



LEARN ABOUT  
THE BEST KEPT SECRET  
OF THE  
FINANCIAL  
INDUSTRY



800-344-4105 | [WWW.BROKERSCHOICE.COM](http://www.BROKERSCHOICE.COM)

Agent/Broker Use Only



## ANNUITIES...THE BEST KEPT SECRET OF THE FINANCIAL INDUSTRY!

Join us for the nation's top sales training school founded in 1990. Retirement Planning University provides essential tools for stellar annuity selling for both the advanced and novice producer. When you attend our school you will quickly discover that we have worked very hard to create the best possible training for you! Come see why so many of the nation's elite annuity producers have attended our school and why they keep coming back every year.

### SPEND A NICKEL AND MAKE A FORTUNE!

Invest in yourself-it's the best investment you will ever make. All of our top producers continue to learn and thus continue to earn top dollars. If you really want to sell annuities...buy them for yourself!

## FEATURED SPEAKERS



### TYRONE CLARK

"The Seminar King"  
President and  
Founder of Brokers'  
Choice of America



### PENNEY LEWIS

Vice President of  
Brokers' Choice  
of America



### LANCE ORTIZ

Senior Business  
Development Advisor  
of Brokers' Choice  
of America



### MIKE JANGULA

Senior Business  
Development  
Advisor of Brokers'  
Choice of America



### JOSEPH CLARK

Senior Business  
Development  
Advisor of Brokers'  
Choice of America



### RANDY COX

Executive Director of  
End of Life Planning  
Network

## WHAT ADVISORS ARE SAYING ABOUT RETIREMENT PLANNING UNIVERSITY

"Highly informative, it covered areas of confusion very well, great sales ideas/closing ideas, seminar prospecting." L.H. - CA

"By far the best annuity class I have ever attended, and I definitely will triple my income. Second time here, but I learned so much more this time." D.R. - AZ

"I would thoroughly recommend Retirement Planning University to provide solid basics on products and sales techniques." P.D. - NJ

"This was my fourth time through RPU. I learned a lot. I know I'll help more people and make more money." G.N. - CA

"Attending Retirement Planning University is a must for any agent who wants to be proficient at knowing about and selling annuities." B.C. - IA

"Awesome! I'm switching from securities and this gives me the path and the systems that I am looking for to be independent." D.S. - SC



# COURSE OUTLINE

## FUNDAMENTALS AND ADVANTAGES OF ANNUITIES

- Master the timeless basics and fundamentals of Annuities
- The benefits of annuities and why your clients need them
- History of Annuities – pertinent information for your clients/prospects
- Pillars of safety for annuity products and insurance carriers
- The power of annuities - triple exemption and triple compounding
- Sharpen your selling skills – tools and strategies needed to succeed

## UTILIZING TAX STRATEGIES WHEN PLANNING FOR YOUR CLIENTS

- History of Social Security taxation
- Showing your clients how to reduce or eliminate tax on Social Security
- How to use the 1040/tax return to increase your sales
- Integrating tax services into your practice...and you don't even have to be the expert
  - Turn key marketing system that will get you your own team of CPA's, and tax preparers
  - This system will show you how to get more referrals all year long

## BRANDING YOURSELF AS THE TRUSTED PROFESSIONAL ADVISOR

- How to increase your sales immediately with our simply client newsletter
- Complete agent makeover to help increase customer satisfaction and drive sales
  - Credibility brochures
  - Agent image refresher
  - Website branding
  - Custom designed business cards
- Conveying your credibility and professionalism to both your existing clients and new ones
- How to become the most respected and trusted advisor in your local community

## PRODUCT CHOICES & STRATEGIES USING ANNUITIES AND LIFE INSURANCE

- The "3 Legged Stool" = Client – Company – Agent
- How to tailor your clients plan to their unique needs
- Choosing the most effective income riders for your clients
- The importance of MYGA's and fixed annuities in your clients retirement plan
- Asset based vs. traditional LTC options for your clients
- Our niche products and how to maximize flexibility and choices for your clients
- Incorporating life insurance into your practice with ease

## MEDICAID PLANNING

- Medicaid planning with annuities and life insurance
- The history and utilization of Medicaid planning
- Understanding the basics of Medicaid spend down
- Understanding the rules of OBRA 93 & DRA and the changes within them
- What is transmittal 64 and why is it important in the Medicaid planning process.

## END OF LIFE PLANNING

- How to apply EOLP principles to any estate plan
- EOL documents – what they are and what they accomplish
- Uncovering the hidden sales opportunities
- Choosing the right products and making the sale with EOL planning
- Creating the "Circle of Protection" for your clients
- Creating a true Legacy Inheritance Plan

## EFFECTIVE SELLING AND PROSPECTING

- Forming an effective appointment plan
- Sales strategies top advisors use to attract and sell their ideal prospects everyday
- Building a strong referral base
- The 5 power closes
- How to overcome the most common objections
- Discover some of our turn key marketing systems
- Supplementing with Direct Lead Marketing
- Using radio shows to sell annuities and life insurance
- National recognition using TV to sell annuities
- Effective newspaper advertising



# TRANSPORTATION AND HOTEL INFORMATION

All attendees will fly into Denver International Airport (DIA); please arrive the day before the class to get settled in.  
Plan to fly out the last day of the class after 7 pm or fly out the day after the class.

## SHUTTLE SERVICE

Super Shuttle: 800-258-3826 or [www.supershuttle.com](http://www.supershuttle.com)

\$32 Roundtrip or \$19 One Way – Per Person  
Discount Code: 86YJ4

## LIMO SERVICE

Denver Luxury Limousines: 800-910-1772 or [www.denverluxurylimousines.com](http://www.denverluxurylimousines.com)

## CAR RENTALS

Enterprise Rent-A-Car: 800-261-7331 or [www.enterprise.com](http://www.enterprise.com)

Discounted rental rates available with Enterprise Rent-A-Car in Colorado,  
simply reference the corporate account number 12GGG45 to receive your discounted rate.

## DRIVING DIRECTIONS FROM DENVER INTERNATIONAL AIRPORT (DIA)

1.	Exit the airport and take the ramp onto Peña Blvd	11.5 mi
2.	Take exit 282 to merge onto I-225 S toward Colorado Springs/Aurora	12.7 mi
3.	Take exit 1A on the left to merge onto I-25 S toward Colo Springs	2.9 mi
4.	Take exit 197 for Arapahoe Rd/CO-88	0.2 mi
5.	Turn left onto E Arapahoe Rd	1.0 mi
6.	Turn right onto S Havana St	0.4 mi
7.	Take the 3rd right onto E Easter Ave Destination will be on the left	0.2 mi
<b>Arrive at 10350 E Easter Ave, Centennial, CO 80112</b>		

## HOTELS

To receive Brokers' Choice of America's discounted rates please mention our name when making your reservation.

Hotel	Phone	Address	Cost	Shuttle to office	Breakfast
Embassy Suites Denver Tech Center	800-654-4810 303-792-0433	10250 East Costilla Ave. Centennial, CO	\$119/night	Yes	Yes
Sheraton Denver Tech Center Hotel	866-716-8134 303-799-6200	7007 S. Clinton St. Englewood, CO	\$89/night	Yes	Yes
Drury Inn & Suites	800-331-3131 303-740-7177	9445 E. Dry Creek Rd. Centennial, CO	\$76/night	Yes	Yes
Staybridge Suites	303-858-9990 800-238-8000	7150 S Clinton St. Centennial, CO	\$76/night	Yes	Yes



# Registration Form

Retirement Planning University

**Cost: FREE**

Brokers' Choice of America  
Corporate Headquarters  
10350 E. Easter Ave.,  
Centennial, CO 80112  
**800-344-4105**

All workshop dates are Thursday 1:00 pm - 4:30 pm and Friday from 8:30 am - 4:30 pm Refreshments and lunch will be provided in the meeting room. Attire is business casual to casual.

## DATES ATTENDING:

- Jan 12-13   
  Feb 9-10   
  March 8-9   
  May 17-18   
  June 12-13  
 July 12-13   
  August 9-10   
  September 13-14   
  October 11-12   
  November 8-9

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Address \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

## PAYMENT OPTIONS: (Please check one)

CHECK or MONEY ORDER: Please Pay to the Order of BROKERS' CHOICE OF AMERICA.

CREDIT CARD: We accept VISA, MasterCard, Discover, and American Express.

Credit Card Authorization: Card will be processed 48 hours prior to the start of class.

Check Card Type:     VISA     MasterCard     AMEX     Discover

Card Number: \_\_\_\_\_ Expiration Number: \_\_\_\_\_

I agree by signing below that my card, as specified, will be charged by Brokers' Choice of America in the sum indicated above. I will not dispute this charge, and accept full responsibility for its payment.

CARDHOLDER'S SIGNATURE: \_\_\_\_\_

**PLEASE FAX YOUR COMPLETED FORM TO: (303) 991-0792**