“HAVING ENOUGH MONEY TO LAST ME”

SPEECH FOR

DALE STRINGER

Hello everyone!! I want to thank all of you for being here tonight as we explore the topic on everyone’s mind, “Having enough money to last me for the rest of my life.” Finances are a real “hot button” topic in this day and age, and I am sure it’s a particularly relevant subject to all of you. You’ve worked hard and saved all of your lives to reach a point in life when you’d like to take some time, smell the roses, and not have to worry about your financial futures. My goal tonight is to introduce you to my company and our services.

My name is Dale Stringer and I am the founder of the Stringer Financial Group. We have been in business for \_\_\_\_\_\_\_\_\_\_\_\_\_ years and our mission has always been to provide sane and concrete financial advice, even through the roller coaster financial rides of the past several years that we have all witnessed.

We want to welcome all of you and we appreciate your willingness to listen to what we have to say about our company and the services we offer. Before we get into the “nitty gritty” of tonight’s program, I’d like to “set the mood….”

* First of all, if you have a mobile phone, please turn it to silent or vibrate. I’m doing the same and I am sure there are at least some of us who will appreciate the mini vacation we’ll have from those ever-present devices!
* Next, when you walked in, you received a folder and a pen. Everyone should have one-even if you’re married; each spouse gets his or her own folder. Although we believe that “sharing is caring” as well as community property, every body in a seat gets a folder and pen!! **(Wait for the laugh**). If anyone needs one, please raise your hand and we will bring one to you.
* For those of you whose chair may not be facing me directly, please take a moment and adjust your chair to face me. We just might be here until the wee hours, and who needs a stiff neck? …Only Kidding!! (**Wait for the laugh**)
* Finally, before we begin, please open your folders and take out your response sheet. I want to be sure that every person has the top section of this response sheet completely filled out. Please fill in your name, your address, phone number, and email address. Please also indicate the program location which is \_\_\_\_\_\_\_\_\_\_\_\_, today’s date, \_\_\_\_\_\_\_\_\_, and \_ and please also write your table number on the upper right hand corner. There are table numbers on each table, so please include this on your blue sheet-everyone has to do this and turn this in….no tickee, no dinner!! (**Wait for the laugh**).

Okay, now, by a show of hands, how many of you have been to a financial planning dinner or seminar before? Almost everyone!!! That’s great!!! I am sure that most of you know what to expect-you’ll see a speaker in a natty 3 piece suit at the front of the room with a screen and a clicker and lots of pie charts-by the time you walk out, you’re more confused than when you walked in? Right? Well, we do things a little differently here. You’ll notice there are no screens, no clickers, no fancy charts … no fancy anything, and certainly no 3 piece suits. I like being comfortable and supporting people to feel comfortable in all phases of life.

I am about to begin to tell you about what we do and the services we provide. I believe in open, honest and direct communication, so when I am finished with this presentation, I want to know your thoughts. Is what I do and offer something that you can see will benefit your current and future situation? Do you have a sense that we can work well together? Would you be interested in scheduling an appointment to take a more in depth look at what Stringer Financial Group can offer you? I appreciate the time you will be spending here tonight and I really would like to work with each one of you in greater depth. Listen and take notes and see how you feel at the end of this session.

I’m sure you’re all wondering about me and what credentials I bring to the table. That information can be found on the beige sheet in your folder. Please look at it when you have a moment. I have worked hard to earn them and I am proud of my achievements and the experience I have in guiding people with regard to their financial futures!

If anyone has any questions about what we’re about to cover, we’ll take a few of them, but I think the seminar you’re about to take part in speaks for itself…

Please turn to page 1:

* **WHY IT’S SO HARD TO BEAT THE MARKET**:
	+ Why **IS** it **so hard** to beat the market? I’ve tried and so has my father, in fact I imagine you’ve probably tried as well. Why? Because we believe we can!

The truth is that few of us have the talent, skills or temperament (read GUTS) to beat Mr. Market at his own game. Why is this? Because there are 3 conditions that we face as lay investors, and all conspire against us.

* Our first opponent is the market itself. Mr. Market is basically the devil’s advocate-he’s always on the other side of the trade-you buy? He sells. You sell? He buys. And any ownership of stocks or mutual funds creates that “devil’s advocate” position. The temptation is there from the moment you buy to sell, and that’s the challenge. It’s a breeding ground for the commitment phobics among us. Do we hold or do we fold? Please understand that Mr. Market is not being generous-he trades in temptation, and he tries to bait us. Just when you thought you sold at a nice profit, WHAM! The stock goes higher … and Mr. Market laughs!! The other thing about Mr. Market? He has no conscience or ego. He doesn’t care if he’s right or wrong. His goal is to separate us from our money.
* The 2nd opponents are the PROs-the professional traders, hedge fund managers, the high rollers and even the Nobel laureates who trade every day. Average investors want to believe they might be smarter than the pro’s, and some are, but these traders are immersed in the market and are very well versed in technical analysis and market trends. In most cases, the pros manage millions, if not **billions** of client assets and they will do anything to gain the edge, including prevalent yet distasteful practices like insider trading. Ever hear of Facebook? (**Explain in a few words what you mean by this**). For the average investor to play in this arena is comparable to you or I suiting up to play a couple of quarters in a Dallas Cowboys game!! We know our limitations when we compare ourselves to professional football players-we should be as self aware of our investment prowess.
* The toughest opponent of all is #3-ourselves!! Our brains are not wired for investing-we’re still influenced by our caveman tendency towards “fight or flight.” We’re not geared to make sound risk assessment. Those instincts compound the issue. We make changes at the wrong times based on fear. Investors typically panic with market dips and salivate as it goes up. In addition, we have what is called “optimism bias.” This prevents us from making clear and honest assessments of our investment strategies. Like our ancestors, “survival of the fittest” prevailed in prehistoric times and still exists when it comes to market participation.

So that’s the bad news. What to do? Let’s see what the market experts say.

Please turn to page 2.

**“Some Misconceptions**.”

Just briefly-show of hands-who has cable TV? And how many hundreds of channels do you get? How great is the potential to be bombarded with information overload-especially in the financial sector? It’s HUGE! And who has seen Jim Cramer? What do you think of HIM?

Let’s look at the experts’ 5 main bullet points:

1. Over time, the Market outperforms everything. How many of you have heard that and who really believes it? Give me a moment and we will discuss this further.
2. We’re told, “DIVERSIFY!” Really? What does this even mean? Do you really think that risk is offset by diversification? We know that banks have FDIC insurance up to $250,000, so if you have that much to work with, do you go to 10 different banks or just one? Well, just one, because you’re insured. You would only have to diversify to avert risk! We all lived through the financial crisis of 2008. You know if you were diversified, if you lost value, and you also know that as you get older, you want to limit your exposure to that roller coaster as much as possible.
3. We regularly hear from the financial pundits to buy stocks and mutual funds. Guess what? Back in 1960, less than 10% of the American population was in the stock market. Today, reports tell us the figure is closer to **95%**. Staggering!
4. We’re also told “paying fees is “normal.” A client came to my office this afternoon and showed me his statements. He said he called his broker last week after our workshop and the broker said he wasn’t paying fees! I said – “Let’s call the company and ask them. “ We called Jackson National and asked “Any Fees?” 2.95% in fees! He was paying $2,950 per year in fees. His broker told him he wasn’t paying any. The company said: There are fees & we take them out monthly!
5. Lastly, brokers and advisors have convinced us that everybody loses money sometimes! Have you ever had money in your pocket, $10 or $20 and you lost it? Doesn’t that make you angry? Or how about when you order 3 tacos and only get 2? No one likes being taken advantage of. Each month when you open your financial statements, I bet you look at the bottom line, see that the number is lower, and place that statement in a drawer, even if it shows thousands in losses-because it’s on a simple piece of white paper it doesn’t seem real. Thousands of dollars can buy a lot of tacos!! In 2008, the average American investor lost 50% of his or her portfolio. That hurts!

These 5 things are NOT okay. Even if the experts try to convince us otherwise.

I am here to prove that just because we have a thought does not make it true.

On this page-see that STOP sign? We all know what it looks like. It’s red and has 8 sides. We all see these and probably passed a few on the way here. Now let me prove things aren’t always what they seem to be. We see the stop sign. How many sides does a yield sign have? What do we do at a yield sign? What color is it? Just because you think something does not make it true. Even thought we associate yellow with caution, the yield sign has not been yellow since 1971! Look for one in town! It is essential that you be very careful and observant. Do not assume things are a certain way. Do not assume people on TV or the Internet tell the truth!

Let’s look at the question at the bottom of the page- Are you recovering old money or are you making new money? Remember: Never forget 2008!

(**Turn Red line chart around**)

I’m going to give everyone here tonight $100,000 and we’re going to listen to the “experts’” market advice:

“You’ve got to be in the market. You will make 8 to 10% returns per year. Your money will double every 8 to 10 years.”

The red line on this board represents the stock market. It shows the S&P performance from 1998 to 2011. We’re going to take our $100,00 and follow the experts. How have we done? From 1998 to 99 we went from 100,000 to $120,000. That’s 20% return in one year. Okay, raise your hand if you would be happy with 20% per year? (P)

 Great! The next year we went from 120,000 to $136,000. We are up 36% return in two years. Life is easy! Do you remember what happened in 2001? (P)

The market corrected – didn’t it? We went from 136,000 down to 99,000! In 2002 our investment is down to 78,000. Not only did we lose all that interest – we have now dipped into our principal by 22%. Did anybody lose money back then? Raise your hands! (P). Were your advisors’ comforting words, “We’re in it for the \_\_\_\_\_\_\_\_\_\_\_\_\_?” We hung in there and found ourselves back up to $95,000. Whew!! Then it went from $106,000 to $127,000, and at the end of 2007, our investment was worth $145,000, or as Jim Cramer would say, “**Booo YAH!!!”** Guess what-don’t get so excited. Take a look. You spent years 1-7 making back your own money!

Have you ever discussed cashing in some profits with your advisor? How does that go? They don’t like it, but if you can’t take the money out when the market is down OR when the market is up, when CAN you take it? Survey says…NEVER!! It’s all about what’s good for the market!! I ask again, “How are **YOU** doin’?”

Let’s go back to our initial 1998 $100,000 investment. We all laughed at 1% interest rates, but had you gotten a CD at the same time with the same initial investment, you would have outpaced the S&P 500!

Let’s go to page 3 and discuss a solution to that red line. I’m going to read this

to you. What if you could purchase an insurance product that does not

invest your money in the market, but may get gains when the stock market rises. However, when the market drops, your principal and earned interest is protected.

Everybody look at me right now. This is very simple – it’s easy – look at my hands. This is how this works. Let’s say you put your money in this account and the market goes up – guess what you do? You go up! Guess what happens when the stock market goes down? You stay where you are! Let’s do this one more time. When the stock market goes up - you go up. When the market goes down - you stay where you are – you don’t lose a dime.

People look at me and say: “Are you crazy?” It can’t work! See - You’ve been conditioned by the experts that it’s too good to be true. It Can’t Work!

(**In the middle of the page**). Why do people have insurance on their home, their car, their health insurance, and even life insurance? Why do people have insurance? (P)

PROTECTION! That word right there! Is there anyone in the room that would go home and cancel their homeowner’s policy tomorrow? (P)

We’re not going to get in our car & drive without car insurance Right?

We make sure to have coverage and protection for almost all phases of our lives, but we don’t use insurance companies to insure our money.

That’s crazy! I’ll show you why! What if I could give you the opportunity to make up to 18% every year and never ever lose any of your principal or interest that you have earned? How many people would be interested in a product like that – raise your hand? (**Folks should raise hand**)

Before I tell you what this product is – I want to show you how well it has done.

**(Turn Over Green Line Chart):**

This green line represents an actual product that was purchased on September 30, 1998. Here is how we have done during the same time frame.

From ‘98 to ‘99 we went from $100,000 to $116,000. At the end of the next year we were up to $125,000. We made a 25% return in 2 years on something that is safe as a CD. In my opinion that is pretty good.

I wonder what your broker or your friends in the market would think.

 They might say, “We’ve got $136,000 – you’ve only got a $125,000. We told you not to take your money out of the market – it out performs everything.”

Look – I’ll be the first to tell you - on any given year the market can beat me, but give me a 4 or 5 year window and I’m going to outperform the vast majority of the time and here’s why.

When the market crashed in 2000 and 2001, we didn’t make a dime either year.

However - what’s the good news?

We didn’t lose! Everybody else spent the next 5 - 7 years making back their old money while we were making new money! Our model went up and up. At the end of 2007 our account was worth $156,000!

When the market crashed in 2008 and 2009 – we didn’t lose any money! When the market went up in 2009 to 2010 – we went up to $160,000. In 2011 we went from $160,000 up to $171,000.

You don’t have to be the smartest person in the room to realize that $171,000 is worth a whole lot more than 108,000! Let me ask you this: “How many of you would like to go back to 1998 and put your money in the green line as opposed o the red line?” Raise your hands.

If you don’t raise your hand right now – I probably can’t help you because hindsight is always 20/20!

What’s the market going to do in the next 13 years? Who knows? Does anybody here not think that the market may look like this red line over the next 13 years? (P)

 Probably? Hopefully our swings won’t be as drastic, but we can probably agree that there are going to be ups and downs in the market. (P)

 Here’s the best advice I can give you: Keep the interest that you make! This is the best silver bullet I can tell you - OK. Write that down.

The thing that Wall Street does not want you to know is this: You don’t have to make 8 to 10% per year like you have been promised and haven’t been making. How do you beat the system?:

**Don’t lose your principal and Keep the interest that you make**! This is the difference in the past 13 years: 171 versus 108. If you go back further than that, the difference would be even greater. Keep what you make! Slow and steady wins the race. Want to know what this product it is? (P)

Ladies and gentlemen, Page 4 holds the solution!

Write this down on the top of page 4. The Green Line - What is it: It’s called a Fixed Index Annuity. On that top line write, “Fixed Indexed Annuity!” I know some of you are thinking that annuities are bad! Some annuities **are** bad. For example I don’t like variable annuities for a number of reasons. But I do like this one. You wanna know why?

There are a number of reasons but the biggest reason is that you can’t lose any money! What’s the most important thing to someone who’s 65 or 70 regarding their money? To **preserve** their principal & interest!

Let’s talk about a Fixed Index Annuity. Who offers them? There are about 35 different companies that offer them, but what most people say to me as they look at that green line – “There’s got to be a catch. What’s the catch?”

Well – there’s not one catch - there are two catches! I’m going to tell you exactly what they are on this page.

* Catch #1: Write this down – is Time. Has anyone ever bought a five-year CD? You put your money in – but if you take all your money out in three years what happens? (P) You have to pay a penalty because you bought a 5-year CD. You understand that you have made a time commitment.

Now on the sweet side of the rates - the best fixed index annuities - have a time commitment of between 5 and 10 years. That’s the sweet spot. Realize this. If you own a fixed index annuity – you can withdraw 10% from your account balance every single year and it’s penalty free!

 For example in 2003 if you have $134,000 In the Green Line – just like on that board – if you wanted too – you can take out $13,400 – and go spend it!

It doesn’t mean you have to, but you have the right to – and there are no fees or charges. Can you take 10% out of a CD each year with no fees or penalties? (P) I don’t think so!

* Here’s Catch #2 it’s why your broker will advise you against buying the green line– write this down. It’s called the Cap - C A P – or they call it the Maximum Gain. That means there’s a maximum amount that you can earn in interest in any one year.

Let me illustrate here on the board. The market, the red line, went up and you only got 116,000 and then you only got 125,000. The market made more than you, didn’t it? By the way – the Green Line was never designed to beat the Red Line. It was designed to protect your money and get a nice return over time.

Most of you are still thinking about ACUMULATING money. You need to be thinking about PROTECTING your money. You want the big interest rates!

 Do you know why so many people lost so much money with Bernie Madoff? They believed he could really deliver the big interest rates and they got taken! People…this is the real world! **A** **good return is from 6 to 8%!**

You may have one year with a great return in the market but answer this: “When’s the next year 2008 coming? Does anybody know?” (P) I don’t either - If you’re in your 60s, 70s and 80s and in the Red line, you don’t know when the next 2008 is coming. That’s very worrisome!

So catch #1 is time. Catch #2 is maximum gain.

The very best accounts can have a gain of about 30% per year. Here’s how it works. Watch my hands! If the max gain is 30, if the market goes up 10, you’re going to make 10%. If the market goes up 20, you’re going to make 20. If the market goes up to 30, which is the max gain, you’re going to make 30. But if the market goes up 40, 50 or 100 you’re only going to make how much? 30%. But If the market goes down 50% how much money do you lose? (P)

Zero - that’s when zero’s your hero! You always go up but you never go down. You’re not going to make 30% every year. In a good index annuity you’re going to average 6, 7 to 8% a year. You go up but never go down. If the market takes a dive, the least you would ever make would be zero. So you can anticipate a range somewhere between 0 and 30%.

Let’s turn to page #5: Frequently Asked Questions

A lot of folks ask the questions listed on this page. I’m hope that I’ll answer most of your questions right now. They ask – “If I buy an index annuity and I die what happens?”

If you die your family gets all of the money – no fees, and no charges. It goes to them as liquid cash! Not only do they get the money but they also get to keep the signing bonus if you had an account with a signing bonus.

There’s another question that’s not listed here that I get asked a lot and let me tell you what it is. The question is, “Dale – where is my money invested? I know it’s in the green line but where is it?”

First of all your money is not invested, that implies risk! That’s the beauty here – it becomes protected principal with the insurance company.

The next question is really a big one! “What happens if the company fails?” There’s always somebody that’s thinking, “what if I buy the green line and the insurance company fails- what happens?”

Have you ever heard of the legal reserve system? There are reserving rules. If you put money into an index annuity - the insurance company is required by law to reserve money.

If you put in $100,000 – they have to put $102,000 to $105,000 or more in reserve. Is your money really safe? I think so. In the history of our country - no one has lost one cent in an index or fixed annuity.

Next question: “Why shouldn’t I put all of my money in the green line?” Why would you want to put all your money into one account! I’d say no! We need to make sure that what we do for you suits your financial needs. We make sure that you have other money set aside so you have liquid money for emergencies, plus enough to pay your monthly expenses.

Next question people ask me is: “Dale, I’m over 70. What about my minimum distributions?” If you have an IRA and you move it over into the green line you still take the mandatory distributions each year with no fees, penalties or costs.

Next question: “Can I move my IRA or my 401k plan into the green line without paying any taxes?” The short answer is yes! You can move your IRA, or Roth IRA at any time with no taxes. If you want to move to the green line you can do it. Now – If you have a 401k plan with an old employer – if you don’t work there you can move it into the green line – no questions asked. I don’t care what age you are.

If you have a 401k and you are still working at the place of employment where the 401 K is and you’re under the age of 59½ you can’t move it. If you’re over the age of 59½ you can move it anywhere you want.

Next – “Are all green line accounts the same?” The answer is no! There are some really good companies and there are some less reputable ones. I don’t represent only one company. I’m licensed with 20 to 25 different companies, and I believe they are the good ones. My job is to find the best product available for you. If it fits your needs, we will find it. If it doesn’t fit – then I’m going to tell you no!

Turn to Page 6: What do you want?

My first question to everybody is simple: Do you want safety first-your principal and interest is safe? Or, Do you want a reasonable rate of return over time, or do you want something that is simple and easy to understand?

Ladies and Gentlemen – I believe in the green line. I didn’t invite you here to share different charts and graphs upon the screen. I brought you here to show you what I think is a great product in today’s environment.

There is one last thing I want to tell you. Here’s what the Experts will tell you. Right now the stock market is going up and they will tell you that you don’t want to take your money out of the market on an upswing.

Did you notice this number back here in 2006? Remember we discussed what if you went in to your stockbroker and took all of your money out - all $127,344. You know what your broker would tell you? He’d say, “Don’t do that!” He’d say, “You’re crazy! The market is up!”

Here’s what would have happened if you took it all out. Remember- you can’t time it – you took it all out and it went up to 145,000. Would it be a bad thing if you took your money out here?

That’s called making a profit! That’s great! Guess what you would have missed? The DOWN!

 Remember what I said earlier. Brokers like to condition us. They think it is never a good idea for you to take your money out. What if you put your money in the green line and this market that we’re in right now continues to rise – what are you going to do?

You’re going to rise! I know you don’t want to miss the ups because we’re all market gurus here – I get it.

The Green Line will not let you miss the ups! This product will let you miss the downs! That’s what I like about it.

It’s OK to be a profit taker and put your money in the Green Line! Remember those “experts” are not necessarily correct. PAUSE

Now to wrap this up - there are some of you that may be on the fence. You can’t decide whether or not you think this is something for you. Or there may be those of you that think you are 10 feet tall, bullet proof, and you can time the market. You can’t get burnt because you’re involved, you’re invested, and you’re paying attention. I want to talk about some events that affect your money-some things that you can’t control.

The first thing is Terrorism. Let me ask you a question: Is that a problem today? It is, isn’t it? Can you control it? (NO)

If there were a terrorist attack out there today - does that sometimes have a negative impact on your money? (YES) What about oil prices? Do oil prices affect your money? (YES) You can’t control them right?

What about extreme weather? Tsunamis, earthquakes in Italy, floods, tornadoes – these things affect your money and you can’t control them. If it happens - you may be down 10, 15 or 20 percent before you can get your money out in a days’ time. War – it’s the same thing. It’s a problem today. You cannot control it! Mortgage failures: Nobody saw that coming. You can’t control it. Global Elections- can have a negative effect on your money. We also can’t control them.

Let me ask you this. When you think about your money right now – do you feel that your assets are protected? Are they guaranteed? Are they safe? Let’s face it- if your money is not protected, it’s not guaranteed and it’s not safe, and if any one of these things I just mentioned pop up – you could lose significant value in a hurry and there’s not a doggone thing you can do about it.

If you want to feel a sense of being protected from these things that I just mentioned, and they pop up, let me tell you how to fix the problem.

Put your money in the Green Line. The Green Line doesn’t care about any of these things. If we have a terrorist attack, Mother Nature strikes, War, the next big mortgage crises, whatever it may be –you don’t have anything to be worried about because your money is protected, it’s guaranteed, and it’s safe.

Disasters have happened in the past. You have to remember the past, learn from it, and insure your money for the future. Earlier I mentioned one thing I have never really understood about people: You buy a new car – it’s nice, bright, and shiny, and it’s new and you make sure you have auto insurance – right?

You insure your house. You wouldn’t build any house and not insure it! What happens if a tornado comes through or whatever may happen. You would never think about not insuring it!

 What I don’t understand today is why do people not insure their life savings? You have worked your whole life to accumulate it – why would you not insure that? The Green Line insures your money, it protects it, it makes it guaranteed, it makes it safe just like all the other important things that you have in your life.

 We are asking you today to consider protecting what you have worked your whole life to build. That’s what the Green Line does. It allows you to control the impact of events that may affect your money! (P)

If you think that might be what you want:

 – What I’d like for you to do is to pull out your blue sheet and indicate you would like to see us – right there in the middle. Check the YES right now!

Wait one second! Before you do that let me ask you a question. Has anyone here ever been to one of those time-share meetings before? Believe me, I know they’re brutal - they’re high-pressure - in fact I once went to a presentation with my wife – Cathie. And to just get out of there I almost bought one, but my wife said, after kicking me under the table: “No, we don’t need a time share!” But those guys were all over me! I **really** wanted to get out of that presentation. (P)

Some presentations are brutal –I get it! But with us it’s just the exact opposite of that. We’re not high pressure. (P)

Our meeting will be natural-no pressure - very low key – you’ll come in and we’re going to ask you some questions. If you like what you hear, great! If not then that’s okay too. Fair enough? (P)

I will make you this promise; I’ll be able to tell you if I can help you or not in 15 minutes. You won’t have to sit around for 2 hours wondering. Is that fair?

So please consider checking the “Yes” in the middle of your blue sheet.

Right below that please choose the best day - Monday through Friday.

Then choose if you would like to schedule for this week or next week.

Then pick the best time during the day between 9 AM and 4 PM.

 Then advise if you would you prefer to meet at your home or at our office –whichever is convenient for you.

On the “I need help because” line, give us a brief note of what you want.

On the bottom of the blue sheet it says, “I Currently have:” Just go down the page and check off the assets you currently have.

OK, please make sure you have the top section totally filled out – once again, make sure your table number is filled out on the top right.

 The IRS doesn’t believe that I pay for all of these meals. So I came up with a slogan. “If you’re going to eat, you’re going to turn in a sheet. If you don’t turn in a sheet you get to watch your neighbors eat!” (PAUSE)

We are going to come around and pick up the blue sheets. Again –

If you’re going to have dinner, I must have a completed blue sheet from every person in the room.

Pick Up Blue Sheets

May I please have your attention for just a couple of seconds? What \_\_\_\_\_ is going to do after the program is this. If you have indicated that you would like to see us, \_\_\_\_\_\_\_\_\_\_ is going to come around the room and set your time to meet with us while you are here tonight.

If you don’t have your calendar or your blackberry here, that’s okay. It’s our company policy to set up your appointment while you’re here. Then \_\_\_\_\_\_\_\_\_\_ will give you a courtesy call tomorrow to make sure that time is good for you.

I want to thank you for coming. We have enjoyed your company and we wish you nothing but success in achieving all that’s important to you, and may each one of you always have enough money to last a lifetime. Thank you all!