

THE GFD ADVISOR



**UPDATED RATE TABLE
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AN INTERVIEW WITH LEADERS IN LEVERAGE PRESIDENT'S CLUB WINNER, DAN ROONEY



Global Financial Distributors named Dan Rooney as the 2014 Leaders in Leverage President's Club winner. Mr. Rooney took some time out of his busy schedule to answer a few questions for us to provide some insight into what has made him so successful.

Briefly describe you, your business and your client focus.

I have been a CFP since 1988 and have spent over 35 years provid-

ing sophisticated financial strategies encompassing many facets of planning to include wealth transfer, tax planning, estate planning and insurance.

For the most part, I typically do joint work with other agents, and my services complement the many professionals our clients currently work with, including certified financial planners, CPAs, attorneys and insurance agents.

My experience and expertise provide the most benefit to high net worth individuals, privately held companies and professional groups.

How did you come to include Leveraged Planning® solutions among your business offerings?

With the many benefits that IUL policies offer clients, by far the

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most significant benefit for wealthy clients is the tax-free build up, tax-free withdrawals and tax-free death benefit. By leveraging the

An Interview with Leaders in Leverage President's Club Winner, Dan Rooney (cont')

premiums, the client has the ability to contribute a much higher premium into the policy. In addition, if it's structured correctly, the client's tax advisors may determine that the deduction of interest payments as a business expense is appropriate.

Who, in your mind, is the ideal candidate for a Leveraged Planning solution and what does their business look like?

With clients that are doing secondary retirement programs, the ideal candidate would have a taxable income over \$250k, age 35-50 and insurable. For clients over age 60 that need life insurance for liquidity at death, Leveraged Planning can greatly reduce their out-of-pocket costs.

What is the most common reason that your advisor's clients identify for looking into Leveraged Planning solutions?

I normally recommend Leveraged Planning as it provides the best value to the client in terms of cost vs. benefit.

To what would you ascribe your success in implementing Leveraged Planning solutions among your advisor's clients?

Between myself and my partner, who is a CPA, our combined knowledge of insurance, investments and taxes allow us to make a very compelling case for Leveraged Planning.

For someone just becoming acquainted with Leveraged Planning solutions, how would you advise them to begin prospecting?

We would recommend partnering with advisors that have experience with Leveraged Planning. This will greatly improve your chances of closing the case.

What do you see as the biggest challenges in educating clients and prospects about Leveraged Planning solutions? How do you overcome those?

We succeed in educating advisors and clients by using proprietary presentation material, which we review thoroughly with the agent/client. There is typically more than one meeting necessary to ensure they embrace all the benefits associated with this type of planning.

Where do you see the biggest opportunities in 2015 and beyond? What general trends do you see in the industry and beyond?

With millions of Americans moving towards retirement in an increasing tax

environment, life insurance becomes an important tool to provide retirement income and minimize taxes. While there will likely be growth in the online sale of simplified insurance products, there is growing need for sophisticated advisors that have the background knowledge necessary to help wealthier and more sophisticated clients. These are the advisors that can truly appreciate a leveraged plan.

"... our combined knowledge of insurance, investments and taxes allow us to make a very compelling case for Leveraged Planning."

For more information, please contact your GFD Financial Services Manager at 800-515-2599. Or, use the details below to contact Dan Rooney or his partner Sally McPherson.

Dan Rooney, CFP
dfrooney@usa.net
 770-335-7224

Sally McPherson, CPA
sallylizmcp@gmail.com
 770-815-3952



Program Updates

The ARC (Advisor Recognition and Compensation) Program has been updated!

The ARC Program has been quite a success for many advisors who've included Leveraged Planning programs as part of the offerings they bring to their clients. As you are likely already aware, ARC is a non-qualified deferred compensation plan offered to qualifying advisors who consistently close cases with GFD. Through ARC, cases that are funded at or above certain dollar thresholds are eligible to count towards dollar credits in the advisors deferred compensation account funded and maintained by GFD.

Launched in 2012, ARC has already provided accruals of tens of thousands of dollars in additional, deferred compensation that will be available to these advisors once they attain full vesting.

Since the launch of ARC, the success and interest in the program has led us to make updates and improvements to the program for 2015. We have enabled advisors to not only earn more per credit, but also to receive a higher return inside of their vesting accounts.

A summary of the credit and funding thresholds, as well as the current guidelines, can be found below.

FUNDED AMOUNTS TO EARN CREDITS:

Funded Amount	Credit(s)
\$500k - \$999k	1
\$2mm - \$1.499mm	2
\$1.5mm - \$1.999mm	3
\$2mm - \$2.499mm	4
\$2.5mm+	5

Both annuity and life products count toward credit earnings.

There is no limit on the number of credits you can earn.

Crediting criteria may change on an annual basis.

CURRENT GUIDELINES (2015)

- » The minimum production credit amount is \$500k in funding of new loans.
- » Current credit value: each credit = \$1000.
- » Production threshold will be set annually by GFD.
- » GFD's administrative committee reserves the right to determine crediting procedures.
- » The ARC Program currently pays a 7% interest rate* on earned credits maintained in deferred compensation general account.

If you haven't taken a look at – or enrolled in – ARC yet, 2015 is the year. Don't leave earnings on the table! For more information, please visit www.gfdarc.com or call 800-515-2599 to speak with a GFD Financial Services Manager today about this great earning opportunity.

* 2015 Annual Interest Rate - interest rate is subject to change without notice.

COMPARING SOURCES FOR LIFE INSURANCE PREMIUM FUNDING?

Look Beyond The Rate!

It's easy when comparing funding sources for premium financing to look at the rate offered by each firm and choose the lowest. But, like any other financed purchase, the details are where the damage can be done.

To properly compare life insurance financing offerings, look beyond the rate...

Compare: Loan Advance

GFD	Offers loans up to 100% of the cash surrender value of the policy.
Competitors	Most premium financing providers offer loans between 90-95% of the cash surrender value of the policy.
Take Note	The difference in amount the provider will finance can dramatically effect the long-term cost and out-of-pocket cost to the client.

Compare: Loan Term

GFD	Offers a 10 year term.
Competitors	Range from as low as 3 years to generally no more than 5 years.
Take Note	The term of the loan can dramatically effect stability and client comfort as well as actual interest costs and fees.

Compare: Loan Underwriting

GFD	Does not require annual "re-underwriting".
Competitors	Almost every other firm requires annual recurrent underwriting.
Take Note	Re-underwriting can make the long term loan "cost of ownership" grow substantially. Additionally, agents are not compensated for extra underwriting work.

Compare: In-Force Case Financing

GFD	Excels in structuring and underwriting for re-financing in-force policies.
Competitors	Often do not understand the nuances associated with, and the optimal structuring of loans for, existing, encumbered policies.
Take Note	GFD is a leader in financing for in-force policies and "rescuing" highly encumbered policies.

Compare: Rates and Payments Options

GFD	Offers a range of rate options and interest payment structures including roll-up, blended payments and much more.
Competitors	Many life insurance funding providers offer only one – perhaps two – options for rates and payment options.
Take Note	GFD is able to custom-tailor a rate and payment structure that maximizes efficiency of your expenditures. Additionally, GFD offers a one-time, fee-free "switch" between rate options or payment structure options – something no other competitor can.

In developing a solution for financing life insurance premiums, it is easy to get stuck on the rate, leaving aside many of the factors that can significantly increase the long-term borrowing costs for your clients. GFD offers not only highly competitive rates, but also offers flexibility in terms and payment options that combine to give you unparalleled choice in developing the ideal solution for your client's needs.

Contact a GFD FSM today to discuss the many ways we can help you meet and exceed the life insurance financing expectations of your clients.

MARKETING TIPS:

Update Your Online Presence

When was the last time you updated your website? Did you know it's a good idea to overhaul your online presence every two years or so?

Most marketing experts agree that a refresh of the look and feel – if not the content – is advisable every couple of years. Updating your website not only provides a fresh look for your clients, it also lets them know you are continually in “growth mode” and keeping up with technological progress. Additionally, the process of updating the look and feel will force you to go through the content – and you may find things in need of a refresh there as well!

A stale website with a copyright several years in the past, can send the wrong message – implying to some clients that you’re not detail oriented, or that you aren’t concerned with presentation or accuracy.

For many good tips on web design, visit:
www.creativebloq.com/tag/Web-design

GFD updates our website periodically – and we invite you to check back soon for a new look and feel at www.globalfd.com

UPDATED RATE TABLE

GFD is excited to introduce our updated book loan rates sheet. You already know we offer the best service in the business, so why not some of the most competitive rates as well? Thank you very much for your business – past, present and future!

Please visit the GFD Global Gateway at www.gfdgateway.com to download the updated rate sheet.

GLOBAL ONE FINANCIAL RATE TABLE		OPENING & GLOBAL FINANCIAL CUSTODIALS	
		Last Updated: April 1, 2014	
RATES			
Year To Date Advances	Interest Rate	(100.00% + 0.00%)	(\$0.00-\$100.00)
\$100,000.00	5.0%	(100.00% + 0.00%)	5.0%
\$200,000.00	4.5%	(100.00% + 0.00%)	4.5%
\$300,000.00	4.0%	(100.00% + 0.00%)	4.0%
\$400,000.00	3.5%	(100.00% + 0.00%)	3.5%
\$500,000.00	3.0%	(100.00% + 0.00%)	3.0%
\$600,000.00	2.5%	(100.00% + 0.00%)	2.5%
\$700,000.00	2.0%	(100.00% + 0.00%)	2.0%
\$800,000.00	1.5%	(100.00% + 0.00%)	1.5%
\$900,000.00	1.0%	(100.00% + 0.00%)	1.0%
\$1,000,000.00	0.5%	(100.00% + 0.00%)	0.5%
LENDER HIGHLIGHTS			
• Reasons why we may hold off until type A loan request received			
• All for pre-qualification approval			
• No application fees			
• Same as type A documents and contract form, because we do not need to be approved			
• Prepaid underwriting fee for us to underwrite you			
• Additional one-time fee for underwriting, based on the amount of the advance and maturity			
<small>**Please contact your local office for current rates.</small>			
<small>© 2014 Global Financial Distributors, Inc. All rights reserved. This document is not a commitment to lend. It is for informational purposes only. Please contact your local office for current rates.</small>			
<small>Printed on Recycled Paper</small>			
<small>1-800-515-2599 www.globalfd.com</small>			

NOW AVAILABLE:

Customizable Presentation

Many advisors have asked about the ability to have access to an easily customized Powerpoint presentation that covers the basics of the Leveraged Planning® solutions and we have listened.

GFD is pleased to offer advisors with an easily customized Leveraged Planning overview available through our Global Gateway.

To access this critical sales tool, please visit the Gateway, login and click the link on the lower right highlighting the customizable presentation.

Once you’ve reached the customizable presentation page, simply enter the information requested, click “Generate Customized Presentation” and the Powerpoint will be generated. Click the link entitled “click here to download it” and it will be downloaded to your computer and ready for use.

NEXT STEPS

For more information contact:



Leveraged

- HIGHLY COMPETITIVE RATES
- STREAMLINED ANNUAL REVIEW
- FINANCING/ REFINANCING OF EXISTING POLICIES & LOANS
- BROAD RANGE OF CARRIERS ACCEPTED
- LOW MINIMUM LOAN SIZE

48 HOURS TO A PRELIMINARY OFFER

Rev. Date: 8/20/2014

Leveraged Planning® is a registered trademark of trustee Global Intellectual Property, Inc.

We are always pleased to launch new tools for advisors to use in prospecting for Leveraged Planning clients – please don’t hesitate to contact us at 800-515-2599 for more information about this tool or to provide feedback, thoughts, etc.

