

**1 & 1/2 DAYS**



**INTRODUCTORY PRICE \$1295\***

**\*BRING A GUEST FOR A DISCOUNTED PRICE OF \$1200 EACH**

**Register Today!**

Name: \_\_\_\_\_  
Guests Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Preferred name for name badge: \_\_\_\_\_  
Email: \_\_\_\_\_

Attendees are responsible for their own rooms and meals, but coffee and water will be provided in the meeting room. Attire is business casual to casual.  
**IMPORTANT:** Bring plenty of paper for taking notes.

Please make checks payable to: Brokers Choice of America

VISA  Mastercard  AMEX  Discover

Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
Name on Card: \_\_\_\_\_

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 it's payment.

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

**REGISTRATION INFORMATION:** (If paying by credit card, please print name exactly as it appears on card, and use cardholder's billing address.)

**For additional information contact Lucy at 1-800-661-4292**



IRA

**The Keys to the IRA Kingdom®**

**1 & 1/2 DAYS**

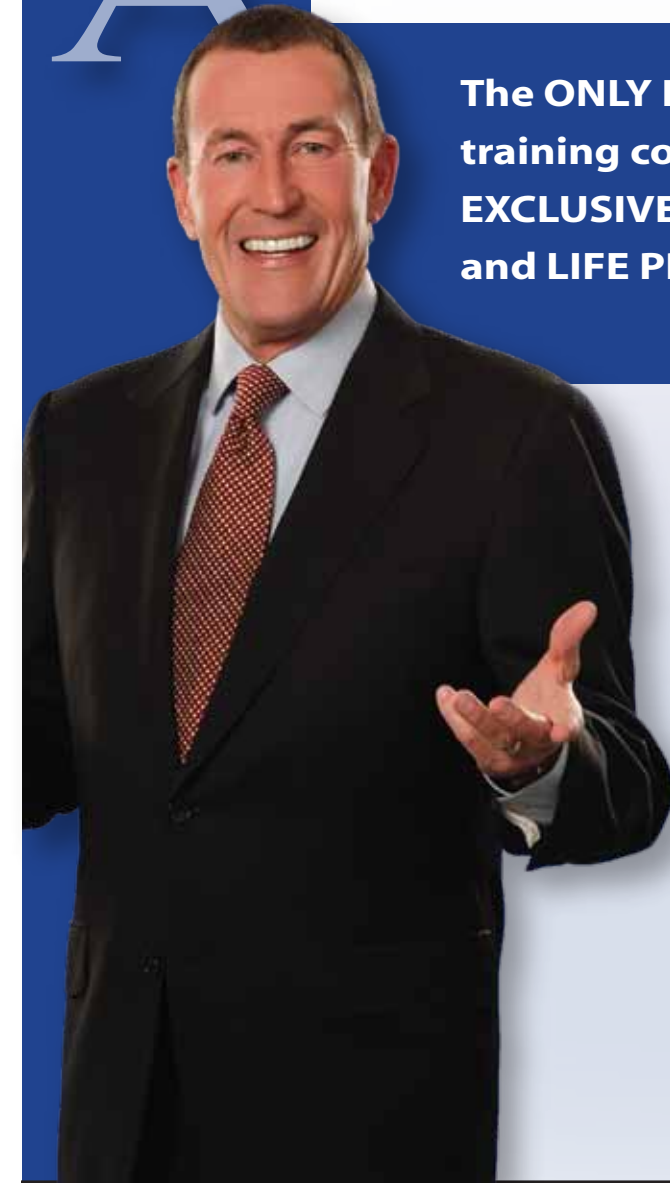
**Agent Training Course**

**MAKE AN INVESTMENT  
IN YOUR CAREER  
THAT WILL HELP YOU  
CAPTURE  
THE IRA MARKET**

- ✓ Become a qualified plan distribution expert in 1 and 1/2 days.
- ✓ Learn how to turn a \$100,000 IRA case into a million dollars or more of income for three generations.
- ✓ Learn how to attract and capture the biggest IRA accounts.

**The ONLY IRA distribution training course designed EXCLUSIVELY for ANNUITY and LIFE PRODUCERS.**

**Mark your Calendar!  
Contact Marketing  
at  
1-800-344-4105  
for upcoming  
dates**



**David F. Royer,**  
Master IRA Trainer & IRA Distribution Sales Coach  
will teach you to become an IRA Expert! David takes the Stretch concept from 30,000 feet right down to the kitchen table presentation.  
**SALES TOOLS PROVIDED!**

*"The training received has established me as an expert in the IRA distribution market which will double or triple my production "*

- PO -

*"Insighful, entertaining information you absolutely need to know to save your clients from major financial disasters"*

- RM-

# The Keys to the IRA Kingdom<sup>®</sup> Course Outline



## I. Introduction

- This Course is about Positioning, Empowerment, and Money in Motion!
- It was built to train Annuity Producers to become Qualified Plan Distribution Experts!
- LIMRA Research Briefing #8 Sept. 2005 supports the need for this Training.
- The History of Retirement Plans in America is where we will begin.

## II. The Concept and Market

- The Three Important Changes that made the Stretch Possible.
- The Ultimate Tax Trap.
- Four Important Facts.
- How the Stretch can turn \$300,000 into Over \$1.5 Million.
- How Big is the Market and where is the Money.
- Who is Controlling the Qualified Money in America Today?
- IRS Publication "590 - The Ultimate Sales Tool."

## III. The Three Easy Steps to Stretch Qualified Money

- The Sales Process.
- How the New Tax Rules Benefit the Whole Family.
- The Grandchildren's Birthday Present Every Year for LIFE.
- The Importance of Presentation Software.
- How Required Minimum Distributions Work (RMDs).
- Documentation that gets the Job Done.
- The One and Two Tier Approach for non-spousal beneficiaries.

## IV. Choosing the Ideal Custodian for your Client's IRA

- How to correctly reposition Qualified Money into a more ideally suited IRA multi-generational custodian.
- What "securities only" advisors don't want senior clients to know about safe money alternatives.
- Valuable information revealed to capture the clients' attention.
- The High Cost of Small Fees.
- How to help clients recognize risky sales techniques.
- The Number 1 Key to Wall Street - It's in the Math.
- Show your clients which financial institutions provide the ideal custodial support for their multi-generational IRAs.

## V. Beneficiaries and the Separate Account Rule

- Why the Separate Account Rule is so important.
- What Happens Without Separate Accounts.
- Spousal and Non-Spousal Beneficiaries have Different Rights.
- The High Cost of Bad Advice.
- Trusts and the Separate Account Rule.
- Annuity Beneficiary Forms that Automatically Establish Separate Accounts and Handle All Beneficiary Distributions.
- The problems using Wills and Trusts.
- The Pension Protection Act and 401k(s).

## VI. Stretching a Roth IRA

- How to Triple the Distributions and Eliminate the Income Tax.
- How to turn \$300,000 into \$3.5 Million Income Tax Free (Roth Conversion).
- Create Tax Free Income for 3 Generations.
- How to Pay the Tax on the "Seed" and Save the Tax on the "Crop."
- Why the Roth IRA conversion is rarely recommended by "securities only" advisors.
- The Rules for the Roth Conversion and the Advantages of Stretching a Roth IRA.
- How the Tax Law Changes in 2010 Effect Roth Conversions.
- How to use Annuities and the Roth conversion

## VI - 1. The Non-Qualified Stretch

- How it works.
- Private Letter Ruling.
- Payout options are endless.

## VII. Estate Tax and the Stretch

- How Proper Planning Today can Prevent Estate and Income Tax from Gobbling up Your Client's IRA.
- The Stretch With and Without an Estate Tax Plan.
- How to Avoid Losing up to 80% of your IRA to Uncle Sam.
- How to Take Advantage of the "Double Estate Tax Exemption."<sup>TM</sup>
- How to use the IRS Estate Tax Offset.
- The Rules of Income in Respect to a Decedent (IRD).

## VIII. The Ultimate 3rd Party Influence

- How to Prove what You Say.
- The Highest Authority for Your Client's IRA is the IRS.

- How to use IRS Publication 590 as the Ultimate Sales Tool.
- Review of IRS Publication 590.
- How to use the IRS to Beat the Broker.
- What's wrong with using Trusts or Wills for your IRA.
- How IRS Publication 590 Closed a \$1.6 Million Dollar Annuity.

## IX. The 2 Step Approach to the Stretch

- The Simple way to do a Stretch.
- How to do a Stretch with Any Insurance Company.
- Life Insurance and the Stretch IRA.
- The Insured Spousal Bypass.
- Life Insurance and The Spousal Roth Conversion.

## X. Objections Overruled

- The 5 Most Common Objections You should expect to hear and be prepared to answer.
- How the Top Stretch IRA producers handle objections.
- Important Dates and Deadlines.
- What is Effective Documentation.
- What are the Defaults-What happens if No One Does Anything?
- Multiple Beneficiaries can be Multiple Problems on Wall Street.
- Separating Facts from Fiction.

## XI. Top 10 Mistakes IRA Owners and Beneficiaries Make

- Owners fail to take RMD (50% Excise Tax)
- Failing to properly Designate Beneficiaries.
- Failing to Establish Separate Accounts
- Beneficiaries fail to take first RMD by Dec. 31
- Too much of your IRA at Risk
- Still paying Fees and Loads on your IRAs
- Your advisor may not be an IRA Expert
- Too many Retirement Plans
- No Formal IRA Distribution Plan
- Not getting a Second Opinion

## XII. Power Closes and Trial Closes (The Best of the Best)

- Closes from some the Top Stretch IRA Producers in America.
- The Tools You Need to Dominate the Stretch Market.
- Thought provoking questions that clients should be asked.
- The Ultimate Gift.
- Recommended Reading.

## WHAT YOU GET

■ Increase your average annuity sale to well over \$250,000.

■ IRS Publication 590 - Turned into a Powerful Annuity Sales Tool.

■ 65 pages of pretaken typed notes.

■ Learn how to move IRAs off Wall Street and into Annuities.

■ Learn all the Keys to Dominate the IRA Kingdom.

■ Learn how to take the Stretch concept from 30,000 feet down to the realities of the kitchen table.

■ FREE ILLUSTRATION SOFTWARE You can download from the internet (stretches, Qualified, Nonqualified, and Roth).

PLUS

8 hours of  
CE Credits in  
most states

## Why should you become an IRA distribution expert?

There is approximately \$14 Trillion of Qualified Money and 90% is in the hands of brokers and bankers.

4,000 seniors are turning 70 ½ every day and most have no formal distribution plan.

The first of 78 million Baby Boomers are retiring with large IRA and 401(k) accounts.

The average Stretch case is over \$250,000.

Most financial advisors know LITTLE or NOTHING about the Stretch.

Those who are trained will dominate the Stretch Market.

*"This material is worth thousands!" - RB*

