

THRIVE UNIVERSITY AGENDA



Thrive University Agenda Tampa, FL August 8 - 9, 2023

Day #1

Introduction & History of Thrive University

The Art of Psychology & Biology of Attracting Pre-Retirees

Cycle of Decision to Connect with Prospects

Mark Pace – Professional Coach & Longevity Expert

“How to Live Longer & Healthier Than Ever Thought Possible”

Framing 4 Retirement Income Strategies

1. SWIP (Systematic Withdrawal Income Plan “Asset Huggers”)
2. Buckets (Laddered/Progressive Time Segments of Money)
3. Retirement Income Floor (Promised Based Income Solutions)
4. Hybrid Mix of Strategies

Three Meeting Process (Words and Process Matter)

1. Five Fears - Five Risks Presentation & Discussion of Fees (Client Mtg #1)
2. Discovery: Review of current Assets, Income Needs and Retirement Income Lifestyle Goals (Client Mtg #2)
3. Framing the Current Situation, Risks and Threats with possible Solutions/Options (Client Meeting #3)

Establishing Reasonable Expectations: Safe Withdrawal Rates

Perfecting the Discovery of specs based on client responses.

Discussion of “FREE the Hostages” and understanding True Liquidity

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Understanding Taxes

1. Social Security
2. MAGI for Medicare Part B premium tier
3. Impact to heirs

RedZone – Risk Zone

Lunch

Testing for Social Security, Pension Options, evaluate Roth Conversions

Where & when to Buy Income, what tax class (Q, NQ, R), From what spouse if married, Single or Joint, Installment, Cash Refund or Life/Jt. Life Period Certain or Period Certain

Reallocation of Assets to Income, Growth, Liquidity, by Tax Class

Life Insurance for Death Benefit or Asset Class (tax-free income) – Advanced topic Qualified DB (Focused Benefit Plan)

The final test is Roth Conversion, Bump the Bracket or Jump the Bracket?

Deeper Dive into the decision-making process.

Deciding on what retirement planning strategy – SWIP, Bucket or Floor.

Understanding Income Product Allocations.

1. SPIA
2. DIA
3. QLAC

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4. FIA (Income Rider) – VIX & VOL (The real Predictors for Inc.
5. FDA (Income Rider)
6. VA (Income Rider)
7. Bonds
8. T-Bills

Understanding Investment Allocation (Tips & Tricks for Growth)

1. Stocks – Bonds – ETFs - Alternatives
2. FIA (Vix & Vol)
3. MYGA
4. VA
5. RYLA
6. T-Bills – CDs – MMKT
7. Allocation NQ vs Q – Tax Effect

Define Flexibility and the importance of life changes

Understanding the Tools for the planning process analytics

Simplify client understanding by defining a minimal set data we call the (Retirement Income Dash Board®) of key retirement measurements

End Day #1

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Day # 2

The art and science of retirement income selection process for:

1. SWIP, Bucket. Floor or Hybrid Strategies

Deeper Dive:

1. Decision-making skills & Dealing with unrealistic client expectations
2. Advanced dive into dividing portfolio assets for income
3. What portion of the assets is prudent? Where is the sweet spot?
- 4. Advanced dive into dividing portfolio assets for growth & Portfolio construction**
5. Advanced dive for creating more liquidity for emergency funds \$s
6. Free spendable liquidity – **Free the \$ Hostages.**

How is it different in the Buy Income/Invest the Difference® approach?

Bridging Income Strategies

Defining safe withdrawal rates

Alternative ways to eat up RMDs without tax – QCDs – Buying Income for RMD offset Roth Conversions

Deeper Dive of Roth Conversions - Traditional vs. “Extreme Roth Conversion” strategies

Life insurance as an Asset Class vs. Death Benefit – What product Chassis work best?

Knowing why the Power of Zero really works – Reveals when it works

Quoting anomalies for SPIA, DIA QLAC – Installment Refund vs Cash Refund vs Period Certain

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Buying a Bridge of Income for SS Delay or other short-term cash flow short falls

Backdating SS election up to 6 mos. beyond the prior year for maxing Out Roth Conversion

Overcoming Objections in the Close

End of TU Class

Bonus Session Agenda Second Day 1PM – 3PM

Tools – CANNEX, Riskalyze, Bond Dozer, Roth Conversion Wizard & Tax Dozer

Housing Wealth and HECM s LTC and how to protect against extended care risk.

When Medicaid planning is more appropriate than the cost-drag of funding LTC Ins?

Strategies – More powerful than you may think?

Replacement of old FIA and VA Income Riders for better income options (BIG Windows of Oppty)