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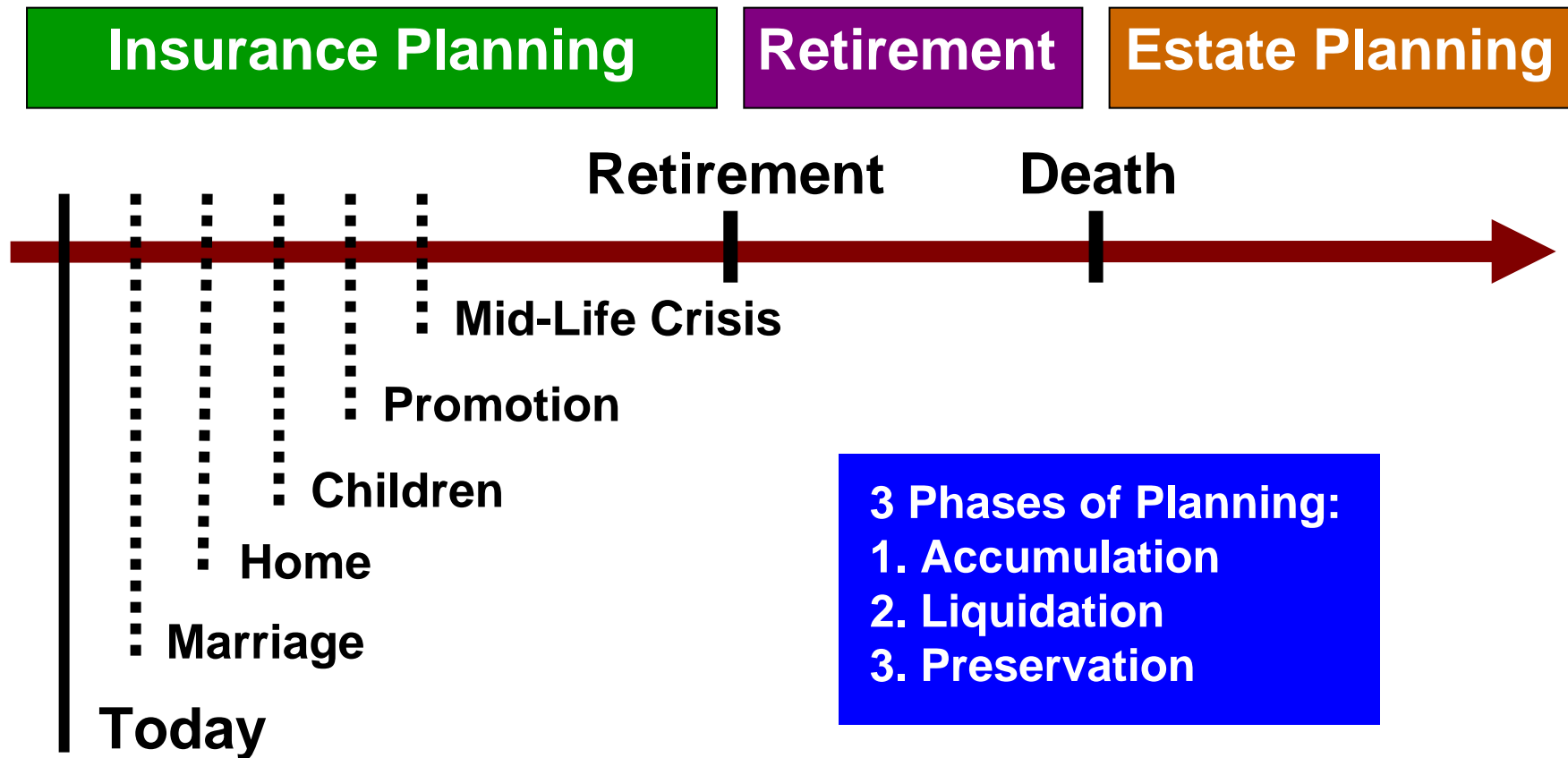


# **CATCHING FIRE**

***Ideas to Ignite Your Sales***

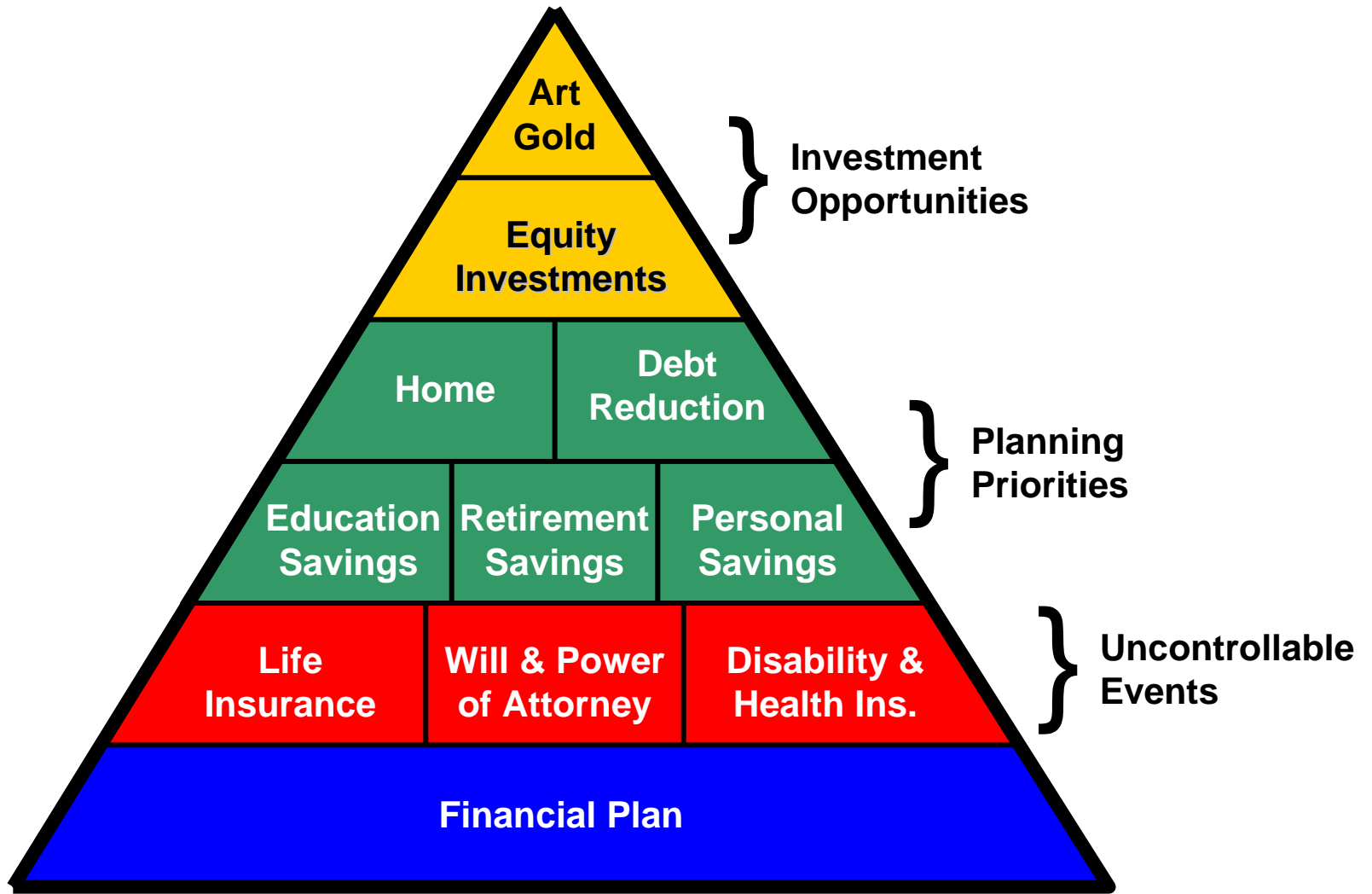
# PERSONAL TIMELINE

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# UPSIDE-DOWN PYRAMID

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# YOUR FINANCIAL TEAM

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## OFFENCE

**Investment Advisor**  
(Wealth Accumulation)

**Chartered Accountant**  
(Tax Planning)

**Bank Manager**  
(Money Management)

## DEFENCE

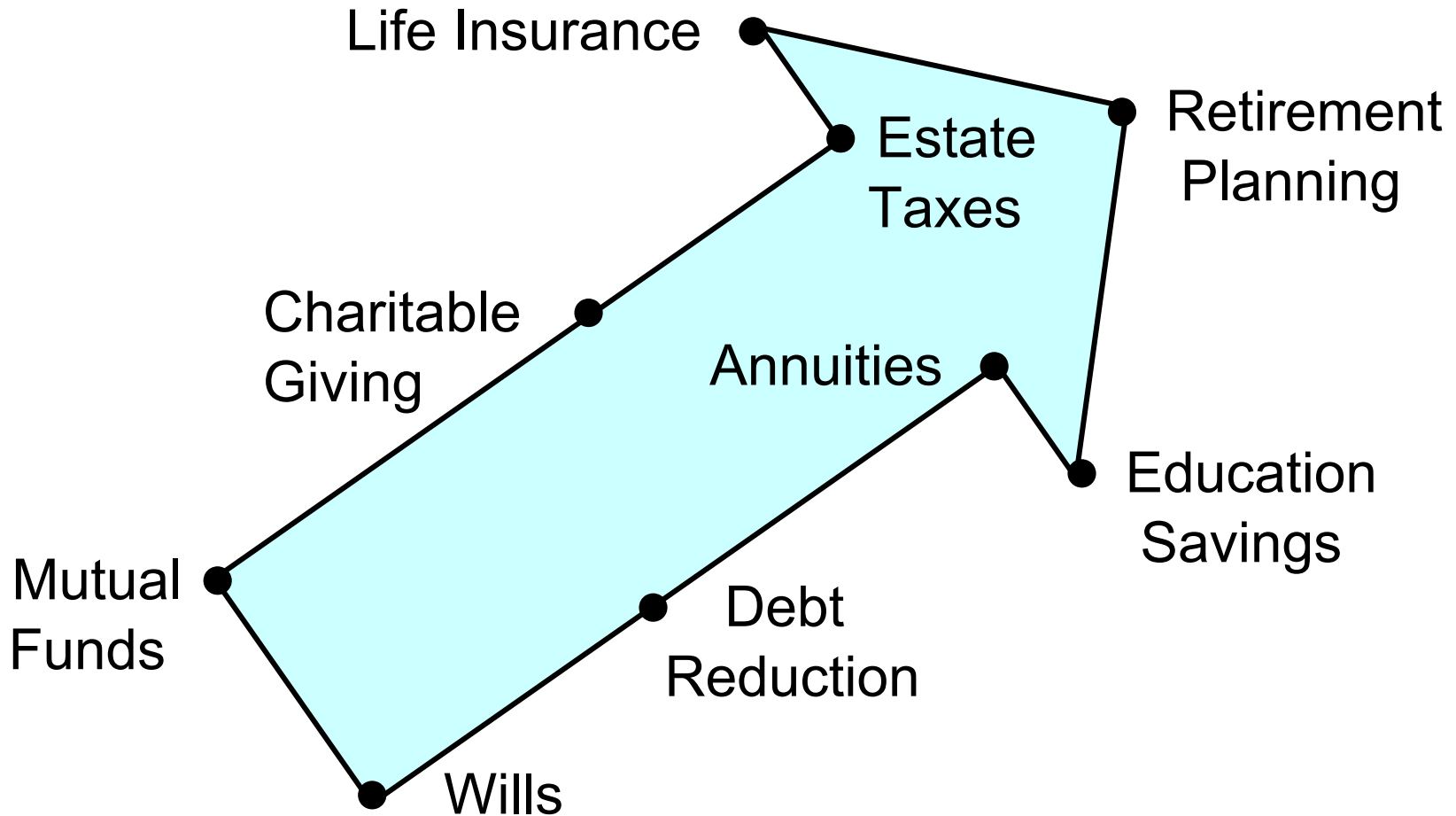
**Insurance Advisor**  
(Risk Management)

**Lawyer**  
(Estate Planning)

**YOU**  
(Goaltender)

# CONNECT THE DOTS

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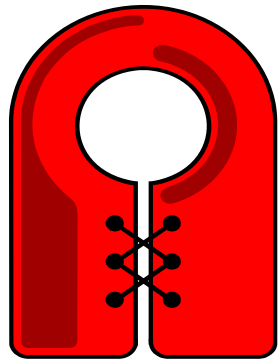
# FINANCIAL SAILBOAT

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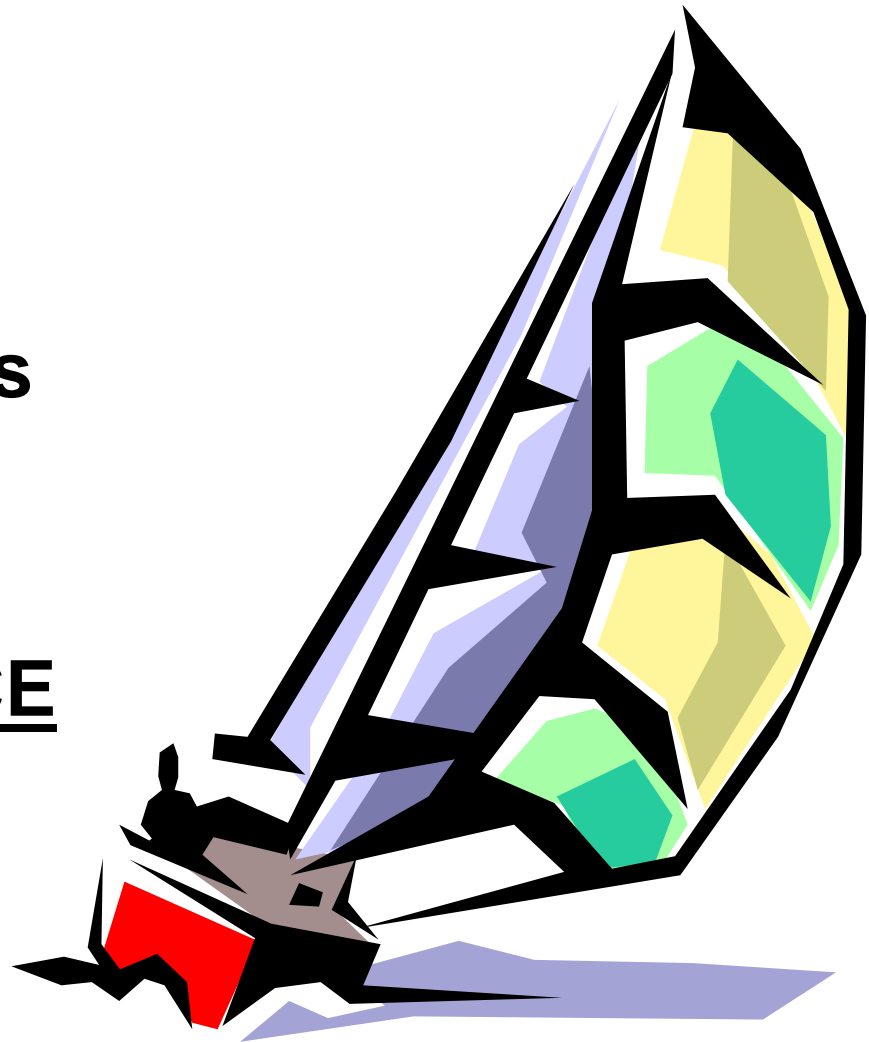
**Rudder = Goals**

**Hull = Savings**

**Sail = Investments**

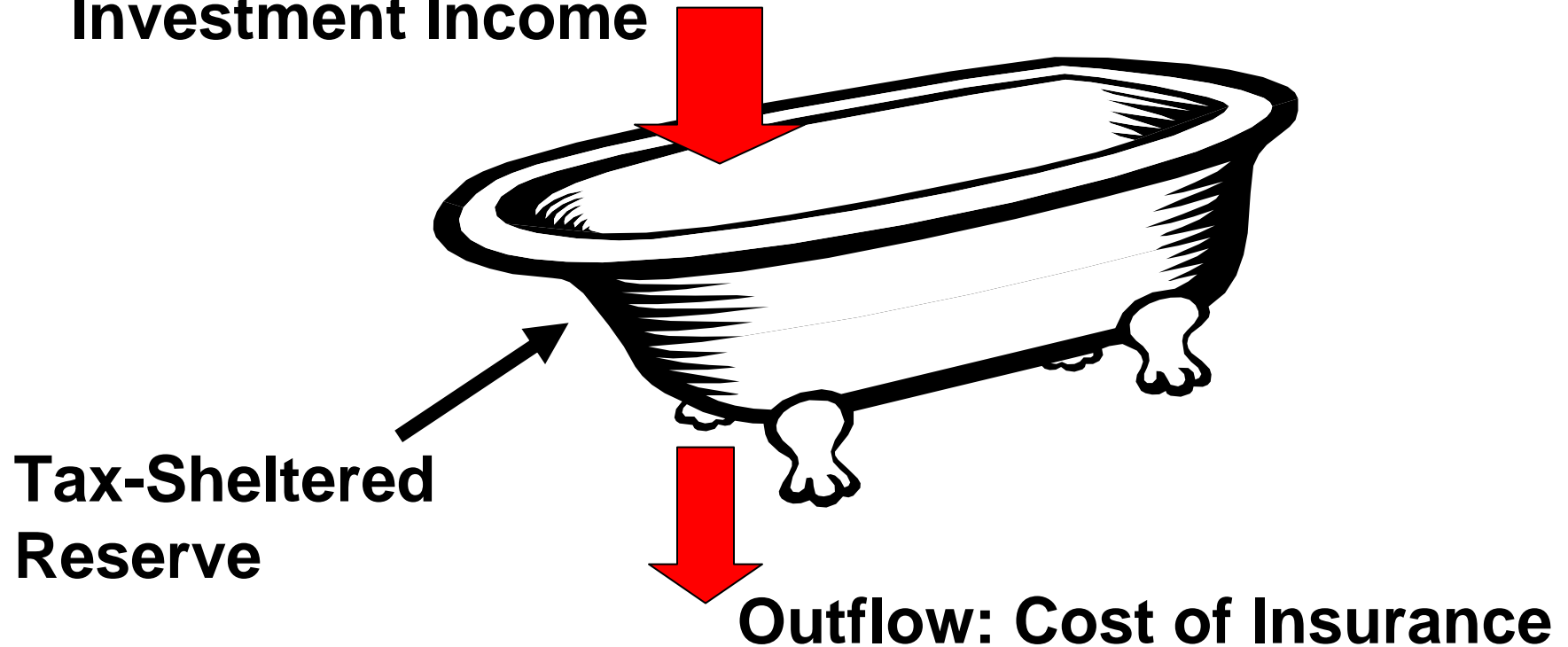


= **INSURANCE**



# UNIVERSAL LIFE BATHTUB

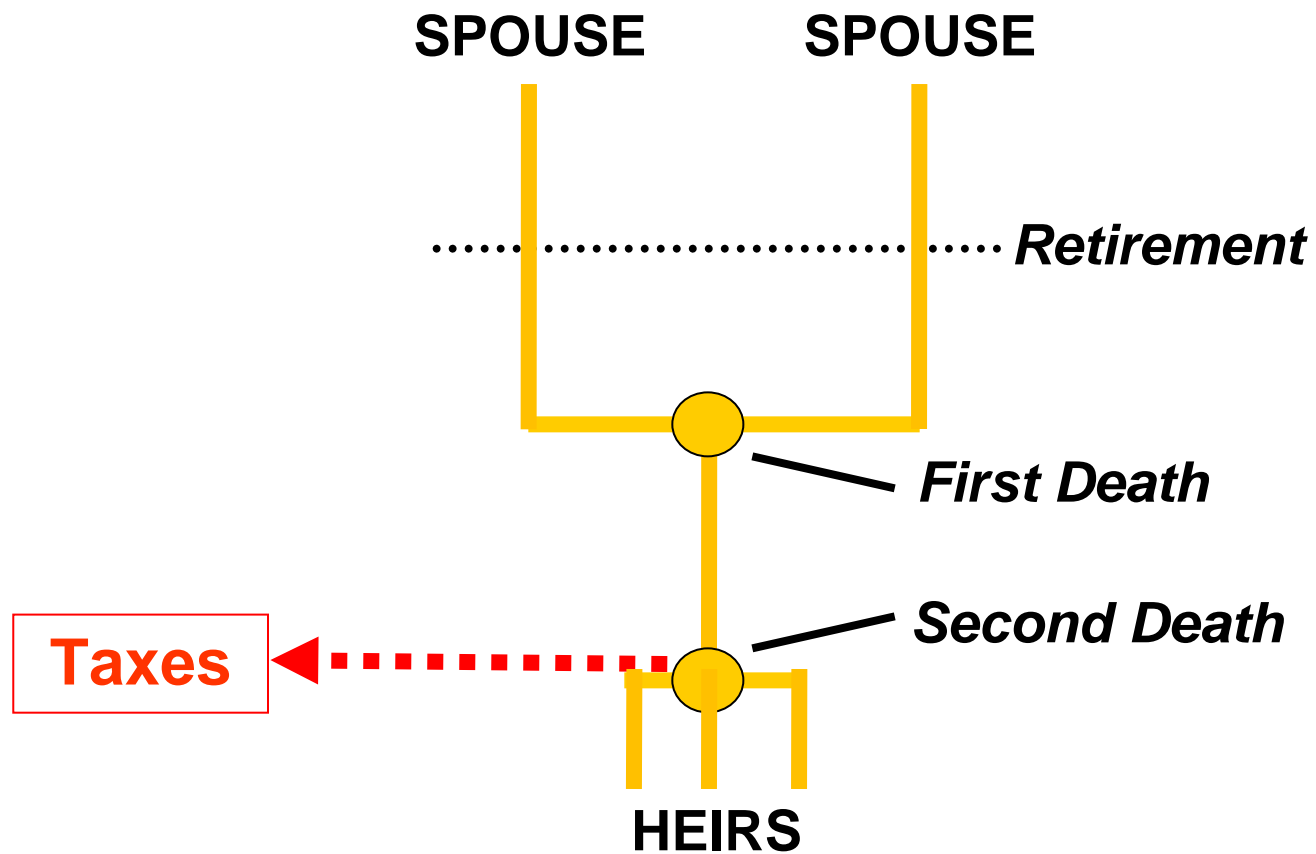
**Inflows: Premiums and Investment Income**





# RETIREMENT & ESTATE PLANNING TREE

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# COMBO APPROACH

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LIFE INSURANCE OPTIONS FOR JOHN AND JANE DOE		
Permanent Insurance	Term Insurance	Monthly Premium
\$50,000	\$200,000	\$70
\$100,000	\$150,000	\$89
\$150,000	\$100,000	\$112
\$200,000	\$50,000	\$137
\$250,000	\$0	\$157

**Please Note:** This summary is for illustrative purposes only and is not an insurance contract. Before purchasing coverage, refer to a full and complete policy illustration for specific plan details and values. The premiums shown above may change significantly depending on the plan selected. All figures have been rounded to the nearest dollar.

# COMBO APPROACH

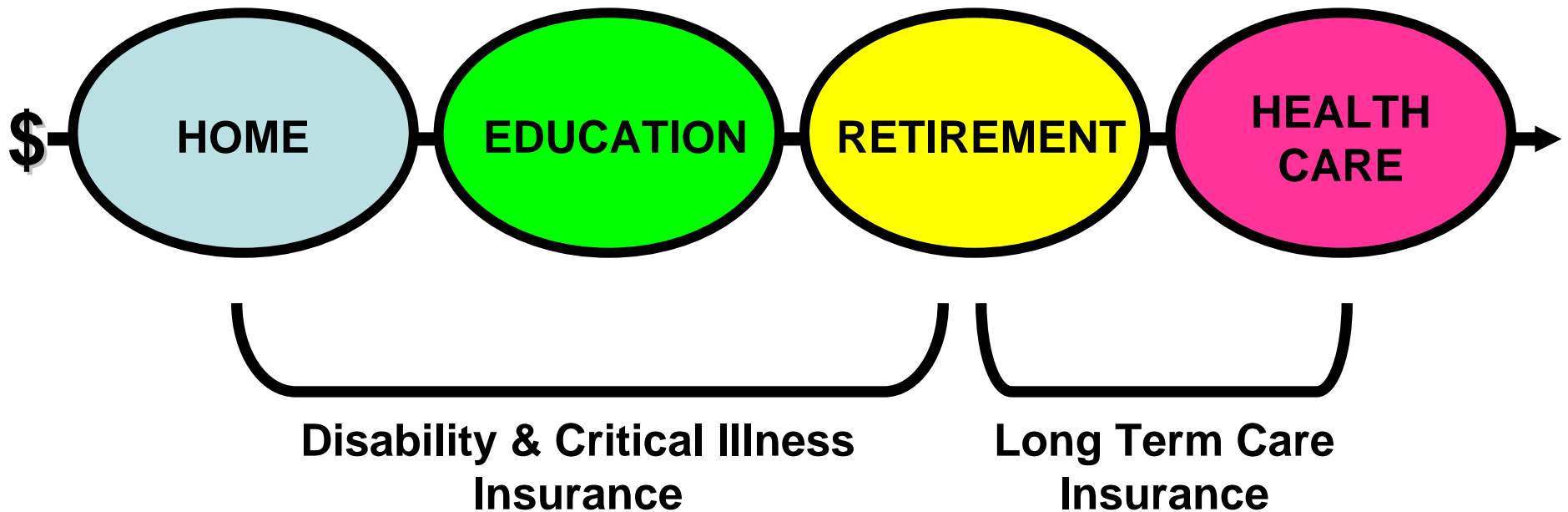
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<b>LIFE INSURANCE OPTIONS FOR JOHN AND JANE DOE</b>		
<b>New Permanent Insurance</b>	<b>Remaining Term Insurance</b>	<b>Additional Monthly Premium to Convert Current Term Coverage to Permanent</b>
\$50,000	\$200,000	\$34
\$100,000	\$150,000	\$53
\$150,000	\$100,000	\$76
\$200,000	\$50,000	\$101
\$250,000	\$0	\$121

**Please Note:** This summary is for illustrative purposes only and is not an insurance contract. Before purchasing coverage, refer to a full and complete policy illustration for specific plan details and values. The premiums shown above may change significantly depending on the plan selected. All figures have been rounded to the nearest dollar.

# SPENDING BUBBLES

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## HEALTH CARE HEADLINE

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### **No Waiting in New Health Care Plan**

*Enhanced coverage lets patients skip the queue*

(Reuters) - The federal government today unveiled plans to provide enhanced medical care to those willing to pay for the privilege.

Instead of waiting months for treatment of serious illnesses such as cancer, plan members would be offered immediate care elsewhere.

Health officials say the new program will be affordable, with guaranteed rates as low as two to five dollars a day. It will also include a full refund if members do not submit a claim during their lifetime.

# HEALTH CARE GOLD CARD

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- **Front of the Line Coverage**
- **You Choose the Limit**
- **Guaranteed Cost for Life**
- **Refund of Payments**



# PARTIAL COVERAGE

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## HOME INSURANCE OPTIONS

### Rooms to be Insured:

- Kitchen
- Living Room
- Family Room
- Master Bedroom
- Second Bedroom

### Risks to be Insured:

- Fire
- Theft
- Vandalism
- Liability
- Water Damage



# PICASSO

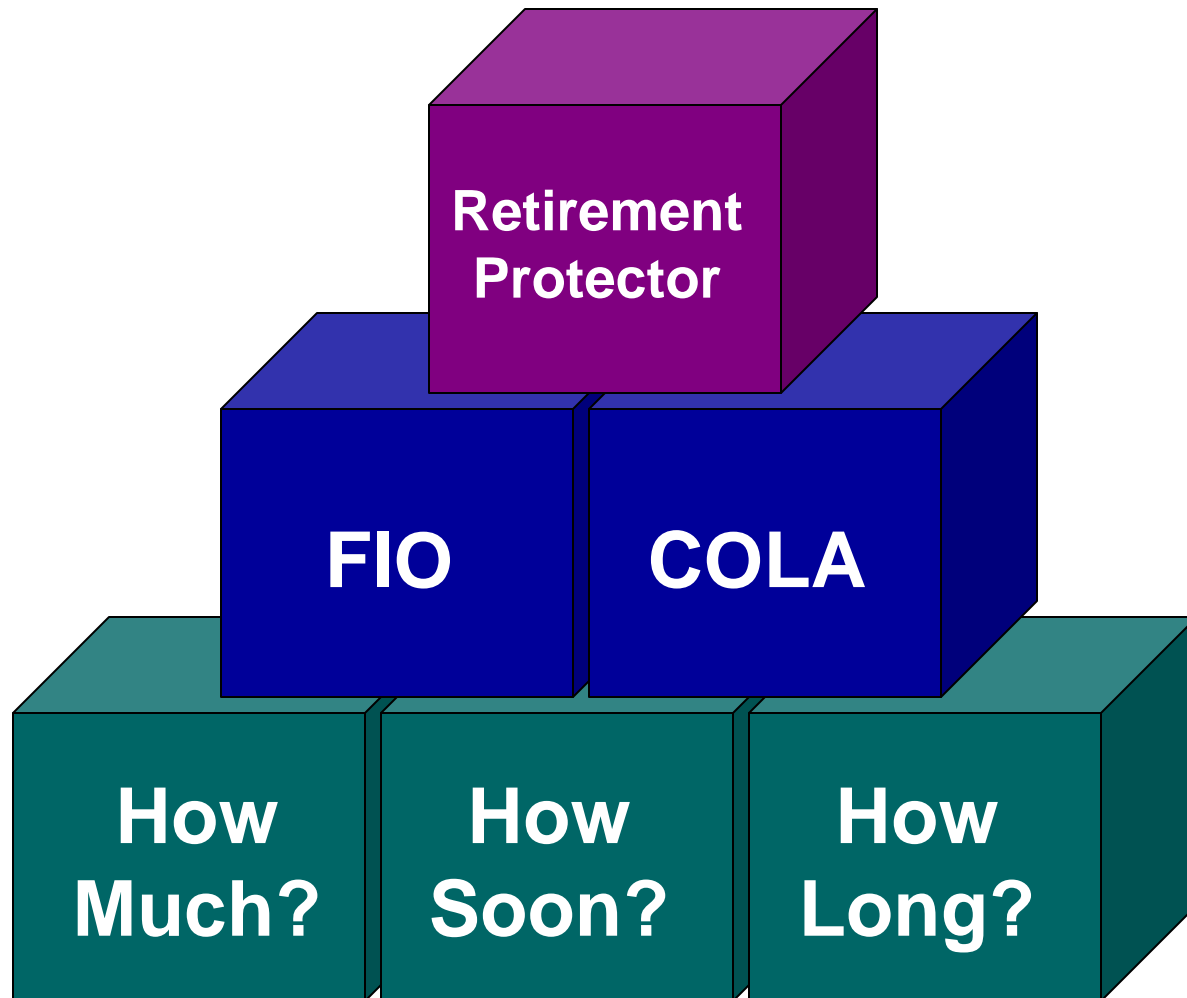
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# BUILDING BLOCKS

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# TWO PARACHUTES



## Poor-Boy Parachute

**\$20 to Rent**  
**50% Reliable**  
**No Warranty**



## Premier Parachute

**\$50 to Own**  
**100% Reliable**  
**Lifetime Warranty**

# YOU AND YOUR STUFF

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## YOUR VALUE

\$ \_\_\_\_\_  
(annual salary)

X \_\_\_\_\_  
(years to retirement)

= \$ \_\_\_\_\_  
**Total Earnings Potential**

## YOUR STUFF'S VALUE

Home \_\_\_\_\_

Investments \_\_\_\_\_

Car \_\_\_\_\_

Home Contents \_\_\_\_\_

Other Assets \_\_\_\_\_

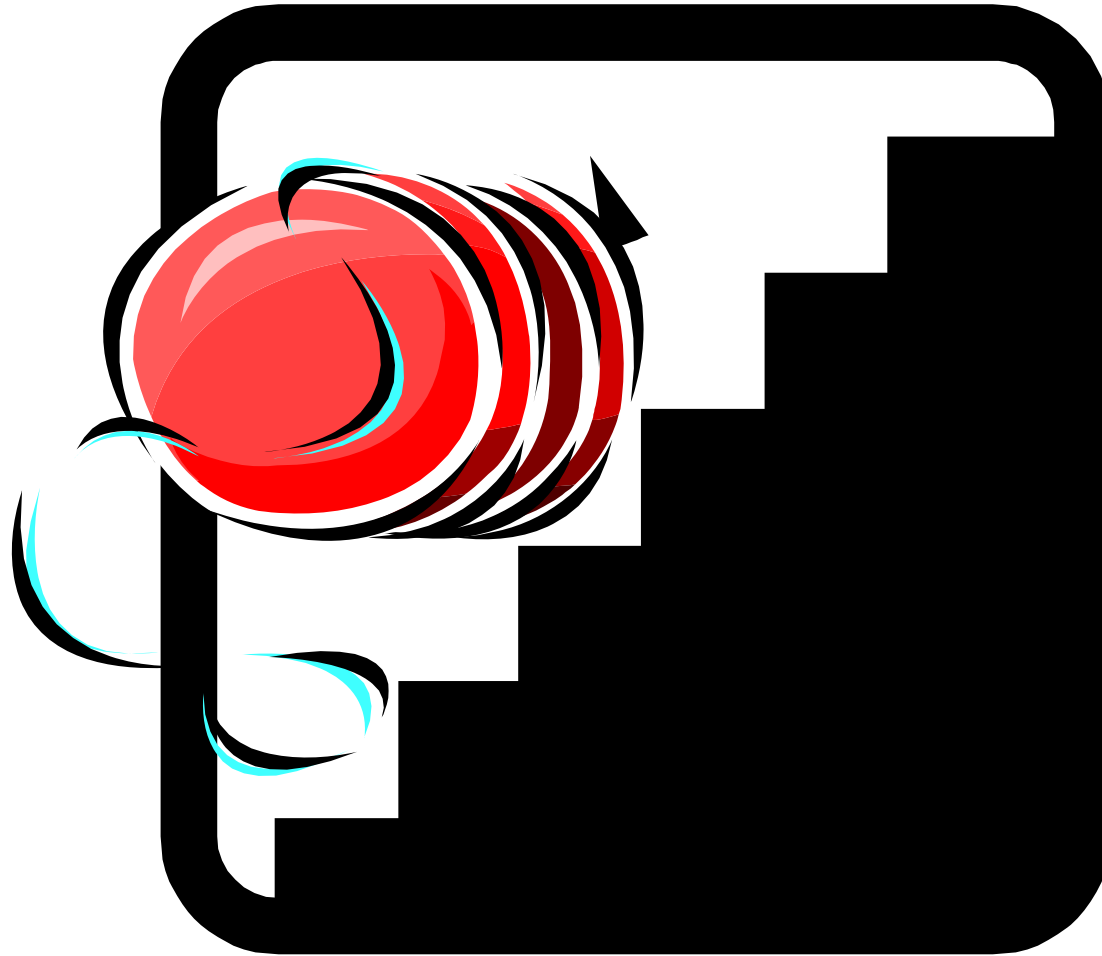
Subtotal: \_\_\_\_\_

Less Liabilities: ( \_\_\_\_\_ )

= \$ \_\_\_\_\_  
**Personal Net Worth**

# YO-YO

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# COFFEE CUP

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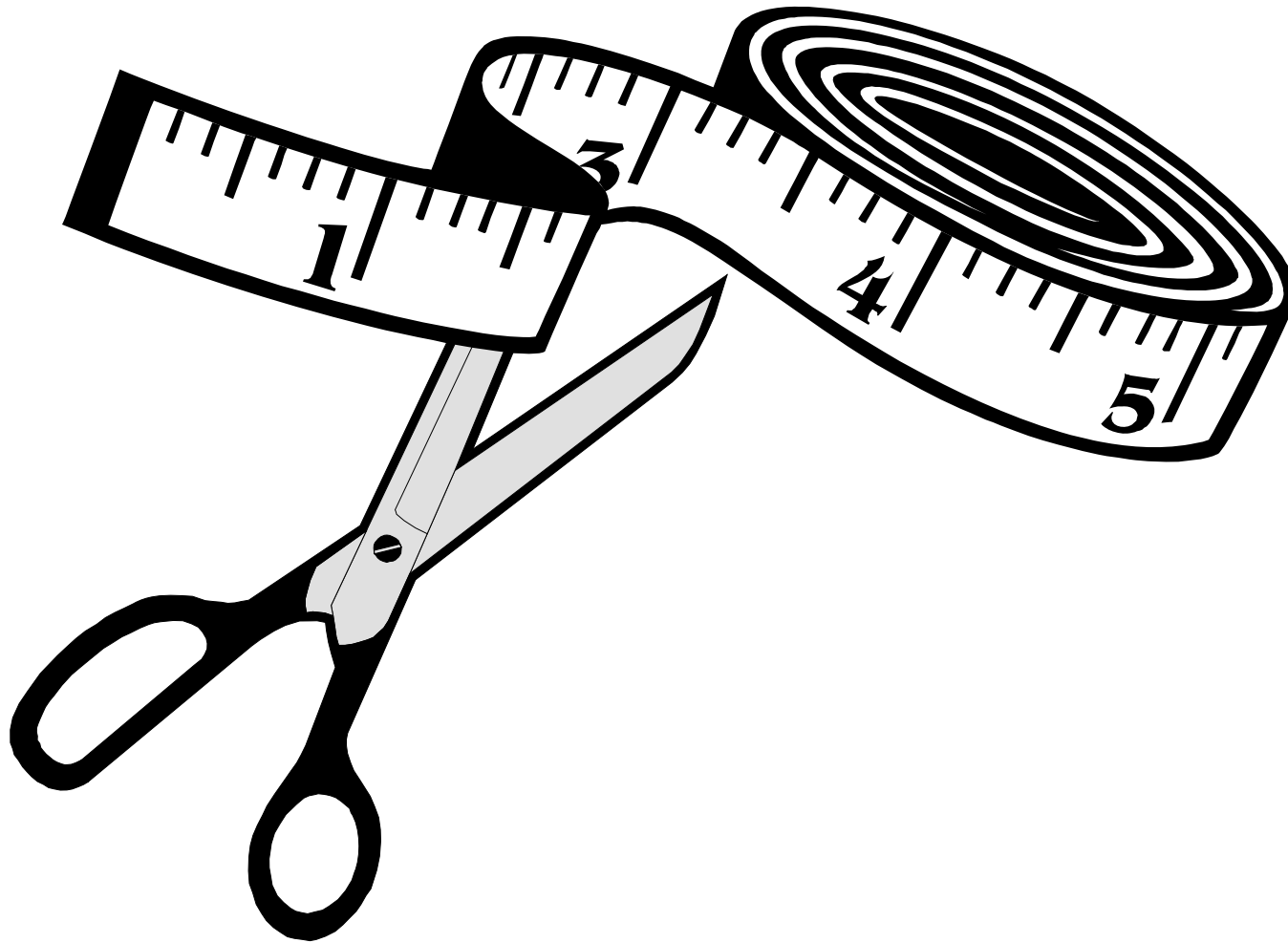


**Benefit #1:  
Tax Deduction**

**Benefit #2:  
Tax-Sheltered Growth**

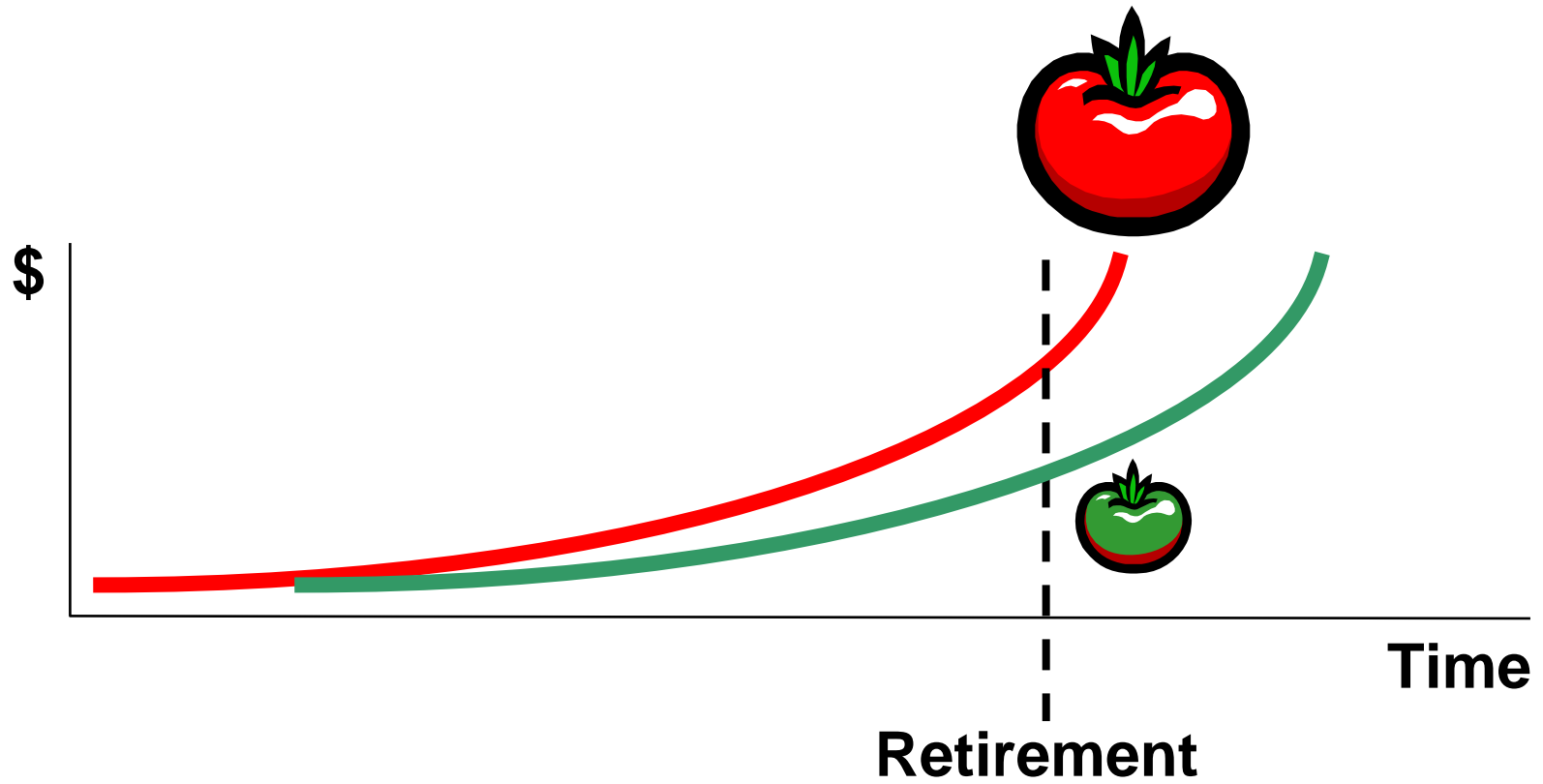
# TAPE MEASURE

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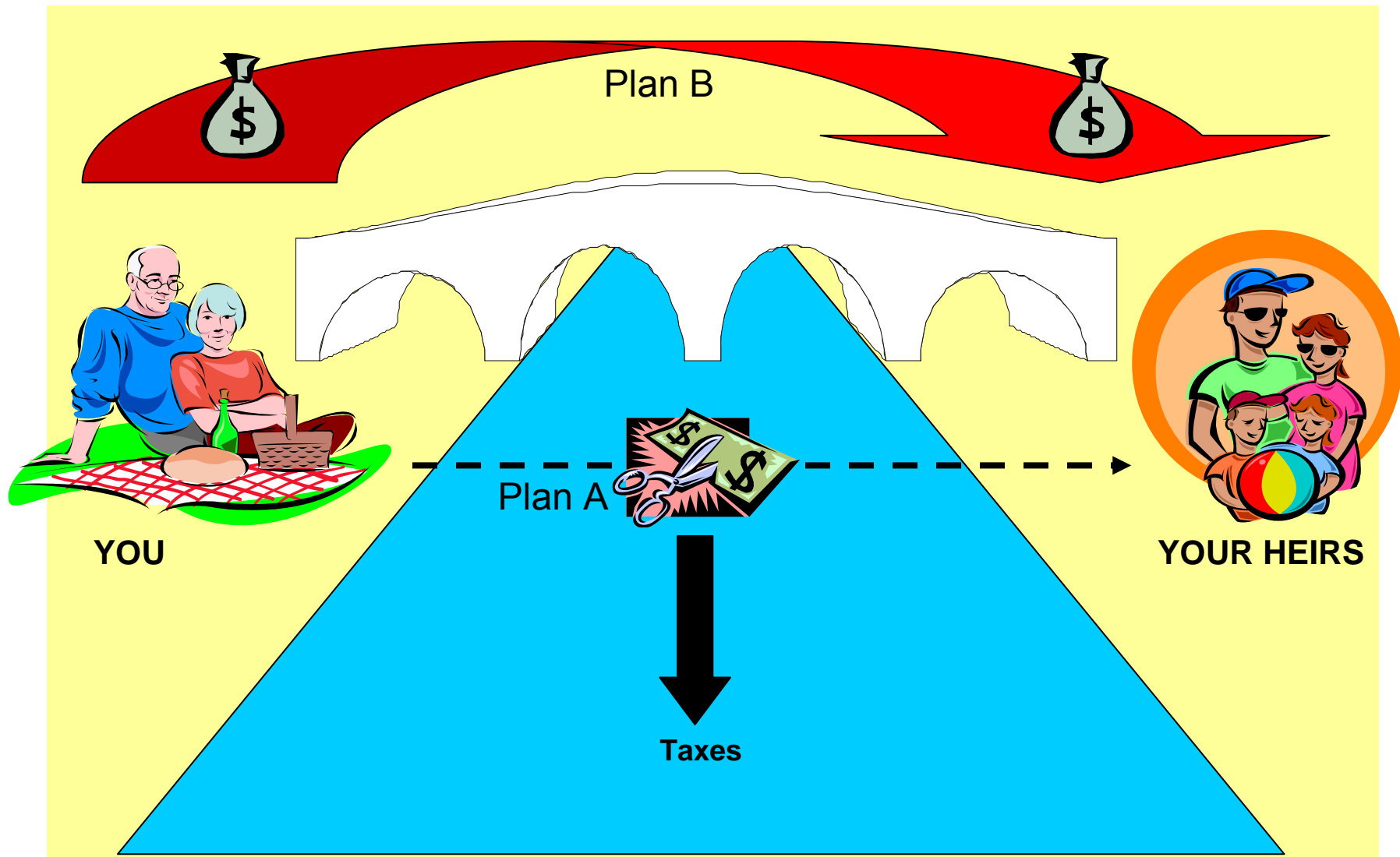


# VEGETABLE GARDEN

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# ESTATE BRIDGE





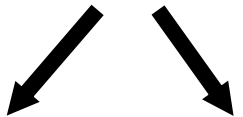
# POCKET CHANGE

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## PLAN A



Your Estate



Your Heirs



Taxes

## PLAN B



Your Estate



Insurance Co.



Your Heirs



Taxes

# SHOES OF THE PROBLEM

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# TWO-WAY STREET

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Your Decision:

Pay \$  per month.  
Cancellable any time.

Insurance Company's Decision:

Insure you for \$  tax-free.  
Guaranteed for lifetime of policy.

# TWO CHEQUES

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2001-91

\_\_\_\_\_ 19 \_\_\_\_\_

*PAY TO*  
THE ORDER OF **Your Children and Heirs** \$ **250,000**

**Two hundred and fifty thousand** DOLLARS

# TWO CHEQUES

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2001-91

\_\_\_\_\_ 19 \_\_\_\_\_

*PAY TO*  
THE ORDER OF **Tax Department** \$ **250,000**

— **Two hundred and fifty thousand** — DOLLARS