

# For only \$500/Month Receive Access to These Valuable Training Resources:

## Exclusive QA<sup>3</sup> Collegium Offer:

The following resources were previously only available to QA<sup>3</sup> Allied Advisers paying \$1,000/month or QA<sup>3</sup> Channel Advisers paying \$5,000/month. Now you can receive a subset of the Allied Adviser benefits for only \$250/month. You can...

1. Participate in study groups with advisers who use Family Office Services resources to generate more than \$1 Million of annual commissions each year.



I received training on both the marketing as well as the technical side of some advanced split dollar solutions. Because of that training, I was able to generate hundreds of thousands of dollars in new commissions.

– Fred Johnson



My first two pension rescue cases produced dramatic benefits for my clients and generated more than \$340,000 of commissions for my firm. Tim is a true “genius” at our business with a passion for planning and helping other advisers.

– Bill Lindsey

2. Receive sample plans to use in marketing the private pension, buy-sell, trust-owned life insurance, and investment policy statement solutions discussed in this brochure.
3. Participate in live weekly webinars to discuss the best sales ideas.
4. Receive access to a bank of nearly 100 recorded videos and webinars discussing state-of-the-art marketing and planning ideas.
5. Access a virtual back office that help you illustrate custom presentations for pension rescue, captive insurance companies, charitable LP programs, and other powerful techniques.
6. Receive access to Best Practices and Best Tools Workshops. Learn how you can work with QA<sup>3</sup> Channel Advisers to gain turn-key access to the broad array of resources needed when serving America’s 8 million millionaires. See how you can position yourself as the premier adviser in your community.
7. Receive a password for the vBlueprint.com illustration software. Produce 20 different types of sample plans and customized client presentations.



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# Access the Hottest Planning Tools for 2009 and 2010



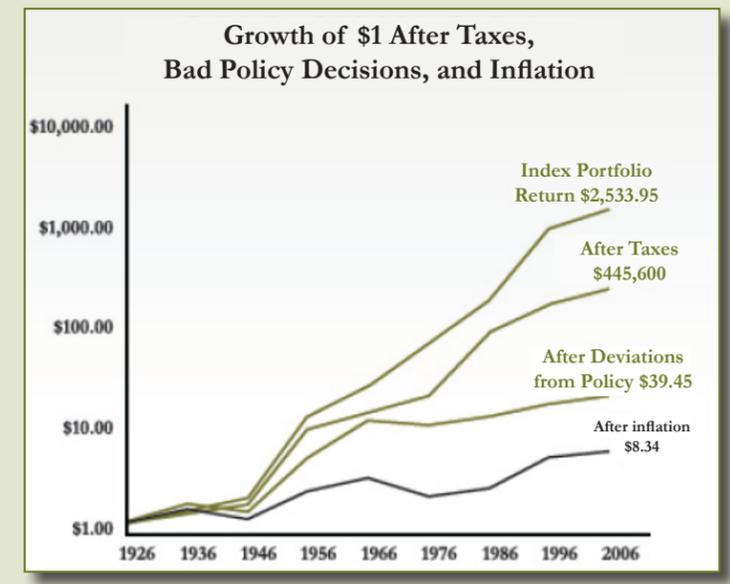
Impress Your Prospects and Clients with the Four Planning Tools in This Brochure. Open Doors with 300+ Other Tools Available Through QA<sup>3</sup> Channel Advisers

## Show Business Owners Why They Need to Update Buy/Sell Plans and Fund Them Tax-Efficiently



- ▶ Insure smooth transition in ownership and control of business
- ▶ Prevent unwanted parties acquiring equity interests
- ▶ Establish a clear pricing formula to avoid disputes
- ▶ Create a ready market for shares in an otherwise illiquid closely-held business
- ▶ Avoid negotiating business value during fire sale or forced sale
- ▶ Eliminate involvement of decedent's inactive heirs
- ▶ Eliminate unpleasant negotiation with surviving spouse or decedent's inactive heirs
- ▶ Generate tax free insurance proceeds to satisfy buy out obligation, allowing business to survive
- ▶ Possibly use one of several techniques to fund the Buy-Sell with tax savings!

## Show Investors How They Can Improve Returns After Taxes, Management Decisions, and Inflation



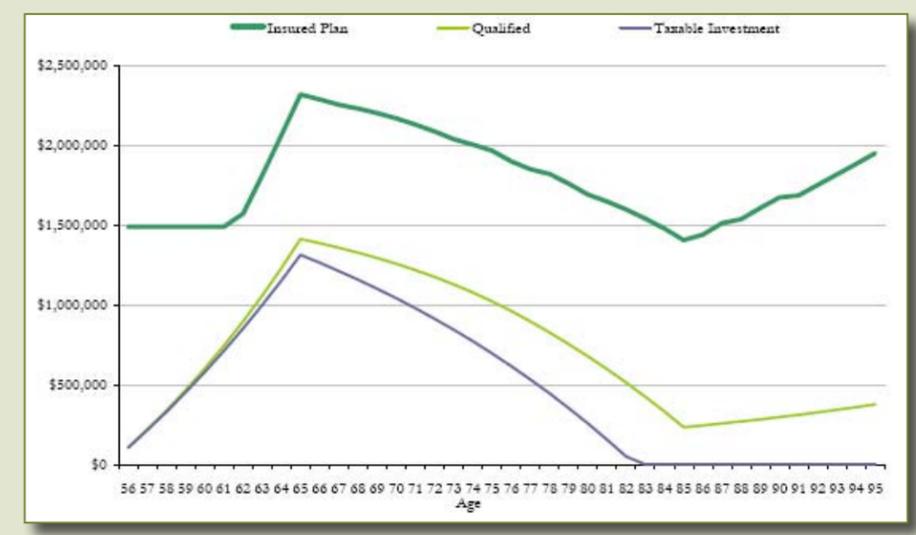
\$1 could have grown to just \$8 or as much as \$2,533 over 80 years depending on the investment policy. What will happen over the next 80 years?

## Show Life Insurance Trustees Why They Need to Review and/or Replace Policies

Planning Team Member's Name	Current Policy	Proposed Policy
Annual Premium:	\$27,706	\$26,688
Death Benefit:	\$5,500,000	\$5,500,000
Years Guaranteed:	12	Lifetime
Underwriting Rate Class:	Preferred Non-Smoker	Preferred Non-Smoker
Company Ratings:		
AM Best:	A+	A+
S & P:	A	AA
Moody's:	Aa3	Aa3
Fitch:	AA	AA

For Broker/Dealer Use Only

## Show Clients How a Heavily Funded Insurance Policy Can Provide an Attractive Source of Retirement Income



Super-funded insurance policies may have better investment performance than many popular retirement vehicles without all of the restrictions of IRAs, 401(k)s, or other qualified plans.

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