Advisors' Guide To:

Found Money Management™

How to Sell Cash Value Life Insurance... In Spite of the Economy!

Insurance Pro Shop

www.InsuranceProShop.com

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MESSAGE FROM THE CREATOR

Dear Friend,

I want to be upfront with you — this guide isn't about teaching you some slick, magical new sales concept. It's about getting back to what actually works.

What my father Lew and I have put together in this Found Money Management™ guide is designed to help you rediscover the real marketing and sales fundamentals that most people in this industry stopped teaching a long time ago. When you apply them, something remarkable happens: instead of chasing prospects, you start attracting them — a steady stream of ideal life insurance prospects, right in your own local community.

The approach is built on a simple, common-sense foundation: helping people clearly understand the financial problems they face today, so they want to set better priorities and find the money to act. You become the trusted advisor they want to work with.

The guide walks you through the financial challenges most middle-income families face, how to help them find the money to fund their real priorities — insurance, retirement, college and more — and most importantly, how to consistently be in front of more ideal prospects every month than most agents see in an entire year.

Advisors who follow our approach typically work 40 hours or less per week, need only 3–5 new appointments weekly, and earn $150,000–$350,000 per year — with their income growing every year because they're genuinely helping people.

Not tricks. Not hype. Just a proven way to build a practice that changes lives — including yours.

Sincerely,

Jeremy Nason, RFC®
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THE FIRST SECRET

Are you ready to learn the 'First Secret' to consistently earning $20,000–$90,000 per month selling Cash Value Life Insurance?

> *The Big Money is NOT in Being an Agent or Advisor... It's In Learning How To Effectively Market, and Magnetically Attract People to You.*

And when you learn how to do that, your business and your life will become enjoyable, simple, and extremely prosperous.

Yes — if you get back to the real marketing and sales fundamentals with the RIGHT kind of marketing, you can be in front of the 'Perfect' high quality life insurance prospects each day! Even if you do not have any money.

"I was extremely lucky when I came into this business in 1982. I had three very successful agents take me under their wings and teach me the easy way to get leads, set quality appointments and make sales. Then over the years my sons and I were extremely fortunate to meet, get to know and learn from many of the industry's super achievers."

Get Your Production Through the Roof

Without the headaches of cold prospecting, cold calls, and mailing to cold leads — all of which are a waste of time.

Most agents are looking for a quick fix — something new and exciting requiring very little effort. What they don't realize is that in a good economy almost anything produces some positive results, but in a struggling economy you must get back to the real marketing basics and be really helping people.

UNDERSTANDING THE FINANCIAL PROBLEMS WE ALL FACE TODAY

Is there any question that 'Middle-Income Families' all over the world are facing some very serious financial problems today?

- Consumer debt is out of control.
- Most workers today do not have a company paid pension plan.
- Retirement savings is at an all time low.
- In the USA, Social Security Retirement Income may not be there for many families when they retire, or at the very least it won't be there in its current form.
- The federal government is taking back a big chunk of social security income from most retirees, in the form of a hidden income tax.

Most of the financial problems we face today are within our control and can be easily overcome, if we are willing to open our minds and learn the little known, unconventional strategies that the wealthy have used for decades to accumulate and hold onto their money.

What's Causing Our Financial Problems?

The First Cause — Middle-Income families are constantly being enticed to use credit cards, store charges, and auto loans. In many cases these debt instruments have fees and interest rates that total over 20%. Consumer debt is at an all-time high.

The Second Cause — We have become a society unwilling to wait for anything. We are unwilling to save for what we want. We want everything right now!

The Third Cause — Traditional financial advice passed on from generation to generation — from friends, parents, and grandparents — is outmoded and doesn't work in today's financial world. Much of today's conventional financial wisdom was born out of tough economic times such as the Great Depression.

The Fourth Cause — Much of the financial information we receive daily about investing in qualified retirement plans and stock market investments is extremely misleading, out of date, and gives families unrealistic expectations. The financial media's goal is to sell advertising space — so they use controversy and hype to increase ratings.

The Fifth Cause — Less-than-ethical sales practices by many financial institutions. They design products to make the quickest and largest profits, often with hidden fees, high surrender charges, and tiered payouts.

The Sixth Cause — A serious lack of real training and monitoring by industry support firms. Too many agents and sales organizations believe this business is just about making sales to earn the highest commissions and fees, instead of helping people.

How Do We Solve Our Financial Problems?

We can help people overcome the financial problems we all face today by learning how to help people put their finances into proper perspective. Using these proven 'Found Money Management™' principles, you will have the opportunity to help people to 'Live Debt Free and Truly Wealthy', without asking them to sacrifice their current lifestyle.

Critical Point — Your company's, IMO's and agency's focus is on recruiting agents to sell their products. It is NOT their job to make you a superstar salesperson. YOUR JOB, if you want a highly successful career in insurance sales, is to learn how to effectively market and sell your services!

'FOUND MONEY MANAGEMENT™' IN A NUTSHELL

"If I could show you how to reduce or eliminate your debts, fund your children's education, get all the life insurance you need to protect your family, and have the retirement of your dreams, without you taking additional money out of your pocket or sacrificing your lifestyle, would it be worth sitting down and talking about?"

How much easier would it be to close sales if you could show prospects how to get what they need and really want without them spending additional money or changing their current lifestyle?

What is the biggest obstacle to getting people to save money or buy life insurance? Isn't it: "I just can't afford it right now?" If you want to close more sales, you must go a step further and help your prospects to FIND THE MONEY.

In most cases, you can help them 'find the money' by reviewing their current situation (doing a thorough fact-find) and then helping them make some smart money management decisions.

Can they reduce premiums on existing insurance policies?

- Do they have low deductibles on health, auto or homeowner's insurance?
- Do they have an opportunity to receive a discount by bundling auto, homeowners, and liability policies?
- Do they qualify for health insurance through their employer at a lower cost?
- Do they have expensive, low-priority riders on existing policies?
- Do they have cash value policies that can be paid-up with dividends?

Are they funding a qualified retirement plan?

- Are they putting money into a Roth IRA?
- Are they putting more money into a 401(k) than is matched by their company?

Can you help them reduce or eliminate debt?

- Do they have multiple credit cards with large balances and high interest rates?
- Do they have cash value in their life insurance policy they could use to pay off debts?
- Do they have untapped equity in their home to reduce or eliminate debts?
- Could they refinance their mortgage for a lower monthly payment to free up income?

By using these 'find the money' techniques you will set more appointments and close more sales. You'll become their trusted financial advisor — instead of just another salesperson.

Critical Concept — When you show people where they can save money, ask them: 'Where is that money better spent?' 'Is having _____ more important than getting the insurance you need to protect your family? Saving for retirement? What's the higher priority?'

THE VALUE OF THE FOUND MONEY MANAGEMENT™ CONCEPTS

Found Money Management™ seeks to combine the best practices of all the hot, new life insurance sales concepts — Money for Life, Missed Fortune, Infinite Banking, LEAP, and more — to help a forgotten segment of the population: Middle-Income Families.

Using these 'cutting-edge' Found Money Management™ concepts you can show your prospects where they may be spending money unnecessarily and unwisely — and where they can 'find the money' to significantly improve their financial situation:

- **Reduce Or Eliminate Consumer Debt — Families need real help to free up their money to start saving for retirement, college, and more.**
- **Maximize The Amount They Can Invest from Current Income — Families need your help to 'find the money' to put into savings.**
- **Guarantee The Safety of Their Investment Principal — Life insurance can provide the safety and guarantees families need.**
- **Minimize Income Taxes — The tax-deferred growth of life insurance offers a significant advantage over many other investments.**
- **Position Their Money to Provide Current Liquidity — Families need access to their money without penalties prior to age 59½.**
- **Maximize Investment Income — The tax-free income advantages of life insurance can provide more spendable retirement income than tax-deferred options.**

Living Debt Free and Truly Wealthy Is Not Just A Dream... You Can Make It A Reality!

Critical Concept — If you want people to take action today, show them how, just by repositioning their spending, they can dramatically improve their financial situation.

A REVIEW OF 'MONEY FOR LIFE' & 'BECOMING YOUR OWN BANKER'

Imagine if instead of borrowing money from a bank, you have your own private bank — of your money — that you could get a loan from for whatever you need. Then, whenever you take a loan, you pay yourself the principal and interest the bank would have received. Instead of the bank making money on your money, you are making all the money.

That is the basic premise behind 'Money for Life' by Jeffery Reeves and 'Becoming Your Own Banker' by Nelson Nash.

How The Concepts Work

Simplistically, you have your prospects sock away as much money as they possibly can, as quickly as they can, into a good participating whole life policy. The money is funneled into the whole life policy for five to seven years. You over-fund the whole life policy to just below the MEC guidelines. Then, whenever your prospects need to make a big purchase, they borrow the money from themselves instead of from the bank — and pay the loan back to themselves, plus interest.

A Simplistic Example

For 5 years you pile everything you can into your own private bank ($1,396.68/month at 7% after expenses). At the end of 5 years, you have $100,000 sitting there earning 7.0% per year. Now you need to spend $20,000 for a car. You have three basic options:

1. Take the money out and never pay it back. Cost: $20,000 plus lost interest of $1,400/year. In 5 years you've spent $27,000 and your $80,000 account has only grown to $112,204.
2. Take out a 5-year auto loan at 10% — $425/month. In 5 years you've paid $25,500. Your $100,000 account @7% has grown to $140,255.
3. Borrow from yourself and pay yourself back as you would the auto loan. In 5 years you've paid in $25,500. Your account @7% (less policy loan interest) has grown to $144,709.

By using option #3 you are maximizing the growth of your savings — making the same profits as a banking institution! Even if you never saved another dollar, your $144,709 @7% would grow to $559,978 in 20 years.

It Works Because of Unique Life Insurance Advantages

- Money grows tax deferred
- Money can generally be withdrawn or borrowed tax-free
- No penalties for withdrawals prior to age 60
- Minimum guaranteed interest rates
- Disability waiver of premium rider makes the plan self-completing
- Death benefit ensures your family gets the money you intended to save
- Cash values don't count as an asset when applying for college financial aid

Making The Concept Work for Everyone

To make this concept really work for the greatest number of prospects — not just the more affluent — you must help your prospects to 'FIND THE MONEY.' They will be your clients for life… and you will get tons of referrals!

Critical Concept — If you want to use these concepts, you must truly understand the philosophy behind them. I highly recommend reading both 'Money for Life' and 'Missed Fortune.'

THE 'LEAP' SYSTEM IN A NUTSHELL

LEAP is the acronym for 'Lifetime Economic Acceleration Process.' It is a trademarked method for selling cash value life insurance. The idea is to maximize the growth of your savings dollars by using cash value life insurance products — leveraging the unique tax advantages to provide high tax-free retirement withdrawals.

Using the LEAP concepts, you can help prospects to reduce their income taxes dramatically over their lifetime, by providing tax strategies designed to simplify their financial life.

A Simplistic Example

Assume your prospect is contributing 10% of their $100,000 income into a 401(k), and the first 3% of their contribution is matched by their employer. The LEAP concept would recommend that they put the unmatched 7% ($7,000) into an 'Investment Grade Life Insurance Policy.'

Distinct Advantages of Using Life Insurance

- Tax-deferred growth just like the 401(k) — but withdrawals and loans can be taken TAX FREE prior to and during retirement.
- Access to money prior to age 59½ for emergencies, college costs, etc. — without any early withdrawal penalties or income tax liabilities.
- Tax-free withdrawals and loans do not generate a 1099 — they don't hurt college financial aid eligibility and don't cause taxation of social security income in retirement.
- By adding the 'disability waiver of premium rider,' life insurance is the only self-completing retirement plan.
- Premature death provides financial security for the family through death benefits.
- Required annual premium forces the insured to 'Pay Themselves First.'
- Based on the safe money concept — potentially 'low risk with high returns.'

The 'LEAP' concept helps prospects see cash value life insurance as something successful people want — the heart and soul of their financial life, the foundation that unlocks the value of all their other assets.

Critical Concept — Cash Value Life Insurance has unique income tax advantages that, along with the death benefit, make it an extremely effective savings tool. Learn all you can about the product's 'Unique Benefits!'

THE 'MISSED FORTUNE' SALES CONCEPT

A few years ago, Douglas Andrew wrote a book called 'Missed Fortune' that took the insurance sales industry by storm. It explains and refines in today's terms an extraordinary smart money management concept used by mega producers in our industry for 30 or more years.

Using this refined concept, agents and advisors can help average Middle Income and affluent families to:

- Become debt free
- Improve their cash flow
- Reduce income taxes
- Protect the people they love
- Fund a college education for their children
- Have the retirement of their dreams

And these families can do it all without changing their current lifestyle.

How This Smart Money Management Concept Works

In a nutshell, flexible new mortgage products feature 'Interest Only' payments rather than the combined principal and interest payments of a traditional mortgage. This frees up money that would have gone toward mortgage principal reduction — money that can now be used to quickly reduce debt and create an investment plan for the future.

The 'Missed Fortune' book recommends refinancing your home to remove as much equity as possible, using an interest-only mortgage loan (which often results in lower total monthly payments). You then invest that home equity into an 'Investment Grade Life Insurance Policy.'

A Simplistic Example

If you have $100,000 of equity in your home and borrow it out with a 6% interest-only loan, it costs you about $6,000/year. If you can write off the interest on income taxes, your net cost is about $4,000/year. In thirty years, your total after-tax payments equal $120,000.

If you invest the $100,000 into an investment grade life insurance policy earning 6.0% after expenses, in thirty years you would have $574,349. After paying off the original $100,000 mortgage, you have $474,349 left to generate tax-free income — for college, retirement, and more. In effect, you spent $120,000 to make $474,349.

Important Cautions

We believe there are some debatable mathematics and inaccuracies in the Missed Fortune book, and questions about the validity of writing off mortgage interest when putting home equity into life insurance. However, whether or not you can write off the interest, the overall concept is very valid.

EXTREME CAUTION: The only time you should use any type of Adjustable-Rate Mortgage is when people are able to put the difference in payments away each month AND have the income to cover any increase in adjustable-rate mortgage payments when interest rates rise.

Critical Concept — If you use an Adjustable-Rate Mortgage, make sure your prospects are saving the difference in mortgage payments each month so that if their payment increases, they have the money to cover it.

WHERE CAN YOU FIND AND MAKE THE MOST MONEY?

During the past 30 years, most major insurance companies, IMOs, agencies, sales trainers, and industry support organizations have shifted their focus away from servicing Middle-Income Families. They are now focused on attracting and servicing prospects in the more affluent markets — believing that's where agents can make the most money, quickly and with the least effort.

The reality: only 1 in 125 Americans have more than $1 million in financial assets. Only about 2.5 million Americans, or less than one percent of the population over age 15, are millionaires. And because many of these millionaires have their assets tied up in businesses and real estate, there are even fewer with liquid assets to invest.

With all the insurance agents and financial advisors moving into the affluent markets and chasing the top 0.5%–1% of the population, it's no wonder most of them are struggling to make a decent living. And it's where you'll find the most competition from banks, attorneys, accountants, brokers, and get-rich-quick scam artists.

Now Consider...

When Tom Stanley and William Danko, the authors of The Millionaire Next Door, investigated how people get wealthy, they found something odd: many people who live in upscale neighborhoods and drive luxury cars are not actually wealthy. They are living well above their means — spending more money than they make just to maintain the appearance of wealth.

So Where Can You Find and Make the Most Money?

If you want to find and make more money, serve Middle-Income Families. We are talking about the top 50% or more of the population — 50 to 100 times the number of prospects available in the affluent markets. And there is far less competition from other financial services professionals. Middle-Income Families is virtually an untapped market!

In most cases, you can help them find $3,000 to $12,000 per year by knowing where to look — and you can do it without taking additional money out of their pockets or changing their current lifestyle. It's simply a matter of helping them re-allocate where they are spending money unnecessarily and unwisely.

Studies on the Problems Facing Middle-Income Families

- 64% of full-time U.S. workers are either behind on retirement savings or have not yet started. — MetLife Employee Benefits Trend Study
- 95% of Americans have financial-related concerns about retirement. 42% fear running out of money prematurely. — NAVA Financial Retirement Fears Study
- 70% of Americans are most concerned with short and mid-term financial spending, placing retirement savings at a distant third priority. — Prudential Financial

> *"Serve the classes, live with the masses. Serve the masses, live with the classes."*
>
> **— John Jacob Astor**

Critical Concept — Start Serving Middle-Income Families! You'll generate more leads, set more appointments, and close more sales. And when you're really helping people get what they want, you'll get more referrals!

HOW TO EASILY INCREASE YOUR LIFE INSURANCE SALES APPOINTMENTS

If you have been in the life insurance business for any length of time, you have probably spent a lot of money buying prospect lists, sending out sales letters, postcards, and running ads to generate qualified leads — only to have those leads never agree to an appointment. Why?

Is it because they do not know you and don't understand how they'll benefit from seeing you? What if there was a non-threatening way for them to meet you and see the type of work you do?

One of the easiest, most overlooked, most affordable, and most profitable ways to increase your life insurance appointments is to offer your leads an opportunity to attend a FREE Educational Workshop.

Why Workshops Work

- Most people feel safer meeting a salesperson in a group setting.
- A free educational workshop gives prospects a non-threatening way to check you out.
- It's easier to get people to come to an educational workshop than to set a one-on-one appointment.
- Once they attend a workshop and see the work you do, it's much easier to set an appointment.
- Workshops can be as small or large a group as you're comfortable with.
- Workshops can be held almost anywhere, and in most cases for under $100 — even with a meal.

Critical Points to a Successful Free Educational Workshop

- The invitation must give them a compelling reason to attend: 'Improving Your Current Cash Flow', 'Reducing Consumer Debt', 'Tax Saving Ideas For Businesses', or 'Paying Off your Mortgage 5–10 Years Early'
- Your educational presentation must NOT be sales-oriented. No product pitches.
- During the workshop, get attendees emotionally involved. Ask questions that help them relate their situation to the information you're sharing.
- After the workshop, convert attendees into qualified sales appointments. Never 'ask for an appointment' — give your prospects an opportunity to meet with you.

Agents using our educational workshops and following our systems are:

- Setting appointments with 70%–90% of workshop attendees
- Closing 70%–90% of their sales appointments
- Earning $20,000, $50,000 or more per month

Critical Concept — People are busy today. They are not going to waste their time meeting with you unless they can see how they'll truly benefit!

WHERE TO START

Insurance Marketing and Sales Resource Center™

Value $3,343.00 — Only $39.95 per month — Immediate Online Access!

https://www.insuranceproshop.com/insurance-marketing/

As an IPS member you will have complete access to all the insurance marketing and sales fundamentals you need, with live sales webinars each month. So, you can get off to a fast start selling insurance, annuities, and investments — while you guarantee your long-term success!

Included Training & Resources

- Live Training Webinar every week! (Normally $50.00/month each)
- Over 11 hours of latest videos from our **'Trusted Advisor Success Training™' Boot Camp** (Normally $499.00)
- Over 10 hours of **fact-finding and questioning training** with our original Fact-finding Videos (Normally $265.00)
- Six Training Videos and Audios with over 8 hours of insurance sales strategies and presentations (Normally $250)
- All ten of our Fast Track Advisors' Guides providing critical insurance marketing and sales training (Normally $99)
- Our 'Dynamite' Referred Lead System™ — how to get your friends, clients, and businesses to refer everyone they know to you (Normally $95)
- 3 Months of Client Newsletters for pre-retirees and seniors (Normally $600.00)

Become an IPS member today! It is the easiest way to find out more about us and how we can help you! A 30 Day 'Risk-Free' Trial — 100% Money-Back Guarantee!

Don't just take our word for it. Here is what our advisors are saying...

"I can honestly say that since finding Jeremy and Insurance Pro Shop, I have learned more in just 5 days than I have in all my years in the insurance industry combined.

What truly stands out is Jeremy's ability to simplify and explain the system in a way that is easy to understand and apply. For years, I felt like there was a missing piece in my career, and IPS has helped bring clarity, structure, and confidence to my business. Jeremy's professionalism, knowledge, and genuine desire to help others succeed are evident in everything he does. I am truly grateful for the guidance and support, and I highly recommend Insurance Pro Shop to any agent looking to grow, improve, and better serve their clients." ***Alejandro Chetto (Surprise, AZ)***

"Best life Insurance training – bar none!" ***Ed Bilodeau***

"The training I received from the Insurance Pro Shop has increased my agency's production. Jeremy and his team are very professional and accessible whenever I needed their guidance." ***Greg Fidanzia***

"They are the best at training insurance agents!" ***Vince Onorio***

"A great group , teaching agents how become better in Their Field of Insurance Service's!" ***John R Murray***

"For those needing insurance marketing assistance Jeremy Nason @ IPS is the real deal, no games, no gimmicks, just solid marketing advice @ a fair price, no contracts to move. no hair cuts on commission, check them out!" ***Kevin D.***

WE'VE MADE IT EASY FOR YOU!

While all this may sound complicated, it really isn't — because you will receive one year of personal coaching to guide you through the entire process.

Over the past 25+ years we have had many agents, advisors, and planners who invested in our Found Money Management™ 'Advanced' Life Insurance Sales Tool Kit — after initially being trained by Money for Life, Freedom Equity Group, LEAP, Missed Fortune, Infinite Banking, Circle of Wealth, and other groups. Every one of these people has told us how much simpler our system is to understand and use.

They no longer feel like salespeople. They feel good about what they do — because they feel they have become true advisors and are really helping people. Every one of these advisors has seen a dramatic increase in their income. Some are seeing a fifty percent increase in their sales in just a matter of weeks. Others have gone from earning $5,000/month to earning $20,000 to $90,000/month within six months.

The reason for their remarkable success is we have broken down marketing, prospecting, appointment setting, fact-finding, and sales presentation into simple, turnkey processes — including all the sales letters, scripts, PowerPoint presentations, free reports, videos, and much more.

We have tailored the entire program to serve Middle Income Families, avoiding the competition in the more affluent markets. However, this system works in any market! Everything you need to be a success is in the system. However, initially it does require study, practice, hard work… and coaching!

Using our 'Found Money Management™' system, in the next 90 days you can be in front of more of the right people, provide more value to your clients, cut your expenses, and dramatically increase your income — while working 40 hours or less per week!

Found Money Management™ Advanced Life Insurance Sales Success Tool Kit

https://www.insuranceproshop.com/life-insurance-marketing-sales-system/

> *"With Lew and Jeremy Nason's exclusive Found Money Management™ system you can achieve more than you ever imagined possible!"*
>
> **— Brian Tracy, Speaker, Sales Trainer and Author**

Insurance Pro Shop

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Free 15-Minute Consultation Available – Book @ www.ipsjeremy.com