

“Wealth Planners and investment specialists sign off on investment statements, measure performance, evaluate returns, and run Monte Carlo analyses to assure meeting client goals. Insurance and risk management experts sign off on strategies, funding methods, and insurer and policy viability. Lawyers advise and create legal strategies and binding documents. And so it goes. Each ad hoc advisory team lives by the credo “All for one – the client!” All WBPN members on the same page together with the “Most Trusted” Key Advisor .

”

“[.....] financial consultant would introduce the high-net-worth client to one or more of the firm’s eight advisory teams, specializing in different client needs, including legal services, financial planning, tax-efficient strategies, insurance, corporate executive services, and third-party managed accounts. ‘The client benefits from the individual expertise of our advisory teams as opposed to dealing with just one generalist....’”

“Wealth Management: The Process Becomes the Product” – Ticker, 9/03

Fact or Fiction?

“Referring other professionals is a serious responsibility, almost ‘fiduciary’ in nature.

Yet, too many professionals referrals are made for the wrong reasons”...conflicts of interest including: friendship, reciprocity for receiving referrals (economic conflict), rubber-stamp support and endorsement of recommendations, under-the-table financial arrangements that are not disclosed, etc.

***“The Ethics of Making Professional Referrals”
Journal of Financial Service Professionals^{2,6}, 5/00***

The Process Is The Product!

The 80/20 Estate Plan TM

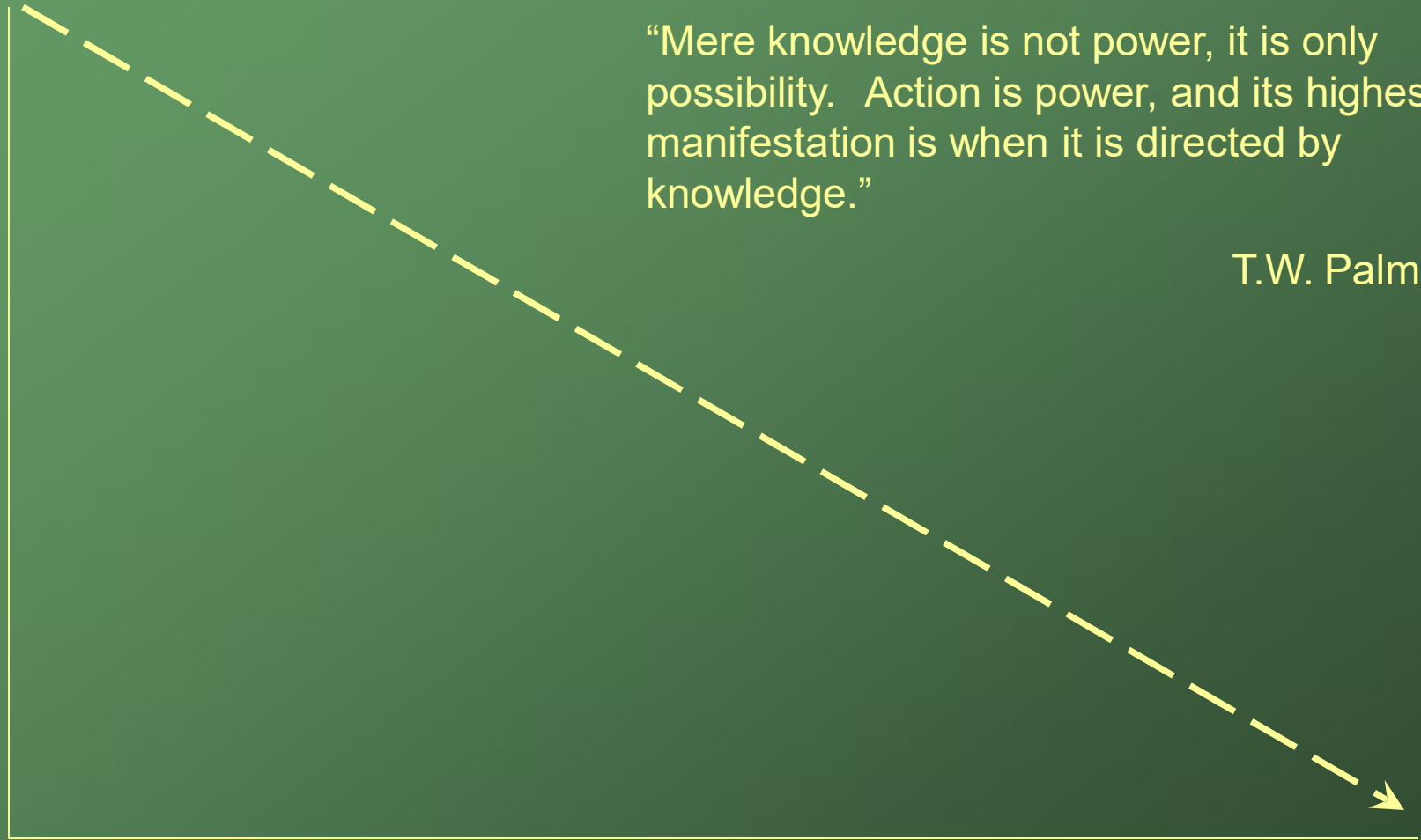
How To Get From A to Z
In 60 Days

“Long sales cycles are expensive and frustrating for producers [advisors]. Producers [Advisors] would like to learn how to systematically motivate clients to take action quickly. This is a pressing problem for 84.7 percent of all producers [advisors].”

*Russ Alan Prince
National Underwriter*

THE 80/20 ESTATE PLAN™

Probability of Successful
Plan Implementation



“Mere knowledge is not power, it is only possibility. Action is power, and its highest manifestation is when it is directed by knowledge.”

T.W. Palmer



Albert E. Gibbons, CLU, ChFC, AEP
AEG Financial Services

60 Days

90 Days

120 Days

150 Days

180 Days

Surfing Manifesto:

**“Give me what I need - and fast.
After all, I’d rather be hiking a trail or
floating on a river.**

Bill Greer: Founder, Great Outdoor Recreation Pages

Fast Company 11/99

Trust & Estates

“Beyond Competence: The Ethics of Implementation”

“What is the answer? *It is a change of attitude, a paradigm shift.* It is moving away from the notion that responsibility for and commitment to the client can be divided, i.e., if there are four advisors working for the client, then each is 25% responsible. No, that is not good enough. *Each of us is 100% responsible for our client and the proper implementation of the plan.* None of the advisors should sleep at night until it is clear that all of the i’s have been dotted and the t’s crossed.”

“Beyond Competence: The Ethics of Implementation”, TRUST & EST₃A₃TES,

8/99