



NEW AGENT TRAINING COURSES

May 2, 2025

CONVENTION 2025

BIG

STEPS  IMPACTS

Register Now!



July 7 - 10
Las Vegas

#bigstepsbigimpacts

DANNYGANS



TEAM ATHENA AGENDA

TUESDAY, JULY 8TH

8AM- 7PM

8AM- 4PM

4:30PM- 6PM

6PM- 10PM

ATTIRE: Business Casual

Registration & Information MGM

Exhibit Hall MGM

Team Dinner TBA

Gala Night: Awards Ceremony

ARENA TBA

Attire: Formal (women long dress, men suit or tux)

WEDNESDAY, JULY 9TH

8:30AM- 12PM

12PM- 1:30PM

1:30PM- 5PM

ATTIRE: Athena Shirt

General Session I ARENA TBA

Lunch Break

General Session II ARENA TBA

THURSDAY, JULY 10TH

8:30AM- 12PM

12PM- 1:30PM

1:30PM- 5PM

ATTIRE: Red top & Black bottoms

General Session III ARENA TBA

Lunch Break

General Session IV ARENA TBA

BRING A NOTEBOOK/ PENS, SNACKS, & WATER TO EVERY SESSION

TEAM ATHENA SLACK



Team Athena

REGISTER FOR:

TEAMATHENA.NET and CONQUER.FINANCIAL





TOUR OF
ASIA
FAR EAST ADVENTURES

OSAKA JAPAN



KOBE JAPAN



TOKYO



SHANGHAI CHINA



COMPANY

Credibility

1. World Financial Group, WFG, is a marketing company that represents some of the biggest and best insurance & investment companies in the industry.
2. WFG is owned by Aegon with assets over \$300+ Billion and has been in business for over 180 years now. Aegon is an international life insurance and pension investment group.
3. In 1999, Aegon acquired Transamerica for \$10Billion in stocks and cash.
4. Transamerica & WFG are sister companies, and both owned by Aegon. We are now considered to be one of the largest Financial Marketing companies in North America.
5. Transamerica is also one of the incredible companies we do business with but it's not the only company we do business with.



STRENGTH IN SELECTION

Power Of Choice

1. We are fully independent and non-captive agents and have access to 192 different companies.
2. We are in business with some of the biggest and the best.
3. The difference in being non-captive is we work for our clients. Our job is not to sell a client on the reason why one company is better than another. Our job is to simply find what companies and what products are best for them.
4. Because of us, families are protected, retirement accounts are secure, and kids get financial head start programs put in place.



Amazon analogy: have you ever bought anything on Amazon... I consider us the Amazon of the financial industry. It would take a long time to try to sit down with over 192 companies to find out what company is best for you. Instead, they can talk to 1 person, and regardless of whatever they need help with we can help them with it. The best part is our clients don't pay us anything just like Amazon because we are paid by the companies

LIFE & HEALTH LICENSE

What You Can Offer

1. Life Insurance
 - a. Term Life Insurance
 - i. ROP
 - ii. Living Benefits
 - b. Permanent Life Insurance
 - i. Whole Life Insurance
 - ii. Index Universal Life Insurance
 - iii. Final Expense Plans
2. Disability Insurance
3. Long Term Care
4. Annuities
 - a. Index Annuities
 - b. Fixed Annuities





Referral Provider Services



Bolt

Auto • Home • Pet •
Watercraft • Umbrella •
Flood • Home warranty •
Renters • Jewelry •
Motorcycle • General
liability • Workers comp •
Cyber • Commercial auto
& more

800-225-2812



Debt

Debtmerica
Unsecure Debt > \$10,000
• Personal laons, credit
card debt, medical bills

800- 470-8155



Estate Planning

InheritGuard
• Trust & Wills
• Corporate Formations
(LLCs)

855- 335-1060

FINANCIAL EDUCATION

The 3 Major Rules Of Money

COMPOUND INTEREST

RULE OF 72

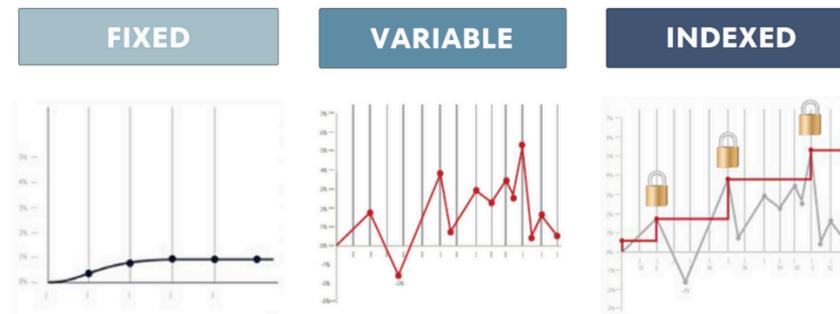
The examples below show how much you can earn over time with an investment of \$10,000 at different rates of return starting at age 29.

1% Doubles Every 72 YEARS		4% Doubles Every 18 YEARS		6% Doubles Every 12 YEARS		12% Doubles Every 6 YEARS	
29	\$10,000	29	\$10,000	29	\$10,000	29	\$10,000
101	\$20,000	47	\$20,000	41	\$20,000	35	\$20,000
		65	\$40,000	53	\$40,000	41	\$40,000
				65	\$80,000	47	\$80,000
						53	\$160,000
						59	\$320,000
						65	\$640,000
						71	\$1,280,000

1. ACCUMULATION PHASE

OPTIONS FOR YOUR MONEY

THERE ARE VARIOUS WAYS TO INVEST YOUR MONEY HERE, IN BROAD TERMS, ARE 3 OPTIONS:



How Would You Like Your Money To Grow?

2. PROTECTION PHASE

THE IMPACT OF TAXES

HOW MONEY GETS TAXED[®]

When saving, you want to be sure to consider the effect that taxes can have on your income.



3. DISTRIBUTION PHASE



CONCERN: Risky or Low Return

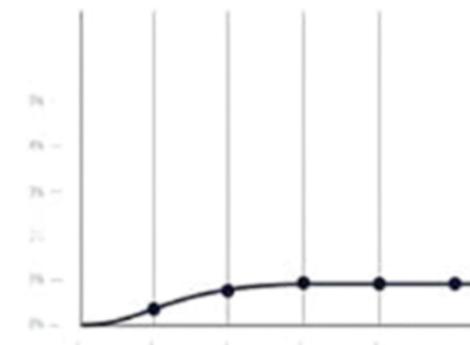
CONCEPT: Indexed Accounts

1. There are 3 different ways money grows, but most people are only familiar with 1 or 2 of these. The first option is called fixed. In a fixed account the benefit is they are very safe and do not fluctuate a lot. But the downside is typically you get very low rates of return.
2. The second option is called variable, which most people end up with because they start working for a company that offers them some sort of 401k, 403b, tsp, or some other retirement plan. In this option, your money goes up, down, up, down.
3. Variable accounts can be amazing. There are years you can make a lot, but there are years you can also lose a lot. The challenge is variable accounts are meant to be monitored, traded, and moved around. We are supposed to buy low and sell high. We have all heard that. Most people are not actively managing their accounts.

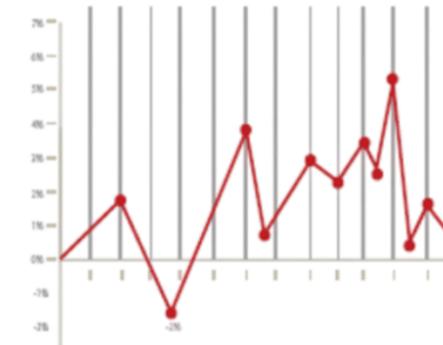
OPTIONS FOR YOUR MONEY

THERE ARE VARIOUS WAYS TO INVEST YOUR MONEY HERE, IN BROAD TERMS, ARE 3 OPTIONS:

FIXED



VARIABLE



INDEXED



4. The third option is Indexed option. I call it the staircase to heaven. When the market goes up, your money goes up with it, when it goes down, your money gets locked in. Its like a staircase. This offers minimal to low risk. You get the best of both worlds, the safety of the fixed but also the ability to earn higher rate of returns like the variable but without the risk.

INDEXES

Benefit

5. Indexes are amazing because instead of relying on just 1 company, indexes are a grouping of companies (S&P 500 for example). If you put your money directly into the index it is still variable. With an indexing strategy, you are not putting your money directly into the market, instead, you are placing it with an insurance company that allows you to do what is called market mirroring. The difference with market mirroring is that your money is not directly invested in the market, instead, your earnings each year are just calculated based on whatever index you are mirroring through option.





CONCERN: Rising Taxes

CONCEPT: Tax Advantage Accounts

1. The last major thing we teach is how our money is taxed. There are 3 ways we are taxed on the growth of our money, tax now, tax later, and tax-advantaged.

2. In a tax later account like IRA's and 401k's, the money that we put in is tax deductible. If someone made \$50,000 this year, and put \$5,000 in your 401(k), at the end of the year when you are filing taxes it will be as though you only made \$45,000, since that \$5,000 was contributed pre-tax. It then grows tax-deferred, meaning there will be no taxes as it is growing, but we have to pay taxes at some point, and the point we will be paying those taxes is on distributions at whatever the government decides to make taxes at that time.

THE IMPACT OF TAXES

HOW MONEY GETS TAXED[®]

When saving, you want to be sure to consider the effect that taxes can have on your income.

TAXABLE⁹



TAXED ANNUALLY.

- Savings Account
- Stocks
- Money Markets
- Certificates of Deposits

TAX DEFERRED



ASSETS TAXED at withdrawal.

- 401K/403B
- Fixed Annuities
- Savings Bonds
- Pension Plans

TAX ADVANTAGED



TAXED ADVANTAGED during accumulation & distribution..

- Roth IRA (59 1/2 Rule)
- Municipal Bonds
- Cash Accumulation in a Life Insurance Policy



CONCERN: Rising Taxes

CONCEPT: Tax Advantage Accounts

3. In a tax-advantaged account, the money we are saving is post-tax, this would be accounts like Roth IRA's, Municipal Bonds, and IUL's. Now, if you make \$50,000 this year and save \$5,000 into a tax advantaged account, then at the end of the year, you still made \$50,000. It then goes into the account, grows tax-free, and the money you take out in the future is also not taxed, so you get a tax-free retirement.

(Farmers Analogy - Seed vs Harvest)



TAXED ADVANTAGED during accumulation & distribution..

- Roth IRA (59 1/2 Rule)
- Municipal Bonds
- Cash Accumulation in a Life Insurance Policy



APPOINTMENTS

Where do they come from?

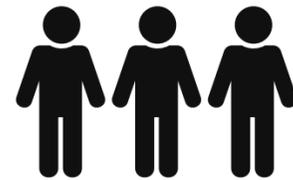
Start with the MACHO Market



Training
Appointments



Referrals



Personal
Appointments

M- married

A- age 25+

C- have children

H- are homeowners

O- have an occupation



TRAINING APPOINTMENTS

How To Properly Introduce Trainer

Top Trainer- Helped- Trust- Time

(Guest) this is (Trainer), (Trainer) is one of the Top Trainers in our firm. He/She has helped a lot of families (including my own, if true), He/She is definitely someone I Trust, and I really value His/Her Time. It is difficult to get on His/Her schedule, so I am grateful He/She was able to make Time to do this training for me. (Guest) you are definitely in very good hands. (Trainer) I am going to go ahead and turn it over to you. Thank you again for taking the time to do this for me. It really means a lot to me.



BECOMING A CERTIFIED FIELD TRAINER

What do you need to know?

1. One on One Hire Interview
2. Client Presentation
3. Recommendations
4. Products & Illustrations

What happens when you become a CFT?

- Get match- up appointments
- Train your growing team
- It's time to get your business card or create a virtual one (start with something FREE)

SEE YOU ON THE NEXT TRAINING!

FRIDAY, MAY 9TH

