TUCKER

SEMINAR KIT

PREPARATION

SUPPLIES

PRESENTATION

CONGRATULATIONS, TUCKER ADVISOR:

Thank you for choosing to invest in your business through seminar marketing. Over the years this has been one of the most successful and lucrative marketing systems Karlan Tucker and many other top-producing agents have used. Included are all the tools that you need to host your very own seminar.

Inside you'll find the following materials:

1. SEMINAR PLANNING GUIDE

Step-by-step walk through of everything you need to know to run a successful seminar.

• Timeline • Planning Guide • Master Planning Checklist

2. EXAMPLES

Examples of all of the seminar supplies you'll need for your seminar.

• How do I order supples for my seminar? • Appointment Packet

• Master Appointment Sheet • Sample Agent Bio • Sample Prospective Client Letters

3. PRESENTATION

PowerPoint slides of the entire Presentation we give to potential clients.

• Sample Pre-Seminar & Seminar PowerPoints

CALL US AT 1.800.734.0076

to set up your first coaching call. We wish you great selling!

SEMINAR TIMELINE

SEMINAR INITIATION

[6 WEEKS OUT]

Advisor must pay Seminar Coaching Fee of:
$2,950 : 2-night seminars
$1,950 : 1-night seminars

If using a coach, request date for seminar

Seminar Coach will be assigned

Complete consulting services agreement & seminar materials agreement.

VENUE

[6 WEEKS OUT]

After you set up the dates, it is time to choose a venue:

- If using a coach, consult Seminar Coordinator at Tucker Advisors
- Review pricing & room set-up with venue
- Sign contract with venue

MAIL HOUSE

[4 WEEKS OUT]

Once a venue is confirmed, contact the mail house and provide the following (seminar coordinator will help with this if using a coach):

- *Venue & Address*
- *Time (Usually 6:30PM)*
- *Dates*
- *Photo of Advisor*
- *Logo*
- *Bio*
- *Business address, phone number and email*
- *Entree choice for reservation service (if required)*

Return order form and invoice to approve

Login information to access Reservation Service account will be received

All mailers will hit homes 2 weeks prior to seminars

10,000 mailers is required, 12,000 is recommended

SEMINAR SUPPLIES

[2 WEEKS OUT]

Create proofs of your supplies at TukerSeminars.com

Approve proof and order supplies online at TukerSeminars.com

Download yellow appointment sheet for you to fill in available time slots at TuckerAdvisors.com

If using a coach, a seminar coordinator can assist you with ordering supplies.

RESERVATION SERVICE

Tracks the attendance of Seminar[s]

[Teledirect is a 24/7 RSVP vendor that mailing houses contract with to provide advisors with an answering service.]

SEMINAR!

PLANNING GUIDE

1. SEMINAR DATES

We reccommend hosting seminars Monday - Thursday evenings, and avoid hosting events on Friday evenings, weekends and holidays. Our research has found that Tuesday and Wednesday nights are the most successful in terms of production.

Coaches are available Monday & Tuesday nights or Wednesday & Thursday nights.

MUST-KNOW SEMINAR TIPS

- *Provide prospects with two weekday seminar dates to choose from.*
- *For best turn out, avoid weekends and holidays*
- *Start at 6:30pm — typically an optimal time for your target market.*
- *Reserve the seminar venue at least 45 days before your seminar.*
- *Maintain a consistent 4-6 week schedule with your seminars, and plan accordingly.*

2. TARGET AUDIENCE

To determine your target audience, factors to consider are couples vs. singles, homeowners, age range, income, and producing assets. If you would like to use your own data for demographics, that is your choice, or you may defer to the experts at an invitation company.

EXAMPLE SEMINAR DEMOGRAPHICS:

- *Ages 58-67*
- *Homeowners, Couples*
- *At least $100,000 in investable assets*
- *Mailings made within 10-20 mile radius of the venue*

3. COMPLIANCE

Tucker Advisors has reviewed our presentation(s) with our compliance attorney. Be sure to follow the notes in the presentation carefully to remain within regulations. Be aware that regulations may vary by state. At the beginning of your presentation, clearly identify what you do for a living, what the presentation is about, and what the goal of your presentation is.

Take care to not confuse the prospects.

Keep a file of sources you reference in your presentation so you can easily find them if needed.

4. VENUE

SET-UP | Make sure the room can hold everyone comfortably. Ideally, the room should be set up banquet style in a crescent, with prospects facing the presentation (see diagram). This will help you keep your prospects' attention.

EQUIPMENT | Check with the venue to see if they provide a projector and screen, you will need these for your presentation. Find out if there is an extra charge or if it is included.

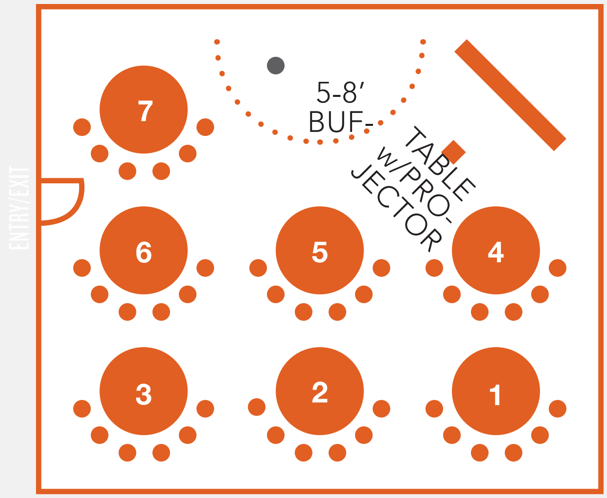
FOOD | Always do a plated dinner, never a buffet. You want your presentation to be the focus of your guests. Find out if there are suggested menus or if you need to select a menu. **The restaurant might require you to meet a minimum.** Do not offer choice between soup or salad because it will slow down the start time of your seminars considerably. Offer two to three entrées that include a meat, fish and vegetarian option and let the attendees choose, if possible. **Make sure to ask if the venue requires a specific entree count or just a general attendee number.**

WAIT STAFF | Many restaurants hold seminars and will reccommend certain set up designs and location of the speaker and equipment. Although they might have great suggestions, make sure they set the room up the way YOU want it set up. Thoroughly explain the timing of the event (guest arrival time, when salad and drinks are to be out, length of seminar, when wait staff should be out of the room and make sure they understand they should not wait on tables during your presentation).

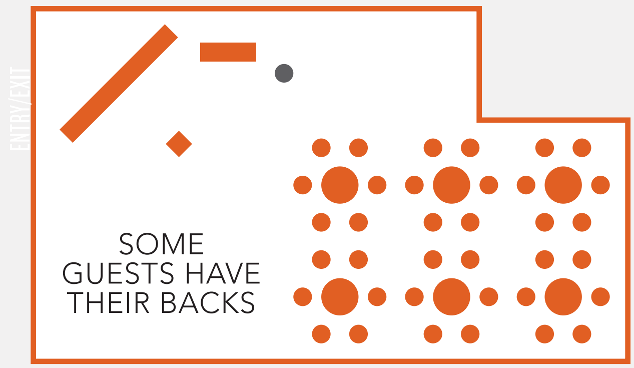
MUSIC | This detail should never be overlooked. Be sure the wait staff mutes the music in your seminar room. Also, be sure that you have age appropriate music playing at a soft volume both while attendees are coming into the seminar as well as at the conclusion of your seminar while appointments are being made. Be sure the music is era-appropriate and inoffensive. We recommend Elvis and The Beatles, but use your discretion.

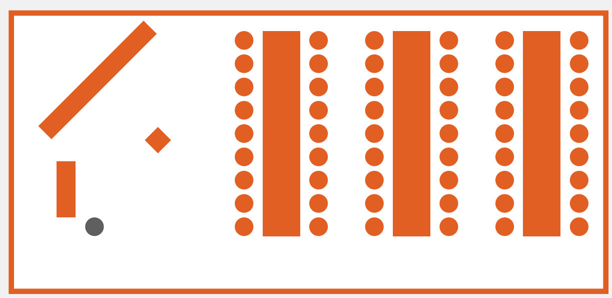
SEATING | Our PowerPoint presentation has been designed with large font to make it easier for guests to read. Try to seat elderly guests near the front so they will not have difficulty seeing the presentation. Make sure guests seated at the tables in the back can still easily read the presentation.

IDEAL SET-UPS



POOR SET-UPS





SOME GUESTS HAVE THEIR BACKS TO PRESENTER AND SIT IN CLOSE PROXIMITY OF EACH OTHER.

LOOK FOR THESE 5 QUALITIES IN A VENUE:

1. UPSCALE | Because you are already spending a large sum of money on the mailing, capitalize on it as much as possible by choosing a nice venue. The venue you choose can act like a filter and dictate the kind of prospects you might attract. The average case size is far greater when using an upper-class venue than when using a lower one.

2. REPUTABLE | If your venue is quickly recognized, it will help you pull a large crowd.

3. ACCESSIBLE | People are seldom willing to drive more than 25 minutes to a seminar or to your office. Mailing too far away from the venue will hurt your response rate; mailing too far from your office will hurt your appointment rate. This can vary depending on your area. Make sure you find a venue as close to your office as possible.

4. UNIVERSALITY | For dinner seminars, even if you enjoy eating there, get the opinion of some of your peers to see if the venue you are considering has a broad appeal. Avoid ethnic cuisine.

5. PRIVACY | The seminar must be in a totally private room with full walls, its own door and dedicated wait staff. Make sure to emphasize that there should be no curtains or partitions.

TIMING | 6:30 p.m. is the best time to hold a dinner seminar. The start time is critical. More and more of your demographic are working longer and later in the day. If you hold your seminar too early, your response rate will be diminished dramatically. Any later tends to deter prospects as well.

Here is the optimal timeline for a dinner seminar with a 6:30 p.m. start time.

4:30 | Arrive at restaurant to set up:

- Do a sound and powerpoint test before guests arrive. Verify tables are positioned correctly.
- Communicate timeline clearly with wait staff.
- Do not let attendees into the room until 6:00. This will prevent them from asking you questions and not setting an appointment.

5:55 | All seats should have salad, bread and drinks set.

- Walk with guests to their seats and pull out chairs for them
- Seat couples up front and singles towards the back. Leave the table closest to the entrance of the room reserved. This can be used for late arriving guests, as to not disrupt your seminar.
- Connect with each attendee at the beginning of the night to build as much rapport as possible. Provide attendees with name tags and have several blank name tags on hand.

6:30-6:35 | Start time (all wait staff out of room, no exceptions).

7:15-7:20 | Give wait staff 15 minute "heads up" that food should start to be prepared for serving.

7:35-7:45 | Pick up yellow appointment sheets, set appointments, and fill out appointment reminder cards.

7:45 | Dinner is served.

8:00 | Distribute all appointment reminder cards and 2nd opinion packets.

8:10 | Mingle with guests and thank them for attending.

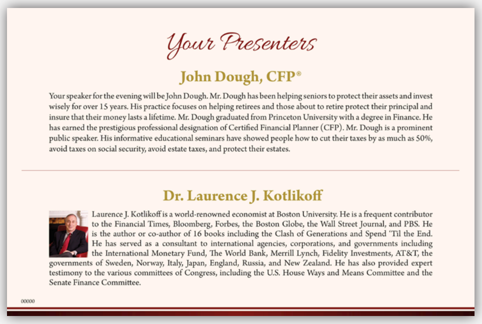
5. INVITATIONS

CONTENT | Make sure that the title of the presentation and the bullets listing the talking points match what your seminar will cover. Also make sure that the mailers clearly state "No licensed agents or insurance brokers are allowed to attend. Must be 35 or older to attend." Do not use tickets—they will add to the cost and they typically attract groups, like bridge clubs, instead of your ideal prospects.

Invite existing, happy clients who can be seated at several tables to offer their endorsement for you.

Example Invitation Mailer:

front



back

inside

MAILING HOUSES |

- **ACQUIRE**
- **PLUM**
- **FSS**

ZIP CODES | Discuss your desired zip code radius with your preferred mailing house. Your radius should be around the venue, provided that it is close to your office. You can also run a radius around your office as well. This may vary depending on your location. If you live in a rural area, you may need to increase your radius.

ENTREE COUNTS | If your venue requires a specific entree count, make sure to provide the mailing house with the entree options so that your reservation service can take this information from the guests upon making the reservation.

TWO WAYS TO SECURE HIGH ATTENDANCE RATES AT YOUR SEMINAR:

1. CONFIRMATION CALLS

When planning a seminar, it is crucial that confirmation calls are made the day prior to the seminar in order to ensure that you will have a full room on the nights of your events.

CONFIRMATION CALLS CAN BE ACCOMPLISHED IN ONE OF TWO WAYS:

1. Confirmation calls can be placed by a reservation service for an extra charge as a part of your mailer fee. This can be paid for an set up via your mailing house.
2. Confirmation calls may be placed by you or your offices directly to save this cost (recommended).

Whether these calls are made on your own, through an assistant or with a reservation service, they are a step that must not be missed. In these calls, you will introduce yourself, re-invite them to join you on your seminar night and ask them what made them interested in attending. This could even be an excellent opportunity to ask them some questions about themselves, or even directly book an appointment with them, leaving another seat open at your seminar. Potential clients always respect a personal conversation and it leaves them feeling more excited, prepared, and most of all, valued.

YOUR RESERVATION SERVICE

Your reservation service works exclusively with your mailing house. The 800 number assigned to your mailer links directly to your reservatoin service, where your guests will call in to reserve a spot for them to attend your seminar. Your reservation service is also responsible for placing all initial confirmation calls to your guests the day prior to each seminar event. When your mailer is approved and paid for, you will receive your your reservation service login information. This will give you access to your list of seminar reservations as well as their contact information. This website also gives you access to templates for Name Tags, Address Labels, Rosters and Sample Dinner Confirmation letters. These documents are even programmed to automatically populate with your guests' names and information for each seminar night. Because your reservation service and your mailing house work hand in hand, any questions regarding your reservation capacity and/or supplemental materials should be directed to your mailing house and/or your seminar coordinator/coach.

YOUR WAITLIST

Often times, your seminars will fill up quickly and you will begin to accumulate a waitlist. These guests will remain on a waitlist in the event that someone is unable to attend your seminar. **If one of your attendees cancels, your reservation service will NOT automatically fill that slot with a guest on your waitlist.** It will always be the responsibility of the advisor to call the guests on his/her waitlist and personally invite them to the seminar, regardless of whether confirmation calls have been paid for. This gives you an opportunity to introduce yourself and personally invite the waitlisted guest to attend. You may even be able to directly book them for an appointment. We would recommend calling a maximum of 5 guests on your waitlist per seminar night, regardless of whether or not the room is full, just to account for the small percentage rate of no-shows you might have on the day of.

2. DINNER CONFIRMATION LETTERS

In addition to calling your attendees and confirming their reservation, it is a good idea to send out confirmation letters as well. Downloadable samples of this confirmation letter can be found on the Tucker Advisors portal as well as on your reservation service website. These letters are simply to remind your guests of their reservation and hold them accountable to attending. It is a personal touch to receive letters from you that are hand-addressed and signed. This does take some extra preparation time on your end, but has increased attendance by 20% on average. These letters should be placed in the mail to each guest 1 week prior to your first seminar date so that they arrive at their households in time for your event.

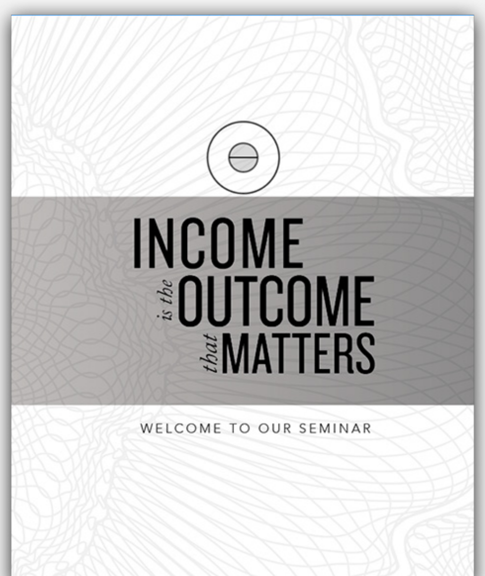
6. SUPPLIES

FOLDERS AND SECOND OPINION PACKETS | These are the materials you will hand out at each night of your seminar. For your convenience, pre-designed supplies are available for purchase at TuckerSeminars.com. Make sure that you have ordered enough folders, appointment reminder cards and second opinion packets to accommodate your response rate.

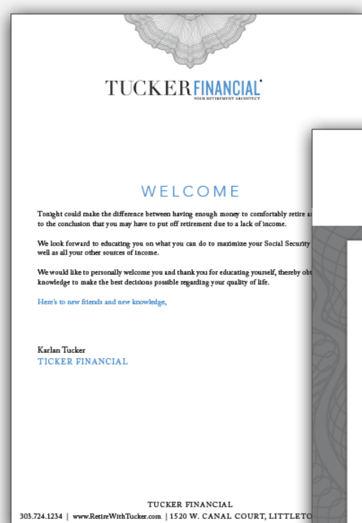
Each of the assets are available individually or as a bundle. We suggest starting with 100 Welcome Assets, and 75 Appointment Booklets:

Welcome Assets include:

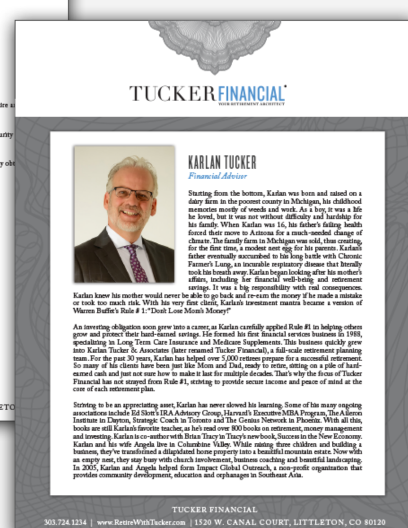
WELCOME FOLDER



WELCOME LETTER

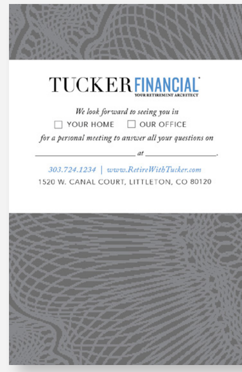


ADVISOR BIO



Appointment Booklet includes:

APPOINTMENT REMINDER



TUCKER FINANCIAL
YOUR RETIREMENT ARCHITECT

We look forward to seeing you in

☐ YOUR HOME ☐ OUR OFFICE

for a personal meeting to answer all your questions on

________________ *at* ________________.

303.724.1234 | www.RetireWithTucker.com

1520 W. CANAL COURT, LITTLETON, CO 80120

2ND OPINION LETTER

WE'RE LOOKING FORWARD TO YOUR SECOND-OPINION VISIT

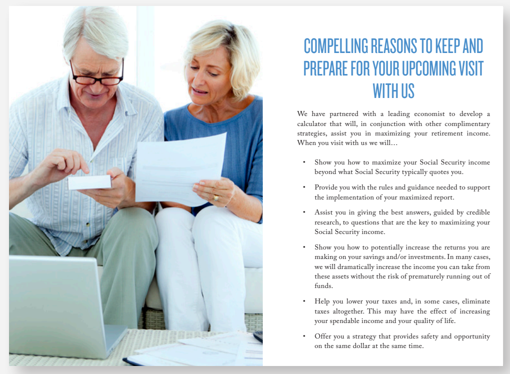
The purpose of this personal introduction is to get to know each other better. You will have an opportunity to ask any questions that arose in your mind at our seminar. Should you decide that you are interested in our retirement-planning services, after having all your questions answered, we will schedule an additional appointment to discuss the deeper details. In our first visit, we will take the time to better understand your Social Security benefits and how to manage them. In addition, we will illustrate for you how to keep your money safe from market risk while giving you the opportunity to link your returns to the stock market.

We are confident you will benefit from our meeting. You will have the opportunity to get to know us as we visit to find out how we can serve you. To be effective and efficient with your time and ours, if you are married, we request that both you and your spouse attend. Please also bring any financial statements with you for your reference during our visit.

Here's to great things,

Karlan Tucker
TUCKER FINANCIAL

COMPELLING REASONS LETTER



COMPELLING REASONS TO KEEP AND PREPARE FOR YOUR UPCOMING VISIT WITH US

We have partnered with a leading economist to develop a calculator that will, in conjunction with other complimentary strategies, assist you in maximizing your retirement income. When you visit with us we will…

- Show you how to maximize your Social Security income beyond what Social Security typically quotes you.
- Provide you with the rules and guidance needed to support the implementation of your maximized report.
- Assist you in giving the best answers, guided by credible research, to questions that are the key to maximizing your Social Security income.
- Show you how to potentially increase the returns you are making on your savings and/or investments. In many cases, we will dramatically increase the income you can take from these assets without the risk of prematurely running out of funds.
- Help you lower your taxes and, in some cases, eliminate taxes altogether. This may have the effect of increasing your spendable income and your quality of life.
- Offer you a strategy that provides safety and opportunity on the same dollar at the same time.

EARNINGS RECORD

SOCIAL SECURITY EARNINGS RECORD

WWW.SSA.GOV

Your personal Social Security Statement is available online at www.ssa.gov. There, you can access an existing account or if you don't yet have an account, you can easily create one.

Your online statement gives you secure and convenient access to your earnings records. It also shows estimates for retirement, disability and survivor benefits you and your family may be eligible for.

Here is the process to help you create your Social Security account online and access your earnings record, which

TO ACCESS YOUR EXISTING ACCOUNT

1. Go to www.ssa.gov.
2. Click "Sign In" in the upper right corner.
3. Enter your user name and password. Click "Sign In."
4. Read through the terms. If you agree, check "I agree to the Terms of Service" and then click "Next."
5. Click where it says "Print/Save Your Full Statement."
6. A pop-up may appear, you can click "Ok."
7. Once you see your statement, please print and bring a copy to your appointment.

TO CREATE A NEW ACCOUNT:

1. Go to www.ssa.gov.
2. Click "My Social Security" towards the middle of the page.
3. Go to the bottom of this screen and click "Sign In or Create an Account."
4. Click "Create An Account."
5. Read through the terms and then at the bottom, if you agree, check "I agree to the Terms of Service." Click "Next."
6. Fill in your information:
7. They will ask 4 security questions that only pertain to you. Answer the questions and then click "Next."
8. Create your account details.
9. You have successfully created your account!

Remember that only one of each of these items is given per household, not one per person attending. It is better to err on the side of having a few extras than a few short of what is needed. Leftovers can always be used for future seminars. If you order too few and your response rate is higher than expected, you may have to pay a rush charge fee to get additional supplies shipped out in time for your seminars.

*Seminar supply orders must be received **at least 2 weeks prior to your seminar** to allow time for print production and delivery.*

MASTER PLANNING CHECKLIST

Dates to Remember:

Seminar Dates ....

Venue: Book by .... (45 Days Before Seminar) Date Booked ....

Invitations: Order by .... (35 Days Before Seminar) Date Ordered ....

Supplies: Order by .... (20 Days Before Seminar) Date Ordered ....

Event Demographics:

Age Range ....

☐ Male ☐ Female ☐ Couples Only ☐ Homeowners

Income.. Producing Assets...

Venue Information:

Venue..

Capacity .... Table Shape..........................

Times Reserved ....

Projector Screen? ☐ Yes ☐ No

Invitation Details:

Invitation Order Quantity .... Date Invitations Hit Homes ....

HOW WERE YOUR RESULTS?

1st Night: **Number of Attendees** .... **Number of Appointments Set** ....

2nd Night: **Number of Attendees** .... **Number of Appointments Set** ....

Keep a record of how much business you wrote from appointments you set from the seminar. This will help you determine how many seminars you would like to budget for.

Business Written From Seminar

FINAL PREPARATIONS

1. EQUIPMENT

Now that you have finished booking your venue, sent out your invitations, and ordered your supplies, you are ready for the event—almost. You need to do a few more small tasks to be completely prepared.

PREPARE FOLDERS | Once you have received your seminar supplies, you need to prepare them for the seminar. Edit the appointment sheet with your dates/schedule and print double-sided on yellow paper. SIGN THE WELCOME LETTERS. Stuff the welcome folders with welcome letters and bios.

PREPARE APPOINTMENT BOOKLETS | SIGN SECOND OPINION LETTERS AND REMOVE ALL APPOINTMENT REMINDER CARDS. BRING STACK OF REMINDER CARDS TO THE EVENT AND ADD SIGNED SECOND OPINION LETTERS BACK IN FOLDER.

If you are working with a seminar coach, that the coach will provide a laptop, projector, speaker and microphone. All that the advisor or the venue must provide is a screen or television that we can show the presentation on

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PREPARE A SUPPLY BOX CONTAINING THE FOLLOWING ITEMS:

COACHED

- ☐ **Roster/Check-In Sheet** (print from the invitation company)
- ☐ **Appointment Sheet** (1 per welcome folder, plus one for yourself)
- ☐ **Folders**
- ☐ **Second Opinion Packets**
- ☐ **Appointment Reminder Cards**
- ☐ **Your Personal Calendar on Smart Phone or DayTimer**
- ☐ **Pens**
- ☐ **Markers**

NON-COACHED

All items listed under Coached plus:

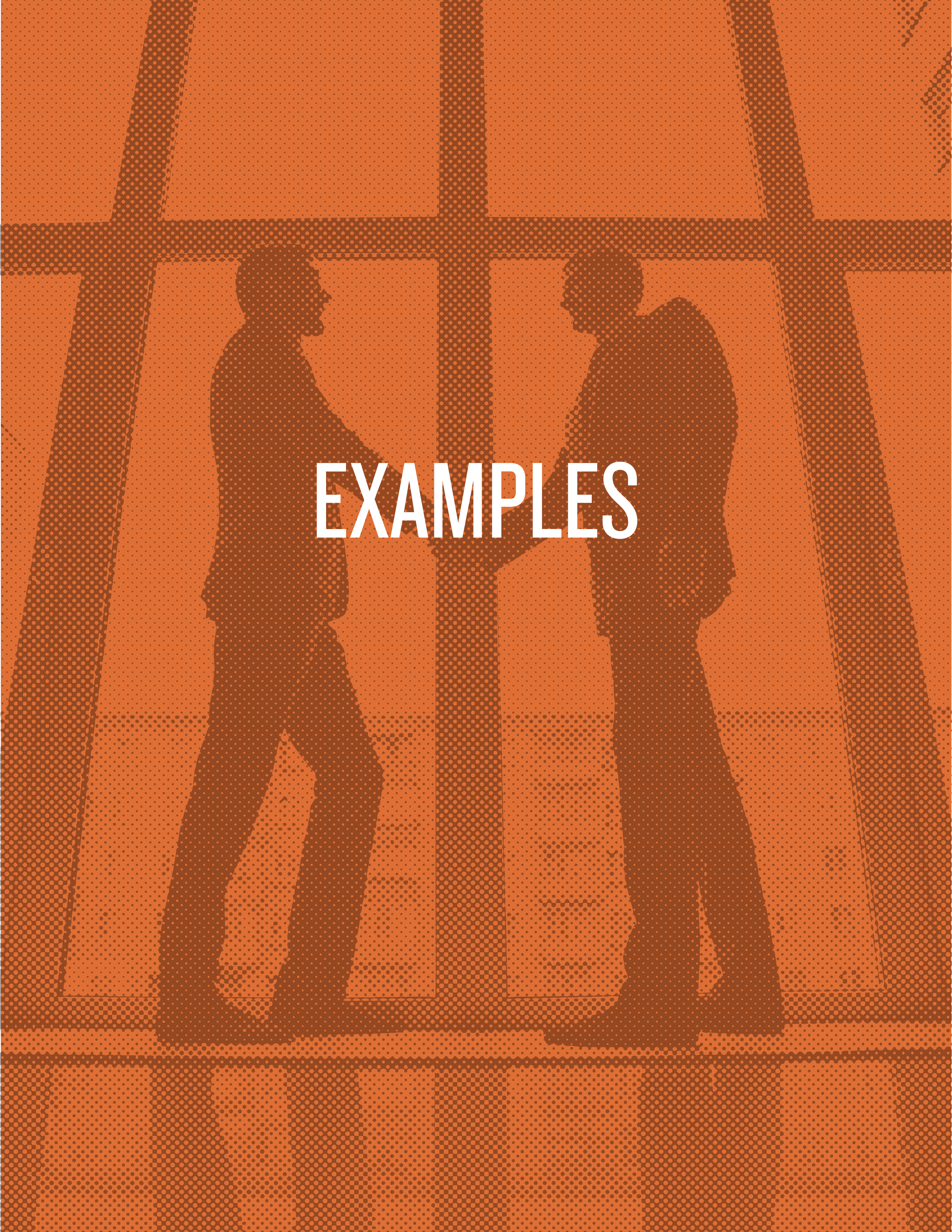
- ☐ **Laptop Loaded w/Presentation, Power Cord, Extension Cord and Power Strip**
- ☐ **Thumb Drive Loaded w/Presentation**
- ☐ **Remote Control w/Laser Point and Extra Batteries**
- ☐ **Projector** (when necessary)
- ☐ **Screen** (when necessary)
- ☐ **Lapel Mic** (if possible)

FOLLOW-UP

Once your night is finished, congratulate yourself on a great presentation and pack up your equipment. The next day, update the second night's appointment sheets to reflect the first night's appointments—be sure to include new yellow appointment sheets in with the second night's folders. Then, have your assistant enter the leads and appointments into your calendar and CRM system. Call the attendees who scheduled an appointment to thank them for attending and to confirm their appointment. Don't forget to mail appointment confirmation letters as well so the prospects receive them a few days before their appointment—another touch helps to build your relationship with them. Call all attendees who registered but no-showed the event and invite them to the second night's seminar (if there is room) or try to book them into an appointment. Make sure to log and track your attendance, appointment ratio and prodution results so you can plan effectively for your next event!

For your next seminar, download a fresh Master Planning Checklist from the Tucker Portal.

EXAMPLES



TUCKER FINANCIAL®
RetireWithTucker.com

Master Appointment Sheet

Morton's – October 24, 2016 (Karlan Tucker)

Friday – October 25
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Monday – October 28
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Tuesday – October 29
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Wednesday – October 30
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Thursday – October 31
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Friday – November 1
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Monday – November 4
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Tuesday – November 5
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Wednesday – November 6
9:00 AM ____________
11:00 AM ____________
1:00 PM ____________
3:00 PM ____________
5:00 PM ____________

Additional Preferred Times:

TUCKER FINANCIAL
YOUR RETIREMENT ARCHITECT

WELCOME

Tonight could make the difference between having enough money to comfortably retire and coming to the conclusion that you may have to put off retirement due to a lack of income.

We look forward to educating you on what you can do to maximize your Social Security income as well as all your other sources of income.

We would like to personally welcome you and thank you for educating yourself, thereby obtaining the knowledge to make the best decisions possible regarding your quality of life.

Here's to new friends and new knowledge,

Karlan Tucker
TICKER FINANCIAL

TUCKER FINANCIAL
509.529.9645 | 140 Gage Blvd, Suite 101, Richland, WA 99352 or 1626 A Plaza Way, Walla Walla, WA 99362 | www.RetireWithHafen.com

TUCKER FINANCIAL®

YOUR RETIREMENT ARCHITECT

KARLAN TUCKER

Financial Advisor

Starting from the bottom, Karlan was born and raised on a dairy farm in the poorest county in Michigan, his childhood memories mostly of weeds and work. As a boy, it was a life he loved, but it was not without difficulty and hardship for his family. When Karlan was 16, his father's failing health forced their move to Arizona for a much-needed change of climate. The family farm in Michigan was sold, thus creating, for the first time, a modest nest egg for his parents. Karlan's father eventually succumbed to his long battle with Chronic Farmer's Lung, an incurable respiratory disease that literally took his breath away. Karlan began looking after his mother's affairs, including her financial well-being and retirement savings. It was a big responsibility with real consequences. Karlan knew his mother would never be able to go back and re-earn the money if he made a mistake or took too much risk. With his very first client, Karlan's investment mantra became a version of Warren Buffet's Rule # 1: "Don't Lose Mom's Money!"

An investing obligation soon grew into a career, as Karlan carefully applied Rule #1 in helping others grow and protect their hard-earned savings. He formed his first financial services business in 1988, specializing in Long Term Care Insurance and Medicare Supplements. This business quickly grew into Karlan Tucker & Associates (later renamed Tucker Financial), a full-scale retirement planning team. For the past 30 years, Karlan has helped over 5,000 retirees prepare for a successful retirement. So many of his clients have been just like Mom and Dad, ready to retire, sitting on a pile of hard-earned cash and just not sure how to make it last for multiple decades. That's why the focus of Tucker Financial has not strayed from Rule #1, striving to provide secure income and peace of mind at the core of each retirement plan.

Striving to be an appreciating asset, Karlan has never slowed his learning. Some of his many ongoing associations include Ed Slott's IRA Advisory Group, Harvard's Executive MBA Program, The Aileron Institute in Dayton, Strategic Coach in Toronto and The Genius Network in Phoenix. With all this, books are still Karlan's favorite teacher, as he's read over 800 books on retirement, money management and investing. Karlan is co-author with Brian Tracy in Tracy's new book, Success in the New Economy. Karlan and his wife Angela live in Columbine Valley. While raising three children and building a business, they've transformed a dilapidated horse property into a beautiful mountain estate. Now with an empty nest, they stay busy with church involvement, business coaching and beautiful landscaping. In 2005, Karlan and Angela helped form Impact Global Outreach, a non-profit organization that provides community development, education and orphanages in Southeast Asia.

DISCLOSURE: THIS IS AN EDUCATIONAL PRESENTATION

The information discussed in today's seminar is basic and general in nature and is intended for educational purposes only. No specific product or companies are being solicited. The presentation concerns the main issues regarding retirement planning and how to avoid or eliminate numerous financial problems that concern many retirees. It is recommended that you consult the advice of certified professionals regarding your specific situation. Please understand that laws and regulations are subject to local variations and may have different interpretations. Therefore, should legal advice be required, it is recommended that you seek the advice of a qualified attorney in your state of residence. No specific investment advice is ever intended. Financial products can vary; therefore, always examine the detail of the product structure, provisions and features. The U.S. Securities and Exchange Commission (SEC) requires that only registered representatives licensed with a broker-dealer license can sell specific securities and provide investment advice. Any discussions regarding interest rates and rates of return are purely hypothetical and not intended to represent assurances or guarantees. Today's speaker does not give any tax advice. The presenter, speaker and/or sponsor of this information (invitation), as well as the information presented at the seminar, is not related to, endorsed by, nor connected with and not approved by any government agency or organization. Although the seminar is providing information of value for consumers, the seminar is a solicitation for insurance products such as Medicare supplements, long-term-care insurance, life insurance and annuities.

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Appointment Booklet

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We look forward to seeing you in

☐ YOUR HOME ☐ OUR OFFICE

for a personal meeting to answer all your questions on

______________________ *at* ________________.

303.724.1234 | www.RetireWithTucker.com

1520 W. CANAL COURT, LITTLETON, CO 80120

WE'RE LOOKING FORWARD TO YOUR SECOND-OPINION VISIT

The purpose of this personal introduction is to get to know each other better. You will have an opportunity to ask any questions that arose in your mind at our seminar. Should you decide that you are interested in our retirement-planning services, after having all your questions answered, we will schedule an additional appointment to discuss the deeper details. In our first visit, we will take the time to better understand your Social Security benefits and how to manage them. In addition, we will illustrate for you how to keep your money safe from market risk while giving you the opportunity to link your returns to the stock market.

We are confident you will benefit from our meeting. You will have the opportunity to get to know us as we visit to find out how we can serve you. To be effective and efficient with your time and ours, if you are married, we request that both you and your spouse attend. Please also bring any financial statements with you for your reference during our visit.

Here's to great things,

Karlan Tucker
TUCKER FINANCIAL

COMPELLING REASONS TO KEEP AND PREPARE FOR YOUR UPCOMING VISIT WITH US

We have partnered with a leading economist to develop a calculator that will, in conjunction with other complimentary strategies, assist you in maximizing your retirement income. When you visit with us we will…

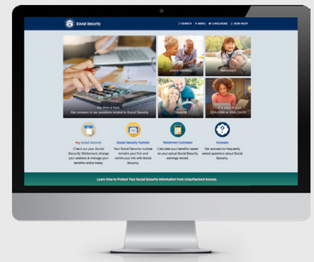
- Show you how to maximize your Social Security income beyond what Social Security typically quotes you.
- Provide you with the rules and guidance needed to support the implementation of your maximized report.
- Assist you in giving the best answers, guided by credible research, to questions that are the key to maximizing your Social Security income.
- Show you how to potentially increase the returns you are making on your savings and/or investments. In many cases, we will dramatically increase the income you can take from these assets without the risk of prematurely running out of funds.
- Help you lower your taxes and, in some cases, eliminate taxes altogether. This may have the effect of increasing your spendable income and your quality of life.
- Offer you a strategy that provides safety and opportunity on the same dollar at the same time.

SOCIAL SECURITY EARNINGS RECORD

WWW.SSA.GOV

Your personal Social Security Statement is available online at www.ssa.gov. There, you can access an existing account or if you don't yet have an account, you can easily create one.

Your online statement gives you secure and convenient access to your earnings records. It also shows estimates for retirement, disability and survivor benefits you and your family may be eligible for.



Here is the process to help you create your Social Security account online and access your earnings record, which

TO ACCESS YOUR EXISTING ACCOUNT

1. Go to www.ssa.gov.
2. Click "Sign In" in the upper right corner.
3. Enter your user name and password. Click "Sign In."
4. Read through the terms. If you agree, check "I agree to the Terms of Service" and then click "Next."
5. Click where it says "Print/Save Your Full Statement."
6. A pop-up may appear, you can click "Ok."
7. Once you see your statement, please print and bring a copy to your appointment.

TO CREATE A NEW ACCOUNT:

1. Go to www.ssa.gov.
2. Click "My Social Security" towards the middle of the page.
3. Go to the bottom of this screen and click "Sign In or Create an Account."
4. Click "Create An Account."
5. Read through the terms and then at the bottom, if you agree, check "I agree to the Terms of Service." Click "Next."
6. Fill in your information:
7. They will ask 4 security questions that only pertain to you. Answer the questions and then click "Next."
8. Create your account details.
9. You have successfully created your account!

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TUCKER

1520 West Canal Court
Littleton, CO 80120
tel 800.734.0076
fax 866.485.7160
TuckerAdvisors.com

SAMPLE SEMINAR CONFIRMATION LETTER

April 10, 2016

Dear James,

Thank you for your confirmed reservation to attend my free educational workshop about dealing with strategies intended to ***maximize your Social Security and retirement income***. I'm confident you will find it informative and enjoyable.

Our events are always well attended. However, **The Fort** (19192 Highway 8, Morrison, CO 80465) requires us to guarantee the purchase of your dinner in advance. As a result, once you have made a reservation we are obligated even if you don't attend. Should you not be able to attend, please call Jessica on my staff well in advance at (303) 734-1234 so that we may release your place to someone else.

This dinner seminar is scheduled for **Thursday, May 7, 2016** and will start **promptly at 6:30 p.m.** Please arrive 15 minutes early to allow the wait staff opportunity to take your order. Unfortunately we cannot accommodate late arrivals.

We look forward to sharing with you what we have learned from over thousands of interviews with folks who were interested in maximizing their Social Security income, protecting their nest egg principal, and securing their retirement income.

With the tremendous uncertainty in our world today, it is critical that you learn how to make the most of these valuable resources so you can create your own "personal economy" shielded from the volatile economy and markets around us.

Regards,

Karlan Tucker

TUCKER

1520 West Canal Court
Littleton, CO 80120
tel 800.734.0076
fax 866.485.7160
TuckerAdvisors.com

SAMPLE DID NOT ATTEND SEMINAR LETTER

April 9, 2016

Dear Dan and Susan,

One of the things I most enjoy about my practice is meeting and helping people. Providing a sense of calm and direction during the fluctuations of the market and defining a consistent, conservative financial plan with each of my clients has provided for a long and mutually rewarding relationship to those that have entrusted their savings to me. In short, there is nothing I would rather be doing today.

That is why I am writing today. While you were not able to attend my recent educational workshop, I would truly enjoy working with you and would consider it a privilege to aid you in maximizing your Social Security and retirement income.

Without any sort of objective information, people are relying on the "financial noise" that is a part of our daily lives. I firmly believe I can provide a source of direction and calm to your financial future.

I would like to invite you to a no-obligation appointment where I would be happy to give you a second opinion on your financial picture. Please feel free to contact me to set up a date and time that would work best for you.

Sincerely,

Karlan Tucker

Karlan Tucker

TUCKER

1520 West Canal Court
Littleton, CO 80120
tel 800.734.0076
fax 866.485.7160
TuckerAdvisors.com

SAMPLE DID NOT BOOK APPOINTMENT LETTER

April 9, 2016

Dear Michael and Betty,

One of the things I most enjoy about my practice is meeting and helping people. Providing a sense of calm and direction during the fluctuations of the market and defining a consistent, conservative financial plan with each of my clients has provided for a long and mutually rewarding relationship to those that have entrusted their savings to me. In short, there is nothing I would rather be doing today.

That is why I am writing today. I would like to thank you for attending my recent educational workshop. While we did not have the opportunity to meet one-on-one, I would truly enjoy working with you and would consider it a privilege to aid you in maximizing your Social Security and retirement income.

Without any sort of objective information, people are relying on the "financial noise" that is a part of our daily lives. I firmly believe I can provide a source of direction and calm to your financial future.

I would like to invite you to a no-obligation appointment where I would be happy to give you a second opinion on your financial picture. Please feel free to contact me to set up a date and time that would work best for you.

Sincerely,

Karlan Tucker

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tel 800.734.0076
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TuckerAdvisors.com

SAMPLE FIRST APPOINTMENT REMINDER LETTER

April 9, 2016

Dear Jerry and Mary,

Thank you for attending the workshop on Thursday, March 25 at The Fort. I very much appreciate your coming. It is my desire to provide you information that is both timely and useful in your financial planning.

When we meet, you will have the opportunity to ask questions and find out more about strategies intended to maximize your retirement income. We can also gather the information we'll need to prepare your customized Social Security Report.

In these days of economic uncertainty, it is also comforting to know that there are strategies that are designed to not only assure you safety but also aimed at insulating you from the emotional turmoil associated with market volatility.

These strategies provide you a means to systematically lock in gains without relying on the guesswork of timing the market. They can also provide the mechanism for you to establish your own pension plan that is completely under your control.

I am looking forward to visiting with you further about all of these opportunities and to answering all your questions. Our second opinion visit is scheduled for **Tuesday, May 19, 2016 @ 2:00 p.m.**

I look forward to seeing you again soon.

Sincerely,

Karlan Tucker

TUCKER

1520 West Canal Court
Littleton, CO 80120
tel 800.734.0076
fax 866.485.7160
TuckerAdvisors.com

SAMPLE CANCELED 1ST APPOINTMENT LETTER

April 10, 2016

Dear Robert and Jennifer,

One of the things I most enjoy about my practice is meeting and helping people. I strive to provide a sense of calm and direction during the fluctuations of the market. I also endeavor to define a consistent, conservative financial plan with each of my clients in an effort to build a long and mutually rewarding relationship with those people who have entrusted their savings to me. In short, there is nothing I would rather be doing today.

That is why I am writing today. While you were not able to meet with me one-on-one, I would truly enjoy working with you and would consider it a privilege to assist you with strategies intended to maximize your Social Security and retirement income.

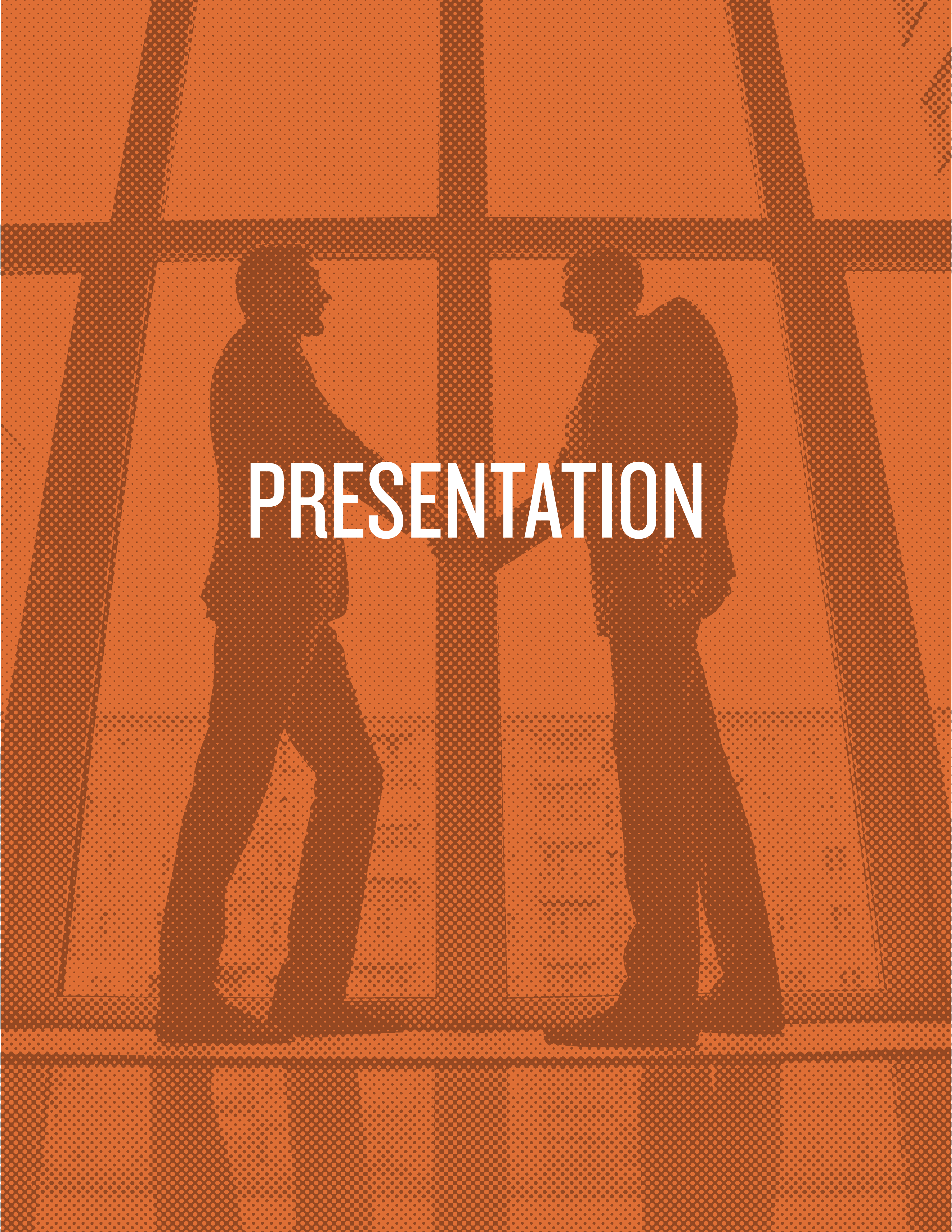
Without any sort of objective information, people are relying on the "financial noise" that is a part of our daily lives. I firmly believe I can provide a source of direction and calm to your financial future.

I would like to invite you to reschedule our no-obligation appointment where I would be happy to give you a second opinion on your financial picture. Please feel free to contact me to set up a date and time that would work best for you.

Sincerely,

Karlan Tucker

PRESENTATION



POWERPOINT PRESENTATION

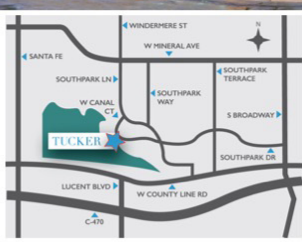
Insurance Licensed

1. Thank you for arriving on time.
2. The meal is complimentary.
3. We are independent. We are not employed by any firm other than our own.
4. Appointments will be offered but you have no obligation to schedule one.
5. I am a licensed insurance professional in Colorado, license #422780 and the other 49 states.
6. This presentation includes innovative insurance products.
7. I do not give tax, or legal, advice as I'm not an accountant or attorney.
8. Annuities, Life Insurance and Long-Term Care are not appropriate for everyone. We take into consideration your specific set of circumstances and will make recommendations that are appropriate and suitable, then you decide what's best.
9. Enjoy the presentation and free meal without obligation to set an appointment.

1

The purpose of this seminar is to provide helpful information to educate attendees on products and philosophies, with the potential to meet interested parties face-to-face for a no-cost, no-obligation visit. However you have no obligation to set an appointment.

2



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Who will sign your paychecks?

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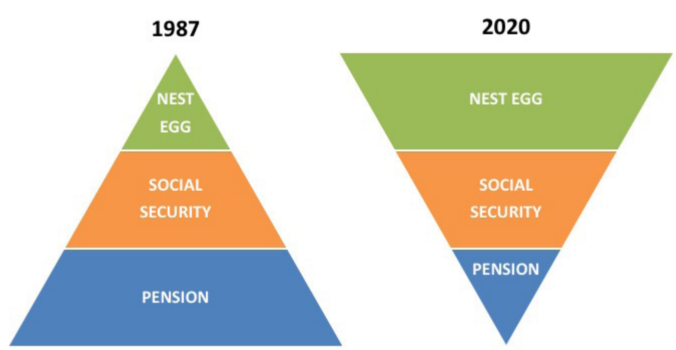
Retirement Income:
Your Parents vs. You



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POWERPOINT PRESENTATION

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What's Most Important In Retirement Planning?

"Income is the outcome that matters most in retirement!"[1]

Monthly bills need monthly income

1. Dr. Jeffrey Brown, Forbes Magazine, Feb. 17, 2014.

7

Are You Living A *Just In Case* Retirement?

8

Do Our Portfolios Have Risk? [1]

- Longevity Risk
- Market Risk-11 year Bull market
- Inflation Risk
- Long Term Care and Life Insurance- $10,000
- Estate Planning/Wills/Trusts- Meet attorneys in our office
- Taxation Risk
- Retire & reduce taxes
- Turn on Social Security
- 15% - 50% tax free
- Required Minimum Distributions & Capital Gains reduced

1. www.Investopedia.com

9

What We've Often Been Advised

1. Buy and HOLD

S&P 500 – 7/16/1999 1,418[1]
S&P 500 – 12/27/2012 1,418[1]
13.5 years (4,913 days) of no reward

Dow Jones 3/29/1999	**Dow Jones 10/14/2009**	**Dow Jones 2020+**
10,006[1]	**10,015**[1]	**10,000?**

1. www.yahoofinance.com

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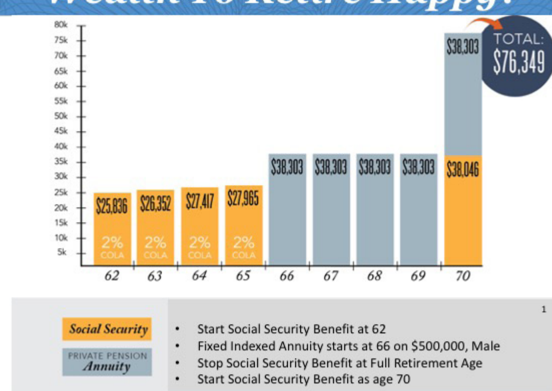
What We've Often Been Taught

2. We Should Diversify

11

Do You Need Both Your Health And Wealth To Retire Happy?



1. www.ssa.gov

12

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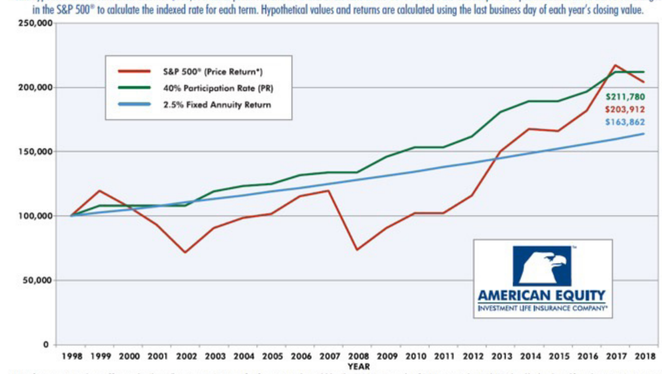
Free Soloing

13

Fixed Index Annuity: Preservation & Accumulation

This hypothetical demonstration assumes $100,000 initial premium and no withdrawals taken. The 40% PR uses the annual point-to-point index method based on changes in the S&P 500® to calculate the indexed rate for each term. Hypothetical values and returns are calculated using the last business day of each year's closing value.



6000 Westown Parkway | West Des Moines, IA 50266

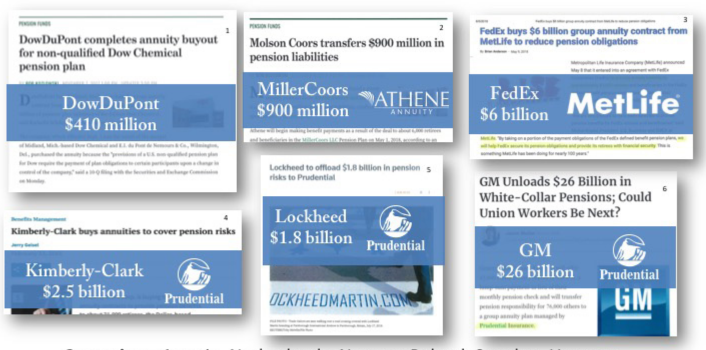
01FFIAPA 12.10.19

www.american-equity.co

14

High-Profile Uses Of Annuities

– **Thrift Savings Plan** - Government pensions paid using annuities
– **Corporate Pensions buying annuities**



Countries – Austria, Netherlands, Norway, Poland, Sweden, Uruguay, Hungary, Croatia[7]

1. Pensions & Investments, Nov. 17, 2017
2. Pensions & Investments, Dec. 4, 2017
3. Insurance-Forums.com, May 9, 2018
4. Business Insurance, February 23, 2015
5. Reuters, Jan.29, 2019
6. Forbes, June 1, 2012
7. www.pensionfundsonline.co.uk

15

What Might Cause Your Portfolio To Never Recover?

Prediction For The Next Market Decline…

- Tom McClellan/McClellan Market Report – "*A lasting and painful downtrend*" [1]
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1. www.marketwatch.com/story/big-bear-market-for-stocks-lasting-several-months-appears-to-have-begun-2018-04-25
2. www.fool.com/retirement/2018/03/18/buffett-to-berkshire-shareholders-be-prepared-to-l.aspx
3. www.hussmanfunds.com/comment/mc190503/

16

Six Possible Results From Your Visit

"When you can't predict what tomorrow will bring, you must be prepared for whatever it does."

1. Create your **"All Seasons Portfolio"**
2. If not already, help you retire now, if desired
3. Optimize Social Security – Start, Stop, Start?
4. Reduce your taxes - RMDs, Capital Gains
5. Stress-Test your portfolio – *Do you want to be rich or never be poor?*
6. See if we can lower fees, increasing yield

17

Your Complimentary Second Opinion

- Do you need both your **health** and **wealth** to retire happy?
- We often get second opinions on our **health**, would you like a second opinion on your **wealth**?

18

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Insurance Licensed

POWERPOINT PRESENTATION

Securities Licensed

1. Thank you for arriving on time.
2. The meal is complimentary.
3. We are independent. We are not employed by any firm other than our own.
4. Appointments will be offered but you have no obligation to schedule one.
5. I hold a Series 65 securities license and am a fiduciary.
6. I am also a licensed insurance professional in Colorado, license #422780 and the other 49 states.
7. This presentation includes innovative insurance products and securities.
8. I do not give tax, or legal, advice as I'm not an accountant or attorney.
9. Annuities, Life Insurance and Long-Term Care are not appropriate for everyone. We take into consideration your specific set of circumstances and will make recommendations that are appropriate and suitable, then you decide what's best.
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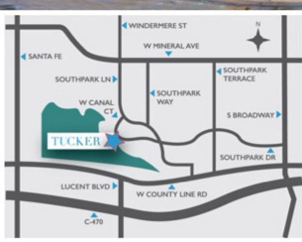

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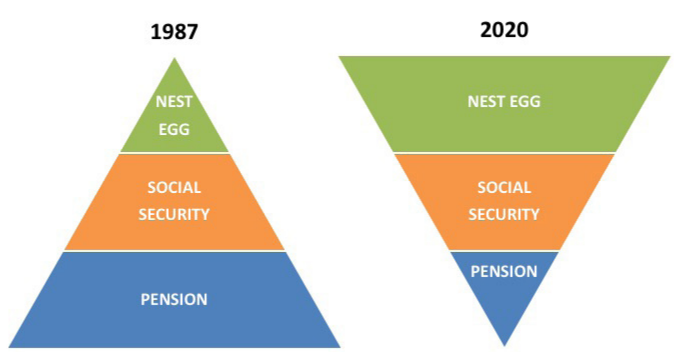

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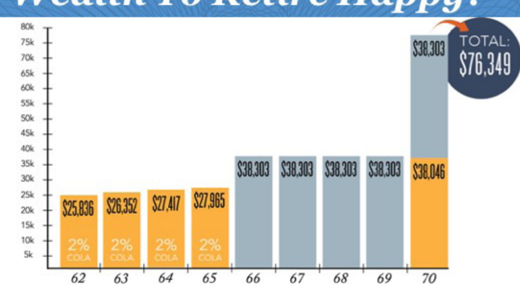

Social Security

PRIVATE PENSION *Annuity*

- Start Social Security Benefit at 62
- Fixed Indexed Annuity starts at 66 on $500,000, Male
- Stop Social Security Benefit at Full Retirement Age
- Start Social Security Benefit as age 70[1]

1. www.ssa.gov

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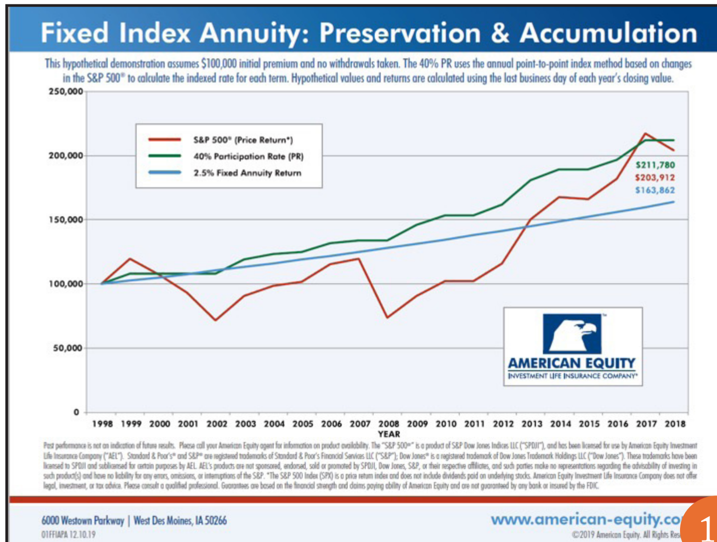

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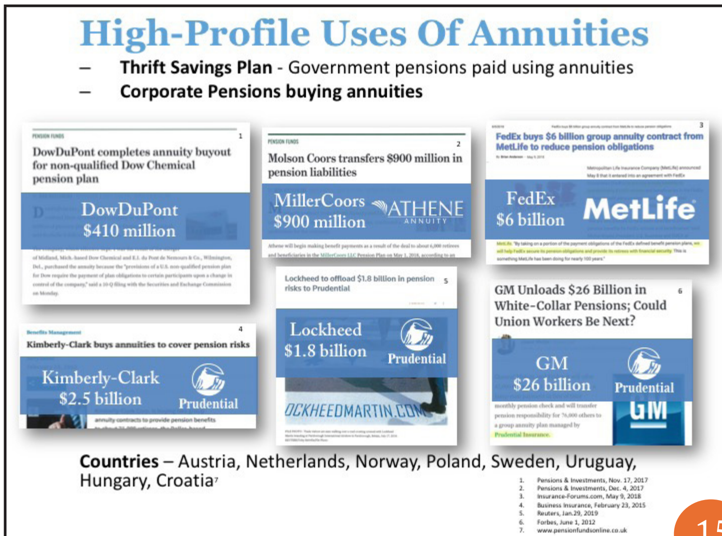

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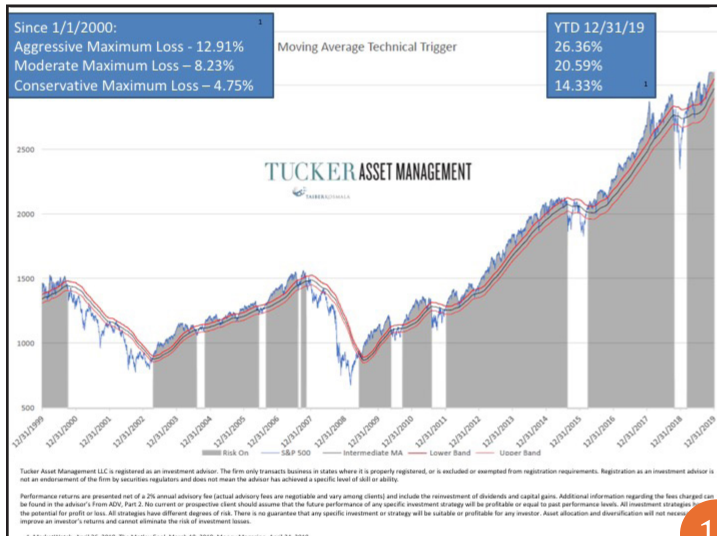

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