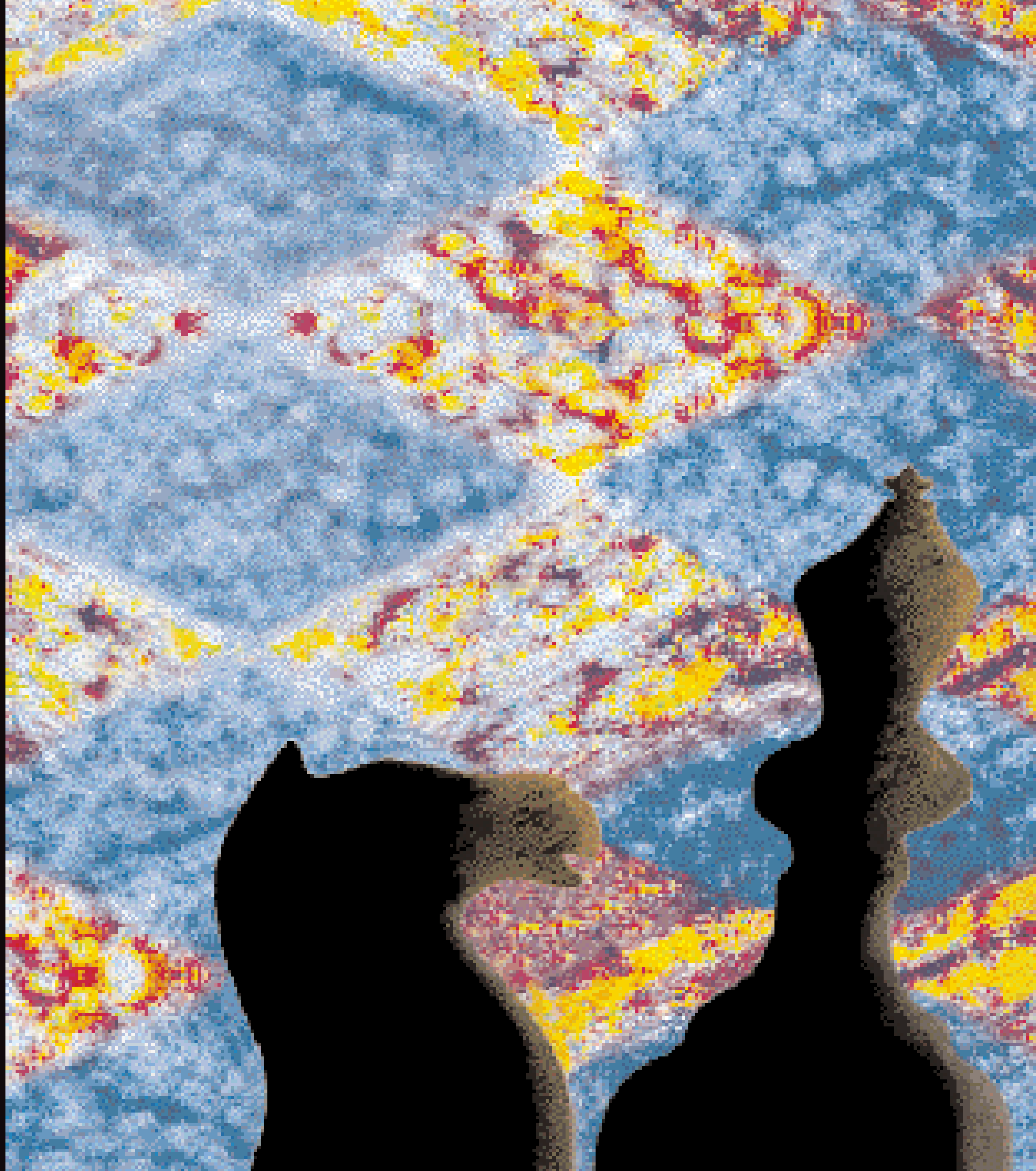
IRA
STRATEGIC PLANNING

Leveraging IRA Power for Retirement and Estate Planning.

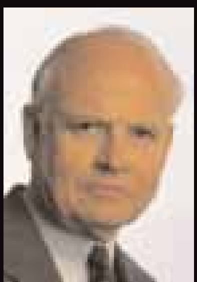


THE BROYLES-LEADEM INSTITUTE®

The Broyles-Leadem Institute

"With IRA assets topping $2.9 trillion, the message is clear: Proper planning for your clients' IRAs is critical to your long-term success. This program gives you everything you need to do a better, more professional job for your clients and to capture and keep more IRA assets under management."

— Phil Broyles



Dramatically Increase Your IRA Assets Under Management

IRAs have been singled out as the #1 source of new assets for the next ten years. Wouldn't it be great if you were handed $10 to $20 million of new IRA assets to manage? It can happen—if you have the know-how and the marketing savvy!

Now available to you: ***IRA Strategic Planning,*** a one-of-a-kind program designed to help you increase your income by increasing your IRA assets under management.

Impress Your Clients and Prospects…Capture More IRA Dollars To Manage!

Which would your clients prefer:

To deplete their IRA in a few years…
or have it last throughout their lifetime?

To provide loved ones with a one-time legacy…or with a lifelong income stream?

The choice belongs to your clients. The problem is, many of them may not even know they *have* choices. Are some of your clients missing out on big opportunities? And are other clients being courted by your competitors who *can* provide this caliber of help?

Here's where ***IRA Strategic Planning*** comes in. The Broyles-Leadem Institute has created this special program to make sure that you and your clients don't miss out on anything! You will learn how your clients can leverage the power of their IRAs to meet their retirement and estate planning goals.

You impress your clients with your insights and suggestions—they put you in charge of all their IRA accounts.

Why You Need *IRA Strategic Planning*

IRAs are big business! Nearly one-third of U.S. households have a traditional IRA—that's over 34 million households. (The numbers get even bigger when you add in Roth IRAs and IRAs from employer-sponsored SEPs and SIMPLE plans.) The assets in those IRAs already stand at an eye-popping ***$2.9 trillion.*** For many people, an IRA is the largest financial asset they own.

Your clients want and expect you to be aware of important issues that affect their accounts, especially their IRAs. They need help in planning how to use their all-important IRA assets to meet their retirement and estate planning goals. *IRA Strategic Planning* prepares you to meet their needs and build your business in the process.

This program delivers exactly what you need to produce powerful results, for both you and your clients. Fast-paced — and fun, too!

Topics Covered:

- **Beneficiary designations…**You are in for some eye-opening insights. Don't be fooled; choosing a beneficiary may not be as easy as you, or your clients, may think.
- **Key issues affecting IRA beneficiaries…** If your clients aren't aware of the nuances and subtleties, they may end up making decisions that could cost them and their loved ones—big time.
- **Trusts as IRA beneficiaries…**Learn what a trust can accomplish, and how to spot which clients might benefit from naming a trust as the beneficiary of their IRA.
- **A potential estate tax "trap"…**Naming the "wrong" beneficiary could cost your clients hundreds of thousands in unnecessary estate taxes. Don't let your clients fall into this trap!
- **Benefits of disclaimer strategies…**Learn what a disclaimer provision can accomplish for your clients, and why it can be critically important for your clients to name alternate beneficiaries.
- **All about successor beneficiaries…**Learn a little-understood, but critical strategy to keep an IRA "alive" for successive generations!
- **And more!**

Includes Money-making Marketing Campaigns

To make sure you take full advantage of what you learn, you receive turn-key marketing campaigns to use with your clients and prospects. These complete campaigns include marketing letters, telecharts, meeting aids, and much more: everything you need to build your business.

Certificate of Completion

When you pass the exam that comes with this course, you receive a personalized certificate from the Broyles-Leadem Institute suitable for framing. Clients will be impressed!

Easy-to-Learn Format

Your time is money. That's why we help you learn the easy way. Just pop the CD ROM into your computer and get ready for a fast-paced, user-friendly presentation featuring two expert presenters taking you through a series of easy-to-view PowerPoint slides. You receive a playbook that accompanies the slides and includes case studies to test your comprehension. It's fun, informative, and right to the point.

Special Bonuses to Increase Your Business

Reference Guide

With your enrollment you receive a Reference Guide that puts all key information right at your fingertips.

One-year email updates

As laws change, you receive email updates so that your knowledge is always up to date.

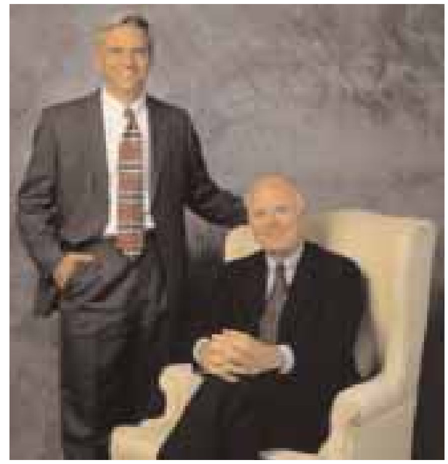
Earn the Certified IRA Specialist™ Designation

When you pass the exam you will have met 50% of the education requirements for your Certified IRA Specialist™, CIRAS™, designation. Your remaining education requirement is to pass the exam for the Broyles-Leadem Institute's companion course, ***Capturing IRA Rollovers.***

** For additional CIRAS requirements please reference complete CIRAS literature.*

THE BROYLES-LEADEM INSTITUTE

Founded by Phil Broyles and Joe Leadem, the Broyles-Leadem Institute is dedicated to providing financial advisors with advanced training that enables them to do a better job for clients and earn the right to manage more of their clients' money. Broyles and Leadem are also the founders of Top Producer, the nation's leading business development company for the investment industry.



Joe Leadem and Phil Broyles

Recent comments on Broyles-Leadem Institute courses:

"Not only does the course give you all the technical information, it also includes marketing too."

"More knowledge = happier clients = more money for me and my company."

"Great program! It taught me about estate planning and how to help my clients."

"I wish I had taken your course from day one of my practice. It would be beneficial to everyone if this course were a requirement."

"Everyone needs to take this course! It is very valuable information to know."

"I am ready to take the other course (Capturing IRA Rollovers) *and get my Certified IRA Specialist designation."*

"The program gave me more clarity on this subject. It helped me with complex situations that can arise with clients."

No Risk Offer

IRA Strategic Planning comes with a 100% money-back guarantee. Examine the course for 30 days. If you are not 100% convinced that it can result in a substantial increase in your production and effectiveness as a financial professional, simply return the materials, in original condition, for a full refund…no questions asked.

Enrollment Information

Call the Broyles-Leadem Institute at **800/486-6002** to ask about tuition rates.

Individual Tuition

Includes all study materials, Reference Guide, examination process, personalized certificate, a personal license to use marketing campaigns and one-year email update service.

Certified IRA Specialist Designation

Earned by completing both ***IRA Strategic Planning*** and ***Capturing IRA Rollovers***.*

Don't be satisfied with getting by. Give yourself the green light for maximum success. Satisfaction Guaranteed!

** Note: To protect the integrity of the mark, the Broyles-Leadem Institute reserves the right to withdraw your right to use this mark if you fail to meet the Institute's professional code of ethics. Also, the Institute reserves the right to add future requirements to your continued use of the designation, including continuing education requirements and a licensing fee.*

© 2002 Broyles-Leadem Institute