



5QES Golden System

**How to Generate a Consistent, Quality
Flow of Referrals from CPA's / Attorneys**

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Founder of 5Q Group

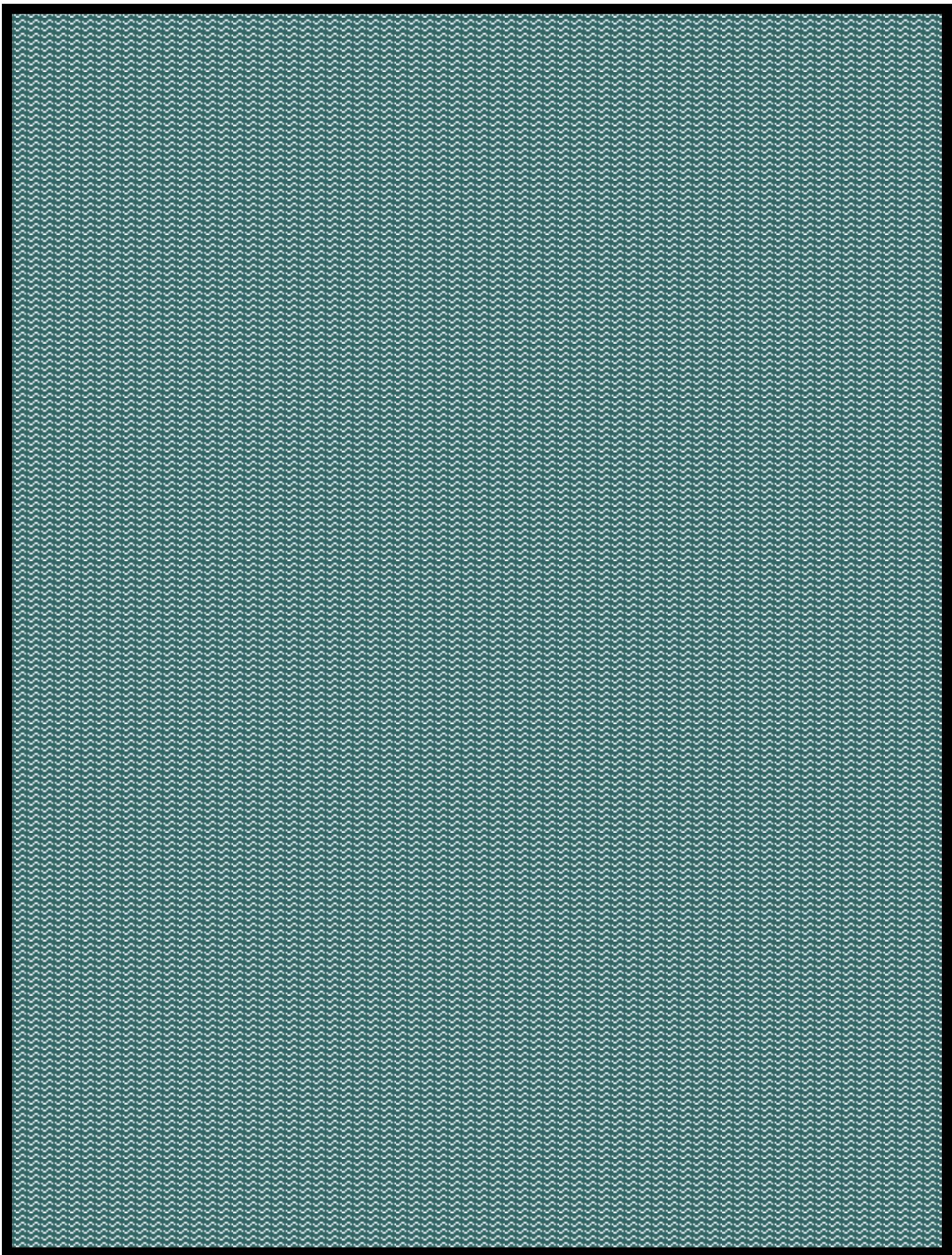


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Everyday it gets a little more expensive and a little more difficult to get in front of people...

- **Seminars** are becoming ineffective due to costs & over saturation of their use.
- **Lead resources** are producing fewer and fewer quality leads.
- **Regulators** are making it more and more difficult to get an effective advertisement in front of the general public.

At a time when the public needs our advice more than ever due to the ever increasing complexity of the financial markets, it is becoming more difficult for high quality financial advisors to get in front of those that need them.

Are we going to live with the pain or do something about it?

For decades financial advisors have been able to use a variety of marketing tools to get in front of available prospects that did not require professional networking. We have, up to this point, chosen the easy route of impressing the public, instead of our professional brothers, the attorneys and CPA's.

The public is much easier to impress and have much smaller egos. So, we did the easy thing and focused virtually all of our time and attention on marketing to the general public. Oh sure, we would maybe take a CPA out to lunch, or refer a client or two to an estate planning attorney in the hopes that they would reciprocate and refer back.



However, we did not set up the same type of systematic marketing to professionals that we did for the public with seminars, lead programs and advertisements.

We are finally getting to the end of our ropes. The things we used to do to get in front of the general public are just not working well enough for us to continue to grow our business solely that way.

We have two choices:

1. Be buried alive by the huge amounts of money now required for effective marketing.
2. Slowly strangle our practices with too few people to see.

Neither is a solution to a comfortable retirement for us.

Why don't CPA's and attorneys want to refer to us?

They give us all sorts of reasons why they don't refer

- I'm not comfortable
- You are just one of many advisors that refer to me and I don't want to bite the hand that feeds me
- It doesn't come up
- I will next time
- And on and on...

I believe the reasons they don't refer back to us is different for CPA's than it is for attorneys. Of course, I am making general assumptions here, but hear me out.

CPA's have big hearts

I know that we think of CPA's as being these robotic, wooden humans that are void of emotions, but think about it—CPA's protect their clients. They are almost like mother hens sheltering their broods from the big bad world. They do not want anything to hurt their clients. This is to be applauded.

Unfortunately, many CPA's are not really familiar with what we do for our clients. Since unfamiliarity breeds mistrust, they feel the best way to protect their clients is to recommend for their clients to stay the course...to do nothing.

- ⇒ Yes, maybe our suggestion could save their client taxes and or lower fees...or give them a better return, but it might lose them money.
- ⇒ Yes, maybe our solution is beautiful to us, but it is foreign to them.
- ⇒ Yes, WE may want to help their clients, but THEY really want to help them.



Unfortunately, many CPA's have the view point that it is much more difficult to get into trouble by doing nothing, than doing something.

Now of course as financial advisors, we know the trouble people get into by doing nothing: Paying too much in taxes, not growing their money enough, or trying to grow the money too fast and having a portfolio that is too aggressive during a market correction. But, to CPA's doing nothing is safer!

To an accountant, we all look like money grubbing salespeople that want to get at their clients wallets to fatten our own bank accounts. They know that a few of us are good, but why take the risk? So, just like we tell our kids...they tell their clients, "Just say no," to whatever that financial advisor recommends. And God forbid that they would put their clients into the lion's den by recommending their clients come see us!

Attorneys have big egos

No surprise to most of you. Attorneys always have to be right. They have to be the center of attention. Their egos have to be fed. If you know an attorney, you know that they know everything about everything and would never stoop to having to ask for help from a mere mortal, like a financial advisor. They feel perfectly qualified to give their clients advice on any subject from law to heart surgery to car mechanics to financial planning.

Need I say more?

Enough is Enough

As an industry we have, in good faith, referred our clients out for tax preparation and legal work. We have ushered client after client out of our door and into CPA's and attorneys' offices. We have become their main source of referrals and income.

In fact, many CPA's and attorneys would find their income cut in half if it wasn't for referrals provided to them by financial advisors.

Yet, how often do we see referrals back to us? Rarely.

Up to this point, all we have done is whined about the unfairness of it all. Enough is enough. Clients regularly ask their CPA's for the name of a good financial advisor and so do attorneys' clients. Do they recommend us? Again, rarely.

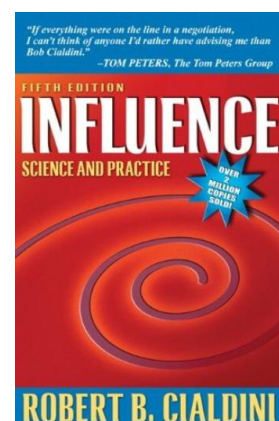
Same solution works for both problems

So CPA's don't trust us and attorneys think it is beneath them to refer to us. Two different problems, but luckily the same solution works for both problems.

Influence

In Dr. Cialdini's book, *Influence: Science and Practice*, he breaks influence down into six principles.

1. **Reciprocation** – You, then me, then you, then me
Be the first to give:
 - Service
 - Information



- Concessions

*Give them information about the financial industry that can make **their** job easier. Not product information, but how different tax laws are affecting investments. Like easier ways to get 1099's at the end of the year, resources they may not have heard about, a "heads up" about financial scams to look for, etc. Give them success stories about happy clients AND give them referrals.*

2. **Authority** – Showing knowing

Establish position through:

- Professionalism
- Industry knowledge
- Your credentials
- Admitting weaknesses first

By doing the above it will also show them that you are a person that knows what's going on and that they could count on if they have an investment related question.

3. **Consistency** – The starting point

Start:

- Small and build
- With existing commitments
- From public positions
- Once you start, deliver on time, every time

By doing these things in a consistent manner, monthly or bi-weekly, they will see that you are here to stay and are reliable (HUGE issue with accountants).

4. **Liking** – Making friends to influence people

Uncover:

- Similarities
- Areas for genuine compliments
- Opportunities for cooperation

By first keeping an eye out for their "pet" projects, hobbies and family. Look for reasons to drop them a note or give them a call. Include things about your family and your activity in the charitable arena, they will begin to know you and your values. They will start to feel like they know you as a friend.

5. **Consensus** – People proof, people power

Unleash people power by showing:

- Responses of many others
- Others' past successes
- Testimonials of similar others

By sharing past successes in your work with other professionals, you will demonstrate to them that their peers trust you. There is nothing more powerful than having someone try your services first... especially if it's someone they know or trust.

6. **Scarcity** – The Rule of rare
Emphasize:

- Genuine Scarcity
- Unique Features
- Exclusive Information

There is nothing more enticing to a successful attorney or CPA than an environment that is exclusive... especially attorneys. Missing out on what's happening behind the scenes in their "back yard" can drive them crazy. (Hint: driving them crazy is a good thing in this case. 😊)

How do you Leverage these 6 Principles into solid...HUGE Referrals on a very regular basis?

So OK, you get the power of these Cialdini's 6 Principles... but how do you effectively put them into action? There are actually two very effective, proven and inexpensive ways to do this.

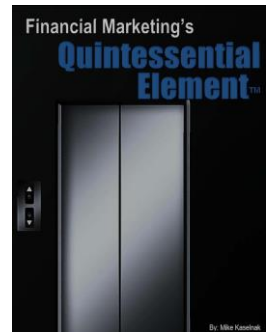
But before I walk you through exactly how to put them into play I must first emphasize what I always first emphasize...

First...

Do nothing until you have Created a Killer 5Q Elevator Speech (5QES)!

Every marketing plan you put in place should begin with a 5QES

If you have not yet downloaded the step-by-step free eBook Financial Marketing's Quintessential Element™ on how to create your own killer 5Q Elevator Statement , you should go here:
<http://www.5qgroup.com/tools/eBook.pdf>



[Click to Download](#)

Essentially, a 5QES is a one sentence statement that will get anybody that asks you what you do to say...

“Really? How do you do that?”

Yes, even attorneys and CPAs... and when they ask you that, you are well on your way to a relationship. They have “invited you in” to explain how you can help their clients.

You didn't push your way in... they invited you in... BIG difference.

You will also be using this 5QES continually in the two methods I'll discuss below.

The methods I'm about to share with you have been used by at least 8 advisors I know and it has not failed with any of them... because they put in the work. All of these advisors received at least one referral the first 10 months of using it. One advisor received five. Now this might not seem too successful to you but consider this...

- None of them received a referral with less than \$500,000 in investable assets
- The life insurance case was an estate planning case and had substantial target premium
- All of the cases presented a commission of \$20,000 or more (one advisor netted more than \$64,000 in commission from his referrals)
- Remember that these advisors have only been doing this for 10 months, what do you think will happen to the number of referrals and cases as time goes on?

Method 1: The Case Study Club

As we talked about earlier our colleagues from across the aisle either think the best thing to do is nothing... or they want to always be right. In both instances, it comes down to...they don't want to be wrong!

Many clients give their accountant and attorney demi-god status... and these professionals don't want to tarnish that image. They hate being in situations where the client will ask them questions they don't know the answer to...

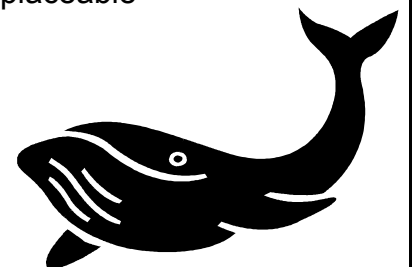
So when their client goes to their trusted attorney or CPA with a financial question, the professional may give an educated guess, Google it... or god forbid tell the client they don't know the answer to the question.

If you can become that resource that can:

- Answer their questions quickly, efficiently and in everyday language they can repeat to their customers... you become a trusted resource.
- If you can provide information to them regularly on how to provide value to both their clients and their practices... now you've become an irreplaceable resource.

And here's how you do it...

First understand that this is a way to bring in an extra \$10 million over a year or an extra couple of "whale" life insurance cases...



per year... not every month. The cases you will get will be very big cases, but will come on an occasional basis.

1. Put together a short list of around 10 small, one and two person CPA and Attorney practices. If you know any CPAs and Attorneys, they should go to the top of the list—the best place to come up with this list is from your current clients.

Note: Any time you bring on a new client, you should always send out an introduction letter to introduce yourself to their accountant and attorney. (see addendum for letter)

If you are new to the business or do not have any other contacts, then simply search your area, online, for small CPA and Attorney practices or go through your yellow pages.

2. Once you have the list together, simply begin calling them with the idea of starting a case study group where a small group of professionals would take turns submitting cases for the group to discuss. The conversation would go something like this:

“You know, the longer I’m in the business and the more I learn... the more I figure out I don’t know. I was thinking of putting together a case study group of maybe 5 or 6 professionals that would meet every so often to discuss a case. Two or three attorneys and two or three accountants.

We’d each take turns submitting a case and then we would discuss it. I’d cater a lunch at my office and we could brainstorm (food/snacks – optional as you see fit). I’m just thinking it would be a great way for me to learn more about what you (as an Attorney/CPA) can do for my clients.

I’m sure there are things you do that I’m not even aware are possible. And by not knowing, I’m doing a disservice to my clients by not being able to suggest that they pursue these things that would put them in a better position.

Does that make any sense?

Great! If you were to be in a case study group like that... what would you want to see? Or, do you have any suggestions on the logistics? I have an idea, but I would want to make sure it was set up in a manner

where everyone would get the most out of it... do you have any suggestions?"

What you are doing here is getting the idea out there and letting him or her know that if they don't do it, one of their colleagues or competitors might... and they don't want to miss out. You are also getting them to buy into the idea by asking for their suggestions. By doing this, they begin to feel ownership in the idea.

Pick their Brain

You then want to pick their brain as to any others that they think would be a good addition to the program.



"Do you know of any other attorneys or accountants that might be a good addition to a case study group?"

Super! I'll give them a call. Can I tell them that you will be involved as well?

Excellent!

Would you be open to me taking you to lunch one-on-one just so we can kind of iron out the details before we actually launch the group?"

It is only necessary to take the first couple of members to an initial one-on-one lunch. This is helpful so that the first group meeting goes smoothly as you'll have a couple of co-facilitators.

Prepare for the first Club meeting

Pick a place to have your meeting. Your office conference room is an excellent choice. If that is not an option, then opt for a restaurant or hotel with a **private** meeting room.

1. Make sure you send an email to each attendee reminding them about lunch. (see addendum-pg 20)
 - Attach a menu from a local sandwich shop and ask them to pick out their lunch which you will order for them.
 - If meeting at a hotel or restaurant, handle as necessary.
2. You will provide the first case study... at the end of the first club meeting you'll ask for a volunteer to provide the next case study.
 - The case study you provide should highlight

- One of your specialties or specialty products
 - Give an opening for conversation about taxes
 - Give an opening for legal conversation as well
 - You want to make sure everyone has the ability to show off their skills and knowledge.
 - Talk to your FMO marketer to help you come up with a case study that would work well.
3. Put together a simple folder with the case study enclosed (see addendum-pg 19).
 - On this folder, you should have a sticker with your information on the front
 - On your information should always be your 5Q Elevator Statement as a tagline
 4. Begin the meeting by thanking everyone for attending and re-emphasizing that as all professionals know... the more you know... the more you figure out you don't know... and the goal of this meeting is to share everyone's expertise.
 - Remember to give a special thanks to the first couple of members that first agreed and helped set up the group—the ones you took out for the one-on-one lunch.
 5. Read the case study out loud and then simply begin by asking if someone would like to start. If nobody does (which will be rare) simply ask if it would be alright to just move from left to right and get people's input. You should be LAST... not first.
 6. Facilitate the discussion.
 - Remember—this group is not about selling anything. It is about sharing ideas and letting the group know that you have expertise on things that they do not... that you are a great and trusted resource... not a pushy sales person.
 7. At the end of the meeting which should be kept to no more than an hour (unless you decide as a group to go longer)—be respectful of everyone's time—Simply thank everyone again and get their feedback as to how they think it went.
 - Ask for a general idea of when everyone thinks you should do it again—suggest quarterly.
 - Get a volunteer to submit a case for the next get together
 - Let them know that you'll coordinate it and let everyone know about the details of the next meeting

Follow up after the Club Meeting

- If possible or applicable, follow-up with a short synopsis of the case and any resources that were provided by the group... along with a simple thank you note and letting them know that you look forward to seeing them at the next meeting.
- Put it into your Calendar NOW to begin to organize your next meeting around the agreed upon time table.
- Make it a point to begin to take all the members out to lunch on an occasional basis to begin to solidify the relationships and build the trust.
 - No more than maybe twice a year.
- Continue to recruit new members by referral through your current members. You should keep your group size to 5-10 members (no larger than 10). (This is a way to get in with professionals you would have had no shot with before!)
 - When somebody refers a possible new member, take the new member to lunch.
 - Explain how the group works and why—That the more we know... the more we don't know... and this group helps us all get a lot smarter and learn about new thought and techniques in our respective disciplines.
 - After lunch, follow up with a phone call and ask if they have any further questions and if they would like to join the group—when they display their eagerness to join, ask them if they accept referrals... and then explain that everyone in the group expects referrals from each other. Ask if that seems reasonable.
 - You will only have this particular discussion with new members after the club is established—not with the original members. With the original group it is far more important to get the club up and going, than it is to bring up the referrals. Let the referrals come naturally with the original club members. Don't worry, they'll come.

Feed The Need

Now that you have successfully launched your Case Study Club, you want to stay at the top of their mind. Every professional is busy and once they walk out of that meeting, life hits them in the



face again, and you become a memory until the next meeting.

You NEED to stay in front of them.

The best way to do this is with a Drip program designed specifically for attorneys and CPAs that leverages all 6 of Cialdini's Persuasion Principles that we previously talked about.

1. **Reciprocity**—by regularly giving them information that makes them look smart to their clients and ideas on how to make their practices more profitable.
2. **Authority**—by regularly demonstrating your knowledge to them... something your competitors cannot do, since they do not have these professionals' ears.
3. **Scarcity**—In two ways. By subtly referring on a regular basis that this club is exclusive and by communicating ideas that have deadlines for both them and their clients.
4. **Consensus**—by continually mentioning club member's successes and the successes of the group's effectiveness.
5. **Consistency**—by both keeping the club meetings regular and using the Drip program (which I'm about to discuss) you are showing that you are trustworthy... you follow-up and don't drop the ball. This is a major fear when it comes to attorneys and CPAs referring to you.
6. **Likability**—the more they see you and the more they hear from you... the more likable you become. And, people do business with people they like.

Method 2: Club Drip

Here's how it Works

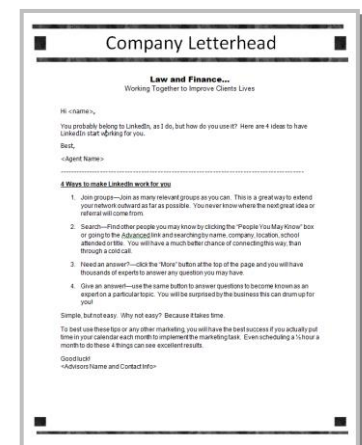
Ever considered a drip program for CPA's and attorneys?

By having a specialized system that leverages all of Dr. Cialdini's principles, you will effectively influence both CPA's and attorneys to begin to refer to you.

For years we have known the value of dripping on our clients and prospects with newsletters, phone calls and other methods. It is a testament to how well this has worked, that more and more entities use these tools.

We all know it's hard to get CPA's and attorneys to refer. This system breaks their resistance down, month-by-month. We give you an easy, sure-fire method to network with CPA's and Attorney's. This system is so easy and cheap that it will give you, by far, the highest ROI of any of your marketing programs by the end of the year.

Once a month you should send out a mini-newsletter to the club members. This will reinforce all 6 Principles of Influence as well



as make sure you're always on the members minds. This is essential so if they run into a situation where you could be of assistance, your name will pop into their head.

This newsletter will be specific in its content to attorneys and CPAs. You **do NOT** want to send them your client newsletter. To do so would be disrespectful. This newsletter has to be about them and their clients:

- How to make their practice more profitable
- How to make their lives more convenient
- An idea to make them look very smart to their clients
- An idea that will help them bring new clients on
- New information that is on the cutting edge
- Etc.

Good Ideas

- Put it on your calendar to get your Club newsletter out once a month. It is essential that you do this like clockwork. It builds consistency, credibility and trust.
- Always be on the lookout for material that would benefit club members... remember, this is not about advertising—it is about bringing value to the club and its members.
 - I actually use a service to write my newsletters and I personalize them (see addendum-pg 21)
 - If you choose to write your own, here are some ideas for content
 - Review a book that professionals could benefit from
 - Give a new technology resource, app or website that could be helpful to them
 - Talk about a little known change in your industry that could affect their clients and how they could benefit from bringing it up to their clients
 - An easy marketing idea that they could benefit from
 - Or just a more complete explanation of what was covered at the last Club meeting
 - This is not an exhaustive list, be creative, but always make it about them and not you.
- The mini-newsletter is on your letterhead—And your letterhead **MUST** have your 5Q Elevator Speech tagline. You must have your 5QES in front of them as much as possible.



- Simply put a title at the top to let them know what it is when they open it
- Try to make it as short as possible, just two or three paragraphs—these people are busy so just give them a helpful tidbit they can read in two minutes. Any longer than that and you are hurting yourself.
- Add a little personal note at either the top or bottom. A handwritten note is best.

That's all there is to it. Then, regularly send these out every month.

Is This Really Worth My Time?



We all know that getting attorneys and CPAs to refer to us is the Holy Grail.

I've been looking for a way to achieve this goal for the last 25 years... and this is the ONLY way I've seen it done systematically.

Advisors that have used the Club and the Drip have had terrific success with it. They have had attorneys that they have been referring to for over 10 years (without a single referral back) finally begin to refer back...and not small cases but huge cases.

They have gone from being just another broker to someone that is respected and known and invited to speak at their gatherings.

They have gone from relying on the old methods of seminars, leads and ads, to getting highly qualified and pre-sold prospects (I hope you already know that when an attorney or CPA refers their client, you have a 99.9% chance of getting the deal).

Do it!

You know that this works.

Why aren't you doing it? Too hard? Haven't considered it before? Don't know how? No one else is doing it. You have a once in a lifetime opportunity to get a strangle hold on the professionals in your town. Don't blow it!

Few people in the financial industry go after professional referrals aggressively, which is baffling.

Here's your ticket to Domination!

What to do next?

Get started putting together your own CPA/Attorney Drip Program, it's absolutely worth the effort. If you do not have the time to put one together or to fulfill it every month, we put together a monthly CPA/Attorney Drip Program for you.

If your Income has plateaued... if you are spending more money but seeing less people... if it's time for a change, we're interested in speaking with you. For over a decade, Mike Kaselnak has been quietly taking good producers to levels three and four times their income level, within three years of using the 5Q system.

*If you would like information on this or other proven business builders please contact 5Q at:
Email: support@5qgroup.com | Phone: 1-855-633-0900*

Addendum

Introduction Letter



The image shows a template for a company letterhead. At the top, there is a decorative horizontal bar with a green and brown pattern. Below this bar, the words "Company Letterhead" are centered in a large, black, sans-serif font. The text is flanked by two small, square, red and black decorative icons. Below the title, there are several lines of placeholder text in a smaller, black, sans-serif font, each preceded by a less-than sign and followed by a greater-than sign. The text includes: "<Date>", "<Name>", "<Street Address>", "<City> <State> < Zip>", "Hello <Mr./Ms. CPA or Attorney Last Name>,", "Your clients <Mr. and Ms. Client> recently became a client of mine as well. They spoke very highly of you and the work you've done for them.", "Please let me know if there is any way that I can assist you in your work with <Mr. and Ms. Client>. I believe their transition to me went smoothly and I want to make sure that anything we do, dovetails with the work you've already done for them.", "If you have any questions or concerns, please feel free to give me a call at <your number> or email me at <your email>. I've also enclosed a card. With your permission I will drop you a note occasionally with matters of interest, just to keep the lines of communication open.", "Best regards,", and "<Advisor Name and contact info>". At the bottom of the page, there is another decorative horizontal bar with a green and brown pattern, flanked by two small, square, red and black decorative icons.

<Date>

<Name>
<Street Address>
<City> <State> < Zip>

Hello <Mr./Ms. CPA or Attorney Last Name>,

Your clients <Mr. and Ms. Client> recently became a client of mine as well. They spoke very highly of you and the work you've done for them.

Please let me know if there is any way that I can assist you in your work with <Mr. and Ms. Client>. I believe their transition to me went smoothly and I want to make sure that anything we do, dovetails with the work you've already done for them.

If you have any questions or concerns, please feel free to give me a call at <your number> or email me at <your email>. I've also enclosed a card. With your permission I will drop you a note occasionally with matters of interest, just to keep the lines of communication open.

Best regards,

<Advisor Name and contact info>



Example Case Study

Situation

- Executive would like to put more money away for retirement but he is already contributing maximum amount to his/her 401(k)
- Executive would like additional life insurance to provide income replacement for his/her family in case of early death
- Employer would like to retain the executive as well reward them for good performance
- Employer would like to receive a tax deduction on amounts spent for the plan

Possible Solution

- ❖ Restricted Endorsement Bonus Arrangement (REBA)
 - How it works
 - What are the legal ramifications?
 - What are the tax ramifications?
 - Other solutions that meet the above requirements?

Restricted Endorsement Bonus Arrangement

A WAY TO RETAIN AND REWARD KEY EMPLOYEES

CLIENT PROFILE	
Executive Age:	40-60
Executive Status:	Key executive who may be phased out on qualified retirement plan contributions.
Executive Concern:	Would like to supplement retirement savings.
Company Status:	Any corporate entity, including S-Corporations and Partnerships.
Company Concern:	Would like to reward the executive in a tax-efficient manner and still be able to apply some form of incentive for the executive to stay.

SITUATION

- Executive is concerned about having enough money saved for retirement, and is already contributing the maximum amount to 401(k).
- Executive would like additional life insurance protection for income replacement needs if death occurs prior to retirement.
- Employer would like to reward executive's performance, but wants to provide an incentive for the executive to stay while retaining the ability to recover some of its costs if employee leaves early.
- Employer would like to receive a tax deduction on amounts spent for the plan.

SOLUTION

- Employer and executive will enter into a Restricted Endorsement Bonus Arrangement (REBA), in which the employer will bonus the executive the annual premium on a life insurance policy. At retirement, the executive will be able to access the potential policy cash value via tax-favored loans and withdrawals!

HOW IT WORKS

- Employee plan, and own the
- Employee endorses life insurance policy
- Employee vests in the policy
- Executive increase ("double")
- At retirement, may be used

BENEFITS

- For executive and potential
- For employer benefit plan
- Executive employee
- Employer employee

CONSIDERATIONS

- Bonus is as it vests
- Employee portion
- Company bonus.
- Must consider Internal Revenue

CASE STUDY: SAYER TRAVEL AND CHARLIE ALLNUT

EMPLOYER: Sayer Travel, S-Corp, 40% Tax Bracket
EXECUTIVE: Charlie Allnut, Age 45, Preferred Non Smoker, 35% Tax Bracket
BONUS: \$55,385 Double-Bonus Increasing as Per Vesting Schedule
VESTING SCHEDULE: Five-Year Rolling
PRODUCT: \$1,041,666 Accumulation UL, \$50,000 Initial Premium, Paid for 20 Years

YEAR	BONUS*	TAX DUE	PREMIUM	LOANS AND WITHDRAWALS	CASH SURRENDER VALUE <small>(Non-guaranteed assumptions, 5.30% NET)</small>	DEATH BENEFIT	EMPLOYER TAX SAVINGS
1	\$55,385	\$5,385	\$50,000	\$0	\$23,789	\$1,086,612	\$6,154
5	\$76,923	\$26,923	\$50,000	\$0	\$238,289	\$1,291,709	\$30,769
10	\$76,923	\$26,923	\$50,000	\$0	\$571,578	\$1,613,244	\$30,769
20	\$76,923	\$26,923	\$50,000	\$0	\$1,559,991	\$2,361,085	\$30,769
25	\$0	\$0	\$0	\$146,553	\$1,177,558	\$1,628,320	\$0
30	\$0	\$0	\$0	\$146,553	\$685,911	\$842,324	\$0
35	\$0	\$0	\$0	\$146,553	\$49,036	\$130,892	\$0

This is a supplemental illustration. Benefits and values are not guaranteed; the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

For more information, please contact your local John Hancock Representative or the Advanced Markets Group at 888-266-7498, option 3.

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1. Loans and withdrawals will reduce the death benefit and cash surrender value and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.

2. The amount of the bonus that the employer is able to deduct is subject to reasonable compensation limits. A detailed discussion of this is beyond the scope of this document. Clients should consult their tax advisors.

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Lunch Reminder Email

<<Name>>,

I just wanted to send you a quick reminder about our Club Meeting Luncheon on <<Date >> at <<Time>>.

I have also included a menu from <<restaurant or local sandwich shop>>. Please take a look and let me know via email by <<day or two before luncheon>> which meal you would prefer and I will make sure we get that ordered for you.

The location details are listed below. Please let me know if you need any additional directions or have any questions.

<<Location Name>>

<<Address>>

Looking forward to meeting with you,

Thank You,

<<Name>>

<<Phone Number>>

<<Email Address>>

Personalized Newsletter

Company Letterhead

Law and Finance...

Working Together to Improve Clients Lives

Hi <name>,

You probably belong to LinkedIn, as I do, but how do you use it? Here are 4 ideas to have LinkedIn start working for you.

Best,

<Agent Name>

4 Ways to make LinkedIn work for you

1. Join groups—Join as many relevant groups as you can. This is a great way to extend your network outward as far as possible. You never know where the next great idea or referral will come from.
2. Search—Find other people you may know by clicking the “People You May Know” box or going to the advanced link and searching by name, company, location, school attended or title. You will have a much better chance of connecting this way, than through a cold call.
3. Need an answer?—click the “More” button at the top of the page and you will have thousands of experts to answer any question you may have.
4. Give an answer!—use the same button to answer questions to become known as an expert on a particular topic. You will be surprised by the business this can drum up for you!

Simple, but not easy. Why not easy? Because it takes time.

To best use these tips or any other marketing, you will have the best success if you actually put time in your calendar each month to implement the marketing task. Even scheduling a ½ hour a month to do these 4 things can see excellent results.

Good luck!

<Advisors Name and Contact Info>

