Having Enough Money to Last Me!

How’s everybody doing tonight?

Let’s try that again: How’s

everybody doing tonight?

All right, much better!

Welcome to our program tonight.

The title of our presentation is:

Having Enough Money to Last Me The Rest of My Life!

My name is Dale Stringer and I am Founder of Stringer Financial Group. We want to welcome you. Let’s start with some of the housekeeping items that we need to take care of.

#1 if you have a cell phone - if you would - please turn your cell phone to silent or vibrate. I’m doing mine now and if you would do yours that would be great!

Next: When you walked in you received a folder and pen. Everybody should have one. If you’re married you both need one and if single you need one too. Let us know if you need a folder and we’ll bring you one.

Next if you are sitting in a chair where you may not be quite facing me please take a moment and turn your chair this way. We’re going to be up here for 4, 5 maybe 6 hours and I really don’t want anyone to get a crick in their neck- OK! Joking!!

Last what I would like for you

to do is to open your folders and pull out your response sheet. I want to go through and make sure that every single person has the top section of the response sheet filled out. Do that now if you would.

Fill in your name, your address, your phone number, your email address and the program location is \_\_\_\_ , the date is \_\_\_\_. And put your table # in the upper right hand corner.

There is a number on your table, so put that number on your blue sheet.

Now everybody has to do this.

So if you would like to eat dinner tonight this is your ticket – Please turn this in, Okay. No tickee – No dinner!

Let me ask you this: How many of you folks have been to a dinner or

financial seminar before? (RYHs)

Almost everyone. Very good! The reason I ask is if you’ve been to a dinner or a financial seminar - you

kind of know what to expect - right?

You get a speaker in a three piece suit - usually they have a screen - they have their clicker - all those pie charts - all those beautiful things and when they’re finished you’re more confused than when they started, right?

I want you to know a few things real quick. First, you’ll notice there is no screen - no clicker, no pie charts - no fancy anything.

Last - I want you to notice no three-piece suit. This is a Tommy Bahamas shirt. I like being comfortable. How about you? (P)

Tonight I’m going to tell you exactly what I do - how I do it - the products that I believe in - and what I do when we get together.

Here’s all I ask. When I’m finished, if what I do is what you want or you think you want - then schedule

a time to visit with me. If I’m not right for you enjoy your dinner and have a safe drive home. Fair enough?

Before we get into the program let me tell you a little bit about me. You’re probably be thinking. “Why should I be listening to this guy”?

There’s a list of my credentials in your folder. It’s a beige colored sheet.

Look at it when you have the time. I’m proud of those credentials. I worked very hard to get them.

Let’s go ahead and get started with our program. If you would please pull your workbook out of your folder. It looks like this.

Now if anybody has any questions

about what we’re covering in the workshop - I will take a few of them. I can’t take too many or we would be here forever and we don’t want that!

Now please turn to Page 1:

Why It’s So Hard to Beat Market

Why is it so hard to beat the market? I’ve tried it! My father before me tried. You’ve probably tried to do it too. Most American investors at one time or another have tried to “beat” the market. Why? Because we believe that we can!

The truth is that very few of us have the talent, the skills, or even the temperament to beat Mr. Market at his own game.

Why is this? We as investors face

3 very formidable opponents when it comes to investing and beating the market. All three work against us, especially #3.

Our first opponent is the market

itself. The market stands ready to make us look stupid. Mr. Market is always there to take the other side of the trade. If you are a buyer, he is a seller; if you are a seller, he is a buyer.

Any time you decide to get rid of a stock or mutual fund, the option for selling exists. Because you have the ability and the temptation - at any given moment - to sell - that creates a challenge for you. It is a breeding ground for the lack of commitment –to hold what we should sell and sell what we should hold.

Now understand that the market is not being generous in always being there to buy and sell. In fact Mr. Market enjoys making us look foolish. You may think you sold your shares at a nice profit, but then the market happily takes the stock even higher. Mr. Market just laughs and takes it higher and higher.

Worst of all the market doesn’t have an ego. He doesn’t care whether he’s right or wrong. He just separates us from our money.

The second opponent we have is the

millions of professional traders, hedge fund managers, high-frequency traders and even Nobel Laureates who trade every day.

Average investors may think they are smarter that these folks, and perhaps they are, but these traders and their staffs spend hours each day studying stocks, mutual funds, technical analysis and market trends.

In most cases they manage millions, if not billions, of dollars for clients and they will do anything – and I do mean anything -to gain an advantage.

That also includes that distasteful - yet quite prevalent - activity known as insider trading. Ever heard of Facebook?

The average American investor trying to compete against these experts is an uphill battle. It’s like the average guy saying he wants to suit up and play 1 or 2 quarters in a Dallas Cowboy’s football game.

I don’t know about you but I would not in a million years decide to go on the field and play against professional football players. But most investors don’t think twice about stepping onto the same playing field with professional stock traders.

Next – as tough as those two

opponents are, the toughest of all is Opponent #3 – Ourselves! The gray matter between our ears is not wired for investing. Our brains are still wired for and influenced by the fight-or-flight tendencies of our caveman ancestors. This genetic remnant doesn’t help us make sound risk assessments.

Our fight-or-flight emotions

compound the problem. We make changes out of fear and emotion at the worst possible times. Investors typically panic as the market drops off and then turn greedy as it goes up. Replacing logic with emotion is a recipe for failure.

Furthermore – we have what is called “optimism bias” built into our brains. What this does is it prevents us from admitting when we have made a bad investing mistake, or keeps us from selling bad investments when we should.

Only the most optimistic of our ancestors would think they could sharpen a stick and go hunt down and kill a sharp-toothed animal for food.

Those who didn’t have that optimism probably stayed in the cave and died of starvation.

What’s the answer given all these defects? Well - Let’s get into that by taking a look at what all the market experts tell us!

Please turn to Page 2: “Some Misconceptions!”

I don’t want to spend a lot of time

on this but we are bombarded all the time with information. Does anybody have cable TV or satellite TV? How many channels are there now? (P)

We are bombarded with junk! Has everyone seen CNBC, Fox Business, CNN News, I mean – how many financial channels are there? (P)

How many financial experts are there in America today? (P)

Millions! There’s that one guy who rolls up his sleeves, breaks glasses, what his name – CRAMER? Has anybody seen him? (P)

On this page I want you to look – there are 5 main bullet points. Here’s what the experts here in America say:

#1 over time the Market out performs everything. How many of you have heard that? (P)

Do you believe that? So if I show you they are lying to you - would you still believe them? (P)

I’m going to turn these boards

around in a moment and I’m going to

give you proof that the experts are not being truthful. First thing they say is the market outperforms everything. That’s not true and I’ll prove it!

#2 they say safety through diversification. Have you ever heard of that? That’s the biggest scam ever! What does diversification mean? (P)

Awwh – You just said a special

word! Risk! So if you have risk you

need diversification! Is that correct?

As you know at a bank you have

FDIC insurance up to $250,000. If you have $250,000 to deposit do you have to use 10 different banks or can you just use one? (P)

One! Because your money is insured to $250,000 and it’s safe! The only reason you have to be diversified is if your money is at risk!

Most of your financial advisors put your money into stocks and mutual funds when the market goes up you win. When the market goes down you lose! How many of you lost money in 2008? (P) Were you diversified?

But if you were diversified how did you lose money? (P)

Because you had risk! You have

to avoid risk as you get older!

#3 They always say you should buy stocks and mutual funds every day and on TV! Do you realize that back in 1960 less than 10% of the American population was in the stock market! Less than 10%!

Today some 95% of the American

public has some type of investment in

the market! How big of a difference

is that in 50 years? Wow – what a great job they have done in selling this. Just because they say it’s a good thing doesn’t mean that it is.

These last two really stagger me.

Paying fees is normal! How bout that! (P) I say no! But haven’t the experts convinced us that paying fees is ok?

I had a person come into my office this afternoon. He brings out his statements and he said I called my broker last week after your workshop

– he said I wasn’t paying fees!

I said – Let’s call the company and ask them. We call 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!

They hide in them statement and you can’t even see them! They have convinced us that paying fees is normal! On your side I don’t think

it’s normal or a good idea!

Last thing! This one is the most amazing one of all! Somehow brokers

and advisors have convinced us that

everybody loses money sometimes!

You know what I think they do and

I know it’s a trick. Have you ever had

money in your pocket, $10 or $20 and you lost it? Ever have that happen?

Have you ever gone through the drive thru: ordered three tacos and when you got home you only two?

Honestly – doesn’t that make you mad? You get home and you think

“Man I really wanted three tacos!”

You’re feeling bad because somebody has taken advantage of

you! Now here’s the funny part.

Your broker/advisor sells you these investments and every month you get your statement, you open it up and you look and then you go “Awh! I lost a $3,000!” Hey! Betty – stick this thing in the drawer!

Then you walk off like it’s no big

deal! Because it’s just a white piece of paper. Can you imagine yourself taking $3,000 out of your pocket throw it on the street and walk away? Can you imagine yourself doing that? I Don’t think so!!

Do you know how many people in 2008 lost hundreds of thousands of

dollars in just nine months?

The average American investor lost 50% of their portfolio in 2008. Can you imagine the pain in your gut if it weren’t just a white piece of paper?

Now here’s the funny part. You

call your financial guy up and you say

“Hey Loser – give me some more advice so maybe we can lose some more!” It’s amazing to me that people do that. It doesn’t make sense!

The experts have told us over and over that these five things are okay. They’re not okay!

I’m here to prove to you that just because you think something - doesn’t

make it true. Fair enough?

Let’s do it! On this page – do you see that stop sign? See that!

A red stop sign. Let me ask you: what color is that stop sign?

How many sides does that stop sign have? (ANS: 8)

What do you do when you see one?

We all see these; we all drove to get here tonight. Now let me prove to you that things are not always like you

think they are.

Let me ask you another question. We all see the stop sign there. How many sides does the Yield sign have? (3)

Yes, a Yield sign has three sides. What do you do at a Yield sign?

Yield of course!

What color is a Yield sign?

Yellow! Of course - it’s Yellow! Really! How many of you would bet me dinner that a Yield sign is yellow?

Folks, I’m going to show you that you mind plays tricks on you! Just because you think something is true doesn’t make it true! The Yield sign has not been Yellow since 1971. It

has been RED for 41 years!

(HOLD up Yield Sign)

See this – its red! Look for one in town – they’re all red!

Because you think that something is a certain way – doesn’t mean that it is!

You have to be careful because

we’ve been conditioned and trained over time to think a certain way.

Just because some guy on TV says

that’s the way it is supposed to be –

doesn’t make it true! Be careful about what you hear and what you see.

The question down at the bottom of

the page: Are you recovering old money or are you making new money? I will tell you this: Never forget 2008! Do you all remember that year? The stock market dropped 50% to 60% in 9 months!

I’m going to flip this board over and I’m going to show you the past 13 years of the market - which is a very long period of time!

Turn Red Line Chart Around

What I’m going to do today is give everybody here tonight - $100,000. And we’re going to listen to the experts. The experts tell us it’s all about the market.

You’ve got to be in the market.

You will make 8 to 10% returns per

year. You’re money will double

every 8 to 10 years.

Do you see this red line on this board? That’s the stock market. That’s the S & P 500: This is how it has done from 1998 to 2011. We’re

going to take our $100,000 and we’re going to listen to the experts. We put it in the market.

And here’s how we have done:

From 1998 to 99 we went from 100,000 to $120,000. We made 20% return in one year. Okay, raise your hand if you would be happy with 20% per year? (P)

That’s really good. 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 that we earned – we

have now dipped into our principal by 22%. Did anybody lose money back then? Raise your hands! (P)

What did your advisor say back then? Didn’t your advisor say?

“We’re in it for the \_\_\_\_\_?” (P)

We’re in it for the Long Haul. You have been conditioned! They also said: Hang in there the market will come back. And you know - your advisor was right! We went from 78 the next year to 95,000.

The next year we are at 106,000, to

117, to $127,000. At the end of 2007 our investment is back up to 145,000. We have made all our money back just like they said we would – right! And, everybody’s happy!

Look - let me tell you why you

shouldn’t be happy with $145,000. You were at $136,000. Do you realize that you spent 1, 2, 3, 4, 5, 6, 7 years making back your own money? It wasn’t until the 7th year you actually started making money again! (P)

Look you probably didn’t like the

way that you felt in 2001 and 2002! Ask yourself now that I’ve got my money back – What other options are out there?

Have you ever asked your advisor about cashing in some of your profits – maybe taking some of that money off the table? How does that conversation normally go? (P)

The Advisor sez: Why would you

want to do that? Look how we’ve done in the past 5 years! Have you ever noticed that the advice is always the same?”

If you can’t take your money out when the market is down and you can’t take your money out when the market is up – will somebody please tell me when you’re suppose to take

your money out of the market? (P)

The answer is never! It’s always about the market! We are told to hang in there; then, the market crashes again! We went from 145,000 down to $111,000. At the end of 2009 our investment is down to $100,770. You made 770 dollars on a $100,000 in 11 years. How are you doing? That’s not too good! Can we agree on that?

From 2009 to 2010 we went from 100,000 to 108,000. At the end of September 2011 our investment is worth $107, 857 – let’s just call it $108,000. You made $8,000 in 13

years on a $100,000 investment.

Again, how are you doing?

Let’s go back to 1998 one more time. Now you have this $100,000 that I gave you. What if I would had come to you in 1998 and said: “Hey! I’ve got this CD paying 1% interest – would you like to put your money into this CD?” How many of you would have purchased a CD paying 1%

interest back in 1998? (P)

The answer is nobody! Do you realize that if you had put your money in a CD paying 1% interest in 1998 that you would have more money today than by putting it in the market during the same time frame! (P)

Your advisor tries to convince you that the market out performs every thing over time. If your advisor can’t beat a 1% CD in the past 13 years you just might need to consider a new money manager!

Okay, let’s go on to page 3: so

that we can talk about a solution to

that red line there.

On page 3: 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, you have been told by the experts that’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, 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 home-owners policy tomorrow? (P)

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

We insure our homes, we insure our cars, we insure our lives in case we die, and we even insure our bodies in case we have a major health problem. But we don’t use insurance companies to insure our money.

That’s crazy! We should use insurance companies to insure our

money. 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 money or any of the interest that you have earned? How many people would be interested in a product like that – raise your hand? (Folks should raise hand)

If you didn’t raise your hand right now – you should just tune out when we get to this board because you’re not going to be interested in it. Before I tell you what this product is – I want

to show you how well it has done.

Turn Over Green Line Chart:

Let’s go back to 1998. I’m going to tell you what we do for our clients.

Do you see this Green Line here?

Let me tell what this Green Line is. This is 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 to $116,000. At the end of the next year we are 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.

Now - your broker is laughing at

you. Your friends in the market are laughing at you. They say - we’ve got a 136,000 – you’ve only got a 125. 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! You give me a 4 or 5 year window I’m going to beat you the vast

majority of the time and here’s why.

When the market crashed in 2000 and 2001 – look what we did. We didn’t make a dime either year.

However - what’s the good news?

We didn’t lose! Everybody else now spends the next 5 - 7 years making back their old money. All we’re doing - is making new money! We’re going up, and up, and up. At the end of 2007 our account is worth 156,000 dollars!

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 up to $171,000.

Now 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? Does anybody know? I don’t! Nobody ever does! 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 can we all agree that there are going to be ups and downs in the market? (P)

Let me tell you what you can learn here that your advisor won’t tell 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: You don’t have to

make 8 to 10% per year like you have been promised and you haven’t been making it. How 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 back further than that and the difference is even greater.

Keep what you make! Slow and

steady wins the race. Want to know

what product it is? (P)

Okay, Page 4: 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 here write : Fixed Indexed Annuity! That’s the name of it. I know some of you are thinking that annuities are bad! Some annuities are bad. Like cars are good and bad!

For example I don’t like variable

annuities for a # of reasons. But I do like this one. You wanna know why?

There are a number of reasons but the biggest reason is because you can’t lose any money! What’s the most important thing to someone that’s 65 or 70 about 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 –

looking 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 – 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 take

your money out early – you pay a

penalty. You understand that time

means you have made a 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. That if you own a fixed index annuity – you can take out of your account every single year 10% of your account balance 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!

Doesn’t mean you have too. But – you have the right too – no fees or charges. Can you take 10% out of your money out of a CD each year with no fees or penalties? (P)

No! Now – that’s Catch #1 – Time!

Catch #2 is why your broker will tell you not to buy the Green Line.

Here’s Catch #2 – write this down. It’s called the Cap - C A P – or they call it the Maximum Gain. That means the 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?

You didn’t make as much as the market! 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!

You know why so many people lost so much money with Bernie Madoff. They believed in big interest rates and they got taken! This is the real world!

A good return is from 6 to 8%!

Now 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)

Me 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% 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 worst

you would ever do would be zero. So somewhere between 0 and 30%.

Alright - the catches are time and maximum gain.

Turn to page #5: Frequently Asked Questions

A lot of folks ask the questions

listed on this page. I’m hoping that I’ll answer most of your questions right now.

They ask – If I buy a 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 thousand 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 is a suitable thing for you.

We make sure that you have other money set aside so you have liquid money for emergencies, plus enough to pay your monthly living bills.

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 your 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 there 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 would be no! There are some really good companies and there are some bad companies. I don’t represent only one company. I’m licensed with 20 to 25 different companies.

My job is to find the best product available for you. If it fits for you we will find it. If it doesn’t fit – then I’m going to tell you no!

Turn to Page 6: Do you want?

My first question to everybody is simple: Do you want safety 1st where your principal and interest is safe?

2. Do you want a reasonable rate of return over time?

3. Do you want something that is simple and easy to understand?

This is what I do. Ladies and Gentlemen – I believe in the green line. I didn’t bring you here to share with you different things with 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. The Experts will tell you that you don’t want to take your money out of the market now because the market is going up.

Did you notice this number back here in 2006? 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 happened if you took it

all out. Because – 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 OK and guess what you would have missed? The DOWN!

Brokers like to condition us. They

think it is never a good idea for you to take your money out. If you put your money in the green line and this market that we’re in right now – if the market 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! Don’t buy into what the Experts say! It’s 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 are those of you out there 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.

First thing is Terrorism. Let me ask

you a question: Is that a problem today? Yes or No? It is isn’t it?

Can you control it? (NO)

Let me ask you: 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 weather? Tsunamis’, couple of weeks ago – 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- it has a negative effect on your money. You can’t control it. It’s a problem today.

Let me ask you this. When you think about your money right now - is your money protected?

Is it guaranteed?

Is it safe?

Because if your money is not protected, it’s not guaranteed and it’s not safe and any of one these things I just mentioned pop up – you could lose a lot of money in a hurry and there’s not a doggone thing you can do about it.

If you don’t want to deal with any of 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 – if you’re in the Green Line you don’t have anything to be worried about because your money is protected, it’s guaranteed, and it’s safe.

These things have happened in the past. You have to remember the past and insure your money for the future.

One thing I have never really understood about people today is: You buy a new car – it’s nice, bright, and shiny and it’s new and you buy car

insurance on it – right?

You insure your house. You wouldn’t build a half million dollar house and not insure it! What happens if a tornado comes through or whatever may happen. It would be idiotic and 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 - all it does is

insure 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.

That’s all we’re asking you to do today is to protect what you have worked your whole life to build. That’s what the Green Line does. The Green Line allows you to control the

events that affect your money! (P)

Now if this is what you want – or you think that might be what you want

– what I like for you to do is to pull out your blue sheet – pull out your blue sheet – indicate you would like to see us – right there in the middle.

Check the YES right now!

Wait Second! Before you do that let me ask you a question. Has anyone here ever been to one of those time-

share meetings before?

You know they’re brutal - they’re high-pressure - in fact I once went to a time-share presentation with my wife – Cathie. And to just get out of there I

almost bought one. 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 time-share presentation. (P)

Listen – folks – I know what it’s like – it’s brutal and I get it! But with us it’s just the exact opposite of that. We’re not high pressure – in fact

remember the last time you had a

cup of coffee with a friend? (P)

That’s exactly what our meeting

will be like - no pressure - very low

key - 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 don’t have to waste a lot of our time, you don’t have to sit around for

2 hours to see if I can help you. I can

tell you in 15 minutes. Is that fair?

So please check the Yes in the

middle of your blue sheet. Do that now!

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 for you between 9 AM and 4 PM.

Then would you prefer to meet at

your home or to meet 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 things you currently have.

OK, moving along, please make sure you have the top section totally filled out – make sure your table number is filled out there at the top.

Now, 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)

Now 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

If I could have your attention for

just a couple of seconds. What \_\_\_ is

going to do after the program is – 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 that we go ahead and set your appointment while you’re here. Then what \_\_\_ , will do is 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.