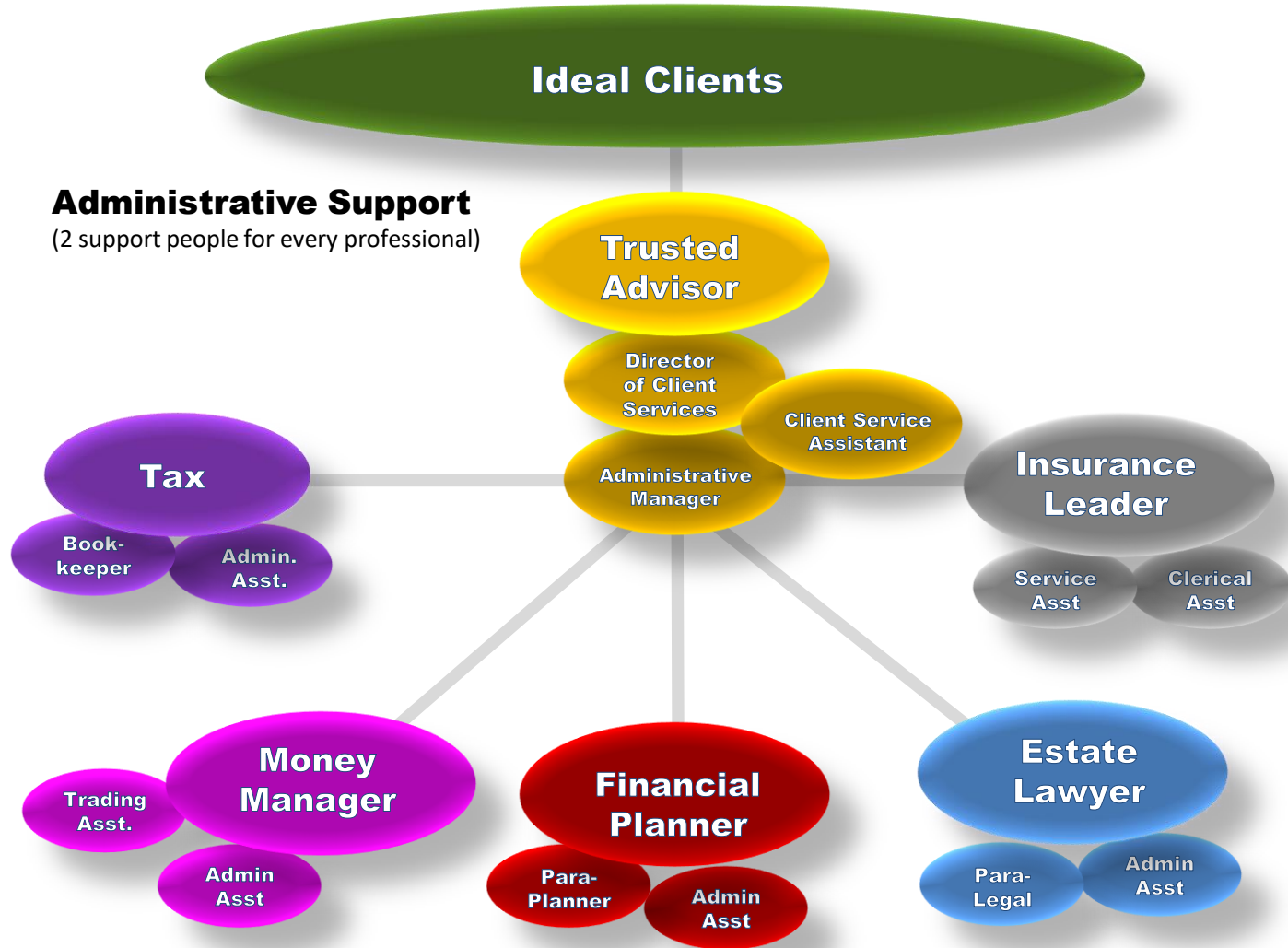
- ✓ Where will I find an Insurance Subject Matter Expert?
- ✓ Should we consider Insurance agents and brokers?

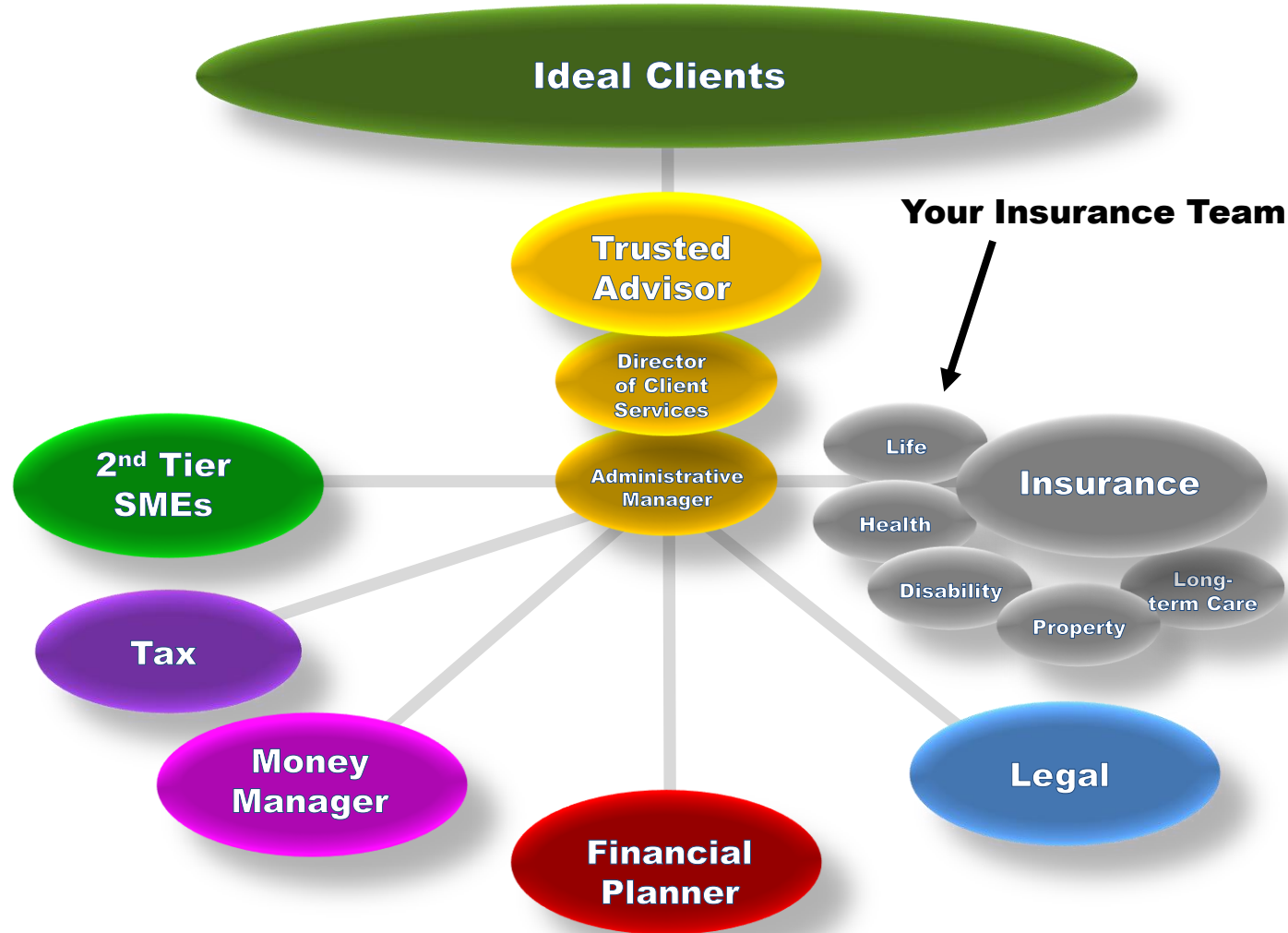
Our Business Model is different



Our Deliverables Team Structure









Your Team Objective

- ✓ **Strategic Professionals:** Create & update a comprehensive written lifetime financial strategy for every Ideal Client (overarching plan)
- ✓ **Oversight:** Ensure any ongoing recommendations are perfectly aligned with the overarching plan
- ✓ **Elimination of Conflict:** Your Strategic SME should be dispassionate judge & jury assessing proposals by product vendors

Insurance Subject Matter Expert



- ✓ Where will I find an Insurance Subject Matter Expert?
- ✓ Should we consider Insurance agents and brokers?





Where I've found Insurance Subject Matter Experts

1. **Insurance Corporation HR Departments:**
recently retired corporate executives
2. **Universities:** Phd.s in Risk Management
3. **Insurance Brokers:** Esp. P&C business owners with both small business & individual retail clients

Insurance Subject Matter Expert



- ✓ Where will I find an Insurance Subject Matter Expert?
- ✓ Should we consider Insurance agents and brokers?





Send a voice message to Mark McKenna Little

What's your issue today?
If you could ask just 1 question, what would it
be? Your Biggest Struggle?

Is your microphone ready?

 **Start recording**

1 Record - 2 Listen - 3 Send

Mark McKenna Little

Mark McKenna Little | Founder/Creator | The Mark of Mastery™ For Financial Advisors

www.TheMarkOfMastery.com

<https://themarkofmastery.com/>

advisorpact.me/question

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Advisor PACT™ Monthly

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our system

Can You Explain Your 2020 Vision & Goals to Your Team?



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The Advisor P.A.C.T. Monthly Program Overview

Bird's Eye View over the entire program exclusively for members of The Advisor P.A.C.T. Monthly Program™. The program creator provides an insightful overview focusing on the big picture.

If you're a new member or a veteran member who simply wants to maintain momentum Mark lays out his best recommendations as well as a simple 5-Point action plan for success with this program.

IMPORTANT NOTE: If you're new to our system, after registering **check your spam folder just in case your webinar confirmation goes there**

Mark Little

SCHEDULE

- Tuesday, 19 June 2018, at 8:00 AM
- Tuesday, 19 June 2018, at 10:00 AM

Next event starts in...

00 : 02 : 00 : 19

REGISTER NOW

Register at
www.AdvisorPACTpledge.com



The Ideal Advisor Profile for The Advisor P.A.C.T. Monthly Program™

This program is best suited for a financial advisor who,

- ✓ Likes the idea of doing a "whole lot more" for a "whole lot fewer" Ideal Clients who pay significantly higher compensation for the unprecedented level of services provided.
- ✓ Is committed to implementing Truly Comprehensive Financial Services™ at some point in the future, and as quickly as possible.
- ✓ Recognizes the wisdom of delivering Comprehensive Financial Services through a skilled team of Subject Matter Experts (Tax, financial planning, tax, estate planning, & insurance)... rather than serving as a one-man-band.
- ✓ Is willing to make the effort to implement this new business model to fill the gap in the marketplace created by financial advisors, and a financial services industry, unable or unwilling to provide Ideal Clients the Comprehensive Financial Services they desire.