

FORUM400™



2019

ANNUAL MEETING

COLLABORATE WITH THE BEST IN THE BUSINESS

JANUARY 26-29, 2019 | GRAND HYATT SAN ANTONIO | SAN ANTONIO, TX



WORDS MATTER

CHANGE THE WORDS
CHANGE THE RESULTS

First National Bank of East Chicago



PUBLIC ENEMY #1



PUBLIC ENEMY #1

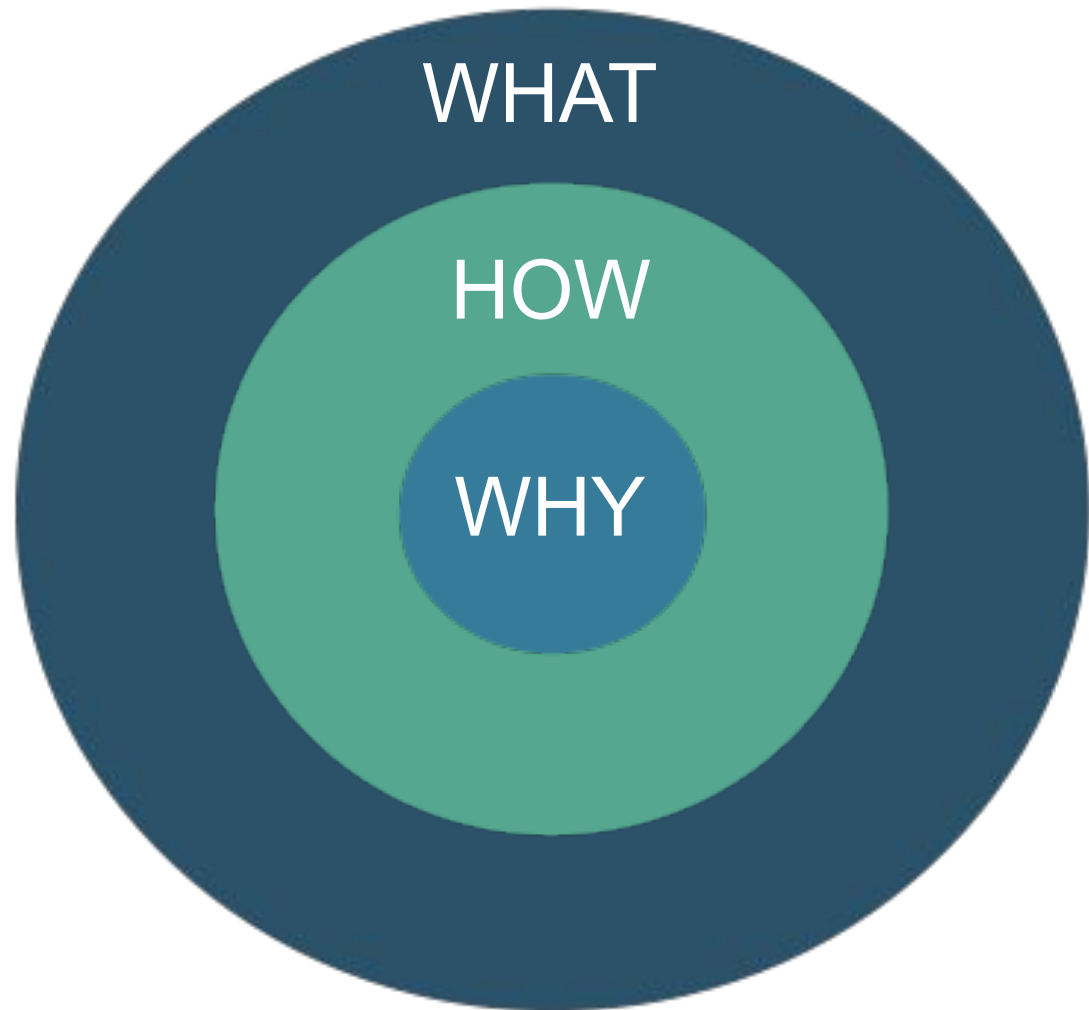




“WHY”

The Power of Why

~ Simon Sinek





WHY?

- Life insurance **assets** are **powerful financial instruments**.
- They must be **acquired and managed** by an independent professional firm with appropriate expertise.



FORUM400™

“Suit up you are starting.”

John Savage



**High Net Worth
Families**

Business Owners

Professionals

ML





3

Intellectual CAPITAL

Financial CAPITAL

ML



ML

3

Intellectual
capital

Vast Network

Succession
Estate Liquidity
Life Insurance Mgmt.
Key Person
Retirement Income

Financial
capital

Tax, Legal, Financial,
P.E., P & C,
Investment, Real
Estate, CEPA

3

MISTAKES

Jimmy C.

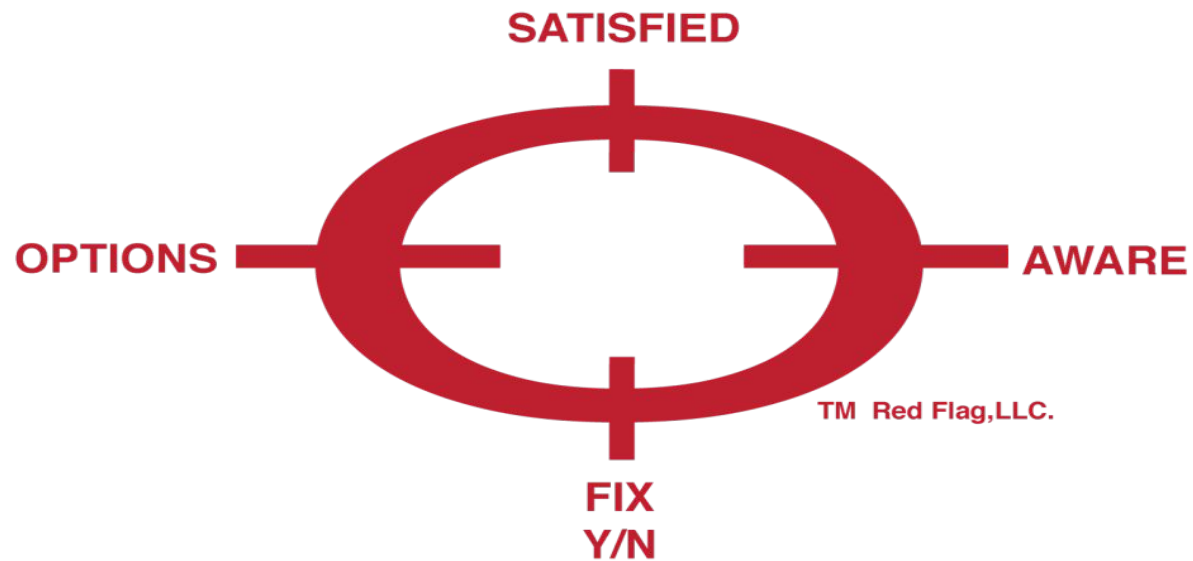
- Friend
- Real Estate Developer
- Family owned – Brother/Sister
- Meet with Attorney – DOCS
- Meet with Attorney – CPA
- **”Perfect Case”**





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The Red Flag Compass™



TM Red Flag, LLC.






Jimmy ~

The **consequences** of doing **nothing**:

- Jimmy –Your family will **liquidate** your **best** assets to raise 10 million dollars in **cash**.
- Tommy or Amie dies – Tommy's family will expect to continue their 1 million dollar per year income – for how long?
- How long?

A photograph of a vast blue ocean with small, gentle waves. The water is a deep blue color, and the sky is not visible. The text is overlaid on a semi-transparent blue rectangle in the center of the image.

**There is a blue ocean.
It is the Shareholder Agreement**



The Shareholder Agreement

- Agreements are out of date and creating unintended consequences.
- Valuations are out of date and irrelevant.
- Is life insurance funding appropriate?



Center of Influence Discussion

In your mind's eye I want you to see
3 of your favorite clients – “**NO NAMES.**”

Now when was the last time they reviewed their Shareholder Agreements?

- Is the result they wanted 20 years ago the result they want today?
- Is the valuation correct, and is the formula appropriate?
- Is there life insurance funding?
- Is it the right type?
- Is it the right amount?





The Legends



The best advisors are
too busy to be
“Proactive.”

ML



Ben Feldman

“Let **me** put it
together then **we** can
go see your
accountant.”







Successful business owner . . .
“What’s next?”

~ Gary Sitzman



John Savage



“It is getting **harder** to die.”

~ Dan Hoyt ~ MDRT

DO YOU OWN A BANK?

Because that is what you
are going to need.

“If you walk out . . .
10 million \$ walks in . . .
Your Family Bank”

“Let me put it together
for you.”





WHY?

Life insurance is the **finest piece of financial property** known to man.

~ Moe Silverman



APPLAUSE



DON'T FORGET TO EVALUATE THE SESSION!

- Open the Annual Meeting mobile app
- Select the session
- Click on the clipboard icon to evaluate