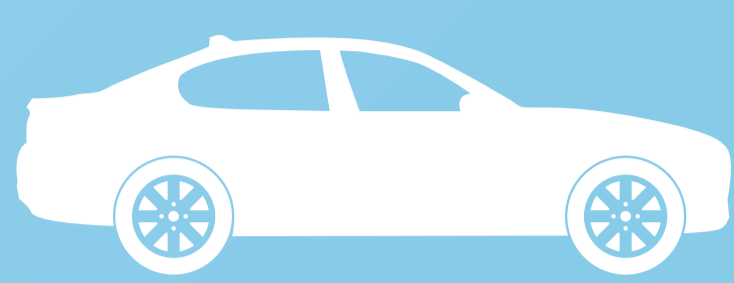


Determining Best Interest for Product Selection

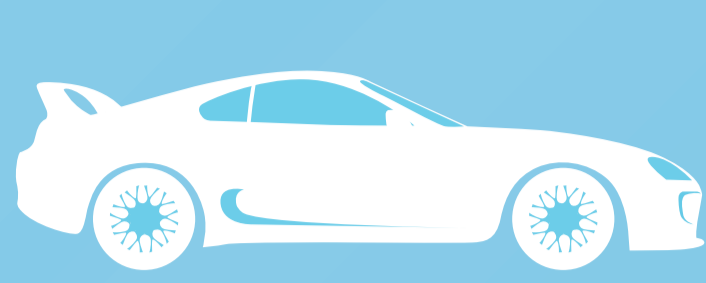
Much like you determine what type of car you want to buy before selecting the make and model, acting in the client's best interest requires several steps.

When choosing a car you first determine what type of vehicle you want

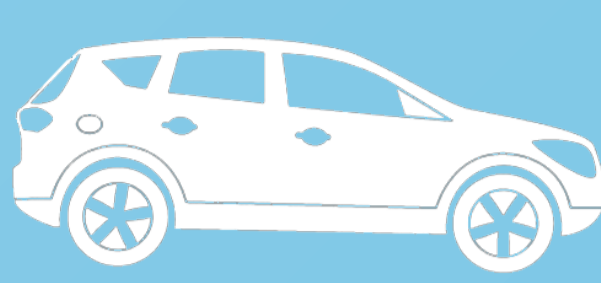
Vehicle Type



Sedan



Sports Car



SUV



Truck

You then determine the make and model you want

Make and Model

Toyota Tacoma



TOYOTA

Chevy Silverado



CHEVROLET

Ford F-150



Dodge Ram 1500



DODGE

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Much like you determine what type of car you want to buy before selecting the make and model. In order to determine the best product for your client you will need to determine the product types that meet specific needs of your client before selecting a specific product.



- Mutual Funds
- Managed Accounts
- Advisory Accounts
- Immediate Annuities
- Fixed Annuities
- Income Annuities
- Variable Annuities
- Systematic Withdrawals
- Insurance Solutions

The Process

Client Questionnaire

Step One The Product Profiler uses a dynamic questionnaire to collect client data about:

- Retirement Income Needs
- Risk Tolerance
- Guarantees versus Liquidity
- Proximity to Income Need

Name:

Age:

Birth Date:

Gender:

Retirement Needs Analysis



The Product Profiler starts by estimating the client's retirement needs and how the client's current assets may be able to replace that income in retirement.

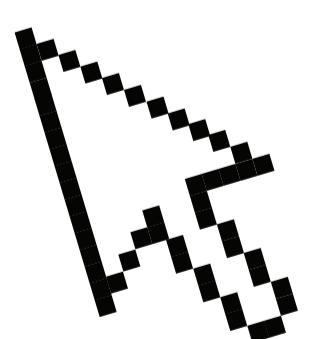
Step Two

401k/IRA Rollover

Step Three If the client has 401k and/or IRA assets an additional analysis is conducted to analyze current fees, features, and employer contributions. A current 401k or IRA can then be compared side-by-side with a firm's IRA. The 401k rollover analysis uses both statistical data with a combination of preferential questions in the analysis.

401k
↓
IRA

Product Category Selection



In the product selection process the first step is identifying the right product type and the second step is determining the specific product. Retirement product types and other needs are scored and the product types that are best suited for the client are identified.

Step Four

Product Category Allocation

Step Five Client information gathered through the dynamic questionnaire helps determine an allocation of income sources. This starts with a base guaranteed income need and adjusts the amount up or down.

