.....15 Years and still rolling.....

Open MIC is open for anyone.

9:00: AM Pacific Thursday 800 504-8071 Code is 5556463

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74AGENT (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE

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Real Help From Real Agents.

It's Open MIC Time!

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Words of Wisdom

" Love the people God gave you because he will want them back someday"

Dave has a guest

Should you remain an insurance agent? Securities licensed? IAR? Yikes what to do?

Now is your chance to have your questions answered.

We have a guest today, Frank Ertel of OnPointe Advisory RIA Firm, a division of Legacy Marketing Group

There are **2 PDFs** attached to the notes, please open them on your computer.

OnPointe Advisory and Financial Services, LLC, can point you—the independent financial services professional—and your clients toward financial freedom. Whether your clients are ready to retire now or in the future, OnPointe can handle their retirement planning needs.

By becoming an Investment Advisor Representative with OnPointe, you'll gain access to a multitude of investment options that can meet your clients' financial objectives. And you won't go it alone. We provide the back-office support to help run your business and the tools and resources you need to successfully expand your business.

Frank Ertel, CLU
Vice President of Sales

Frank oversees all sales, marketing, and training activities for OnPointe. He has more than 22 years of experience in the financial services industry, having previously owned his own firm where he served as a financial planner. Frank also worked in management and has served in different capacities for several companies. He earned a bachelor's degree at Presbyterian College and a Chartered Life Underwriter designation from the American College.

OnPointe Advisory and Financial Services, LLC
2090 Marina Avenue
Petaluma, CA 94954-6714

Main Phone: 800-395-0045
Main Fax: 707-765-5804
Join OnPointe today! Call 800-395-0045.

About OnPointe

OnPointe is affiliated with Legacy Marketing Group®, which has been in business since 1993. We are committed to the success of independent advisors like yourself and understand that you are on the frontline of an increasingly complex and ever-changing financial services industry. At OnPointe, we respect your commitment to your business and clients and value your input and ideas—which we use to improve our business and make sure we continue to meet your needs and those of your clients. Our services, designed to help you better serve your clients, include:

- Time-saving tools.
- Ongoing sales and practice management.
- Multiple investment advisory managed portfolios.
- User-friendly systems and technology

We Recommend:

www.annuity.com/agenttools

If you are not using this "Free" resource you are missing out....did I mention it is free?

There is a ton of info here, it requires no password and it is up to date information.

Annuity.com Insurance Products & Sales Tools

Annuity Search and Comparisons

Term Life Quotes and Comparisons

Forms Search for Life Insurance

Product Information for Life Insurance

Are You Leaving Sales on the Table Because You

Don't Have All the Licenses?

OnPointe
Advisory and Financial Services, LLC

The OnPointe Advantage!

- Expertise in the transition process.
- Back office support you can rely on.
- Competitive payouts.
- Practice management and sales tools.
- Access to a wide range of investment options.
- One application, one system/software interface.

For more information, contact
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OnPointe
Advisory and Financial Services, LLC

Pointing You Toward Financial Freedom℠

Are Your Clients Looking for

More Options Than You Can Offer?

If you're currently selling only insurance products and aren't affiliated with a Registered Investment Advisory or Broker-Dealer, your options are limited in what guidance you can offer clients.

- There is surge of people who are retiring and in need of an income plan, and your competition—banks, wire houses, Broker-Dealers—is gearing up to meet the demand.
- Consumers are looking for advisors who can create a *complete* income plan and then implement and monitor that plan.
- We can expect more regulation in the fixed insurance marketplace, not less! Source of funds and suitability—hot regulatory topics—limit your activities and amount of assets that can be placed in fixed insurance products.

What does this mean for you?
Unless you can expand your product offerings today, you're limited in what you can advise your clients and may be losing potential future customers.

Would You Like To Turn Part of Your Business Into a

Steady Income Stream?

Expand Your Business by Becoming an IAR

Insurance products can meet a variety—but not all—of your clients' financial needs. Becoming an Investment Advisor Representative (IAR) allows you to:

- Access a multitude of investment options that can meet your clients' financial objectives.
- Reposition your clients' investments as their circumstances change.
- Be perceived as more professional.
- Fulfill more of your clients' needs than ever before—so they don't have to go elsewhere!

But setting up your own Registered Investment Advisory can be overwhelming, requiring significant industry knowledge and time and attention to details, not to mention the upfront cost to get registered and purchase technology to support your business. You need to set up the required books, records, procedures, and approved marketing materials and provide required training for your Chief Compliance Officer and affiliated investment advisor representatives. Then comes your first onsite audit with a securities regulator!

With OnPointe, You Don't Have To Go It Alone

OnPointe—Legacy Marketing Group®'s affiliated RIA—is there to walk you through the process and provide you with the resources you need to do what you do best—sell!

You'll enjoy:

- Back office support of running an RIA—minimizing the hassle of transitioning to a new business model.
- Competitive payouts and practice management and sales tools.
- Ability to earn commissions for insurance sales while transitioning and expanding your business model.
- Access to a wide range of investment options for your clients.
- Ease of one application and one system/software interface.
- Ability to provide clients with a well-designed plan that offers guarantees, liquidity, and helps their income keep up with inflation—complete plans lead to larger sales!

Instead of depending on an insurance company to process your commission check, building assets under management with OnPointe can provide you with a quarterly income stream for life or with a valuable asset that can be sold as part of your succession plan when you're ready to retire.

Your future is in your hands!

Call us today to take advantage of this opportunity to expand your business and help your clients.

800-395-0045

Frequently Asked Questions

Q: Can clients access their accounts online?

A: Yes, clients will be able to access their accounts online.

Q: Do you have access to separately managed account managers?

A: Yes, as an Investment Advisor Representative (IAR) with OnPointe Advisory and Financial Services, LLC (OnPointe), you will have access to money managers specializing in specific investment styles.

Q: As an IAR with OnPointe, will I be choosing each investment for my clients?

A: No, you will work with your clients to develop an asset allocation plan to meet their needs. Once you have a plan, you and your clients will then choose the outside money manager, who will handle the actual investing of your clients' monies, based on their goals.

Q: Can I work from my home office?

A: Yes, the location of your office is completely up to you.

Q: What fees must I pay to do business through OnPointe?

A: IARs who do business through OnPointe must pay for:

- Errors and omissions coverage. You can either purchase E&O insurance through OnPointe or provide proof of coverage through another company.
- Licensing and registration fees. These will vary depending on which state (and how many states) you are licensed in.

Q: Can I still work with my current insurance Wholesaler?

A: Yes, we believe your Wholesaler plays an important role in your business and that you should maintain that relationship for your fixed annuity product needs.

Q: Can you tell me about your compliance department and your approach to compliance?

A: OnPointe's compliance team sees itself as an advisor's partner and counselor. The team is there to help IARs remain compliant in our highly regulated and ever-changing industry. From a fundamental perspective, OnPointe's decidedly selective approach to IARs enables the company

(Over)

to move past designing policies and procedures for the lowest common denominator and, instead, focus on appropriate guidelines for reputable, established financial services professionals.

Q. Does OnPointe provide marketing support?

A: Yes, OnPointe provides marketing support and expertise through consultation; template collateral material; off-the-shelf marketing campaigns; and customized development, when appropriate. Consider the marketing support team an extension of your own in-office staff!

For more information, call 800-395-0045 or visit www.OnPointeAdvisory.net.

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More Legal Stuff...

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