



50 YEARS OF LESSONS:  
CONCEPTS FOR FINANCIAL  
PLANNING & ASSET MANAGEMENT

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# GETTING STARTED: ESTATE PLANNING

# CONCEPTS TO IMPLEMENT

## *Estate Planning*

- Activity breeds success. Remember, a 50% closing ratio is normal.
- Spend Friday setting up next week's activity.
- Call your best prospect FIRST.
- Your biggest sale should be on yourself.
- Ask for the sale... 5 times!
- Learn power-phrases
- Estate tax is a tax on capital, don't pay premiums out of income.
- Charitable planning was and still is the best field to be an expert.
- Life insurance is one of the greatest financial tools ever invented:



- Tax-free building of cash values
- Income and capital gains free at death
- Estate tax exempt when structured properly
- Ability to sell your policy



“Never invest in anything  
that eats while you  
sleep!”

# THE INVESTMENT TRANSITION



**BUILDING INVESTMENT  
CONCEPTS AND FINDING GOOD**

*Asset Classes*



**THE STRESS OF**

*Market Cycles*

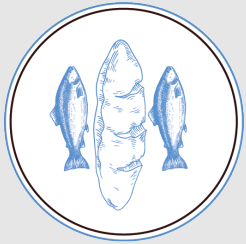
# THE NEW DEAL

↳ Instead of seeking profits as a goal, serve clients with the best products & services and let the profits take care of themselves.

↳ Rather than maximizing personal wealth, I set a lifetime giving goal.



# CREATING PROFIT CENTERS



HUNDREDFOLD  
ADVISORS

NOT *for Profit*

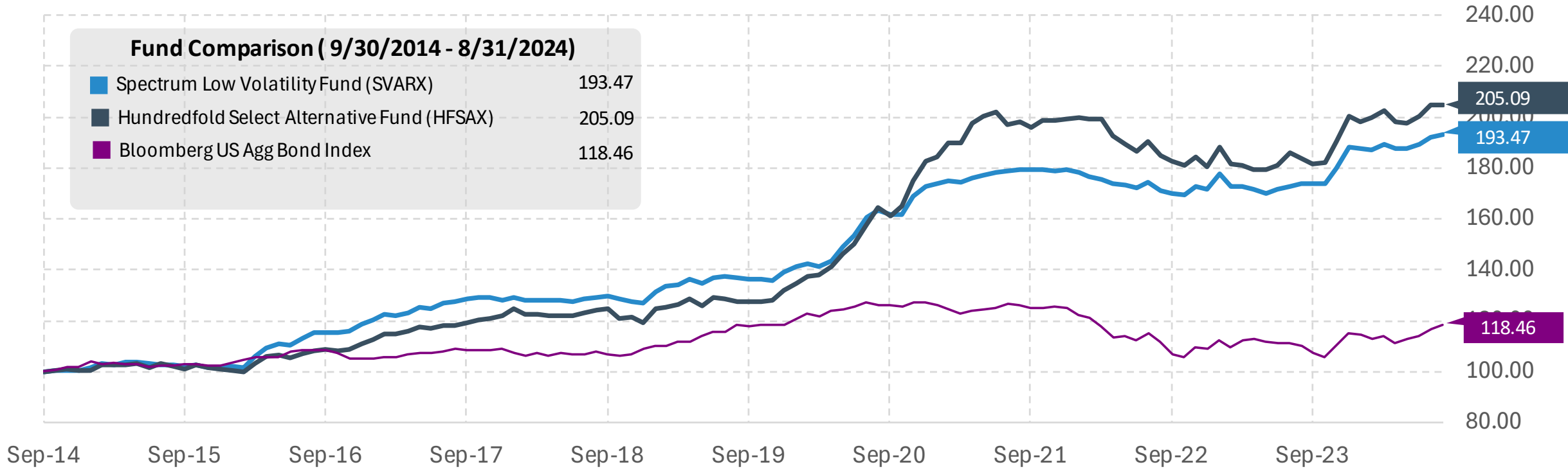


Spectrum  
FUNDS

*For Profit*

### Fund Comparison ( 9/30/2014 - 8/31/2024)

■ Spectrum Low Volatility Fund (SVARX)	193.47
■ Hundredfold Select Alternative Fund (HFSAX)	205.09
■ Bloomberg US Agg Bond Index	118.46



Expense Ratios: HFSAX 1.39% SVARX 2.62%

#### Disclosures

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate, so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted and assumes the reimbursement of any dividend and/or capital gains distributions. To obtain performance data current to most recent month-end, please call toll free 1-888-572-8868. SVARX Inception December 16, 2013. HFSAX Inception October 24, 2012. The Bloomberg U.S. Aggregate Bond Index measures the underlying index and performance of the total U.S. investment grade bond market. It is a market value-weighted index that tracks the daily price, coupon, pay-downs, and total return performance of fixed-rate, publicly placed, dollar-denominated, and non-convertible investment grade debt issues with at least \$250 million per amount outstanding and with at least one year to final maturity. Request a prospectus or a summary prospectus prior to investing to review objectives, risk, fees, expenses, and other info by calling Spectrum Financial, Inc., or visiting [thespectrumfunds.com](https://thespectrumfunds.com) or [hundredfoldselect.com](https://hundredfoldselect.com). Advisors Preferred, LLC serves as adviser to the Spectrum and Hundredfold Funds, distributed by Ceros Financial Services, Inc. Member FINRA/SIPC. Advisors Preferred and Ceros are commonly held affiliates. Spectrum Financial, Inc. and Hundredfold Advisors, LLC serve as sub-advisers to the Spectrum Funds and Hundredfold Fund, respectively. Spectrum and Hundredfold are not affiliated with the funds' adviser or distributor.



# CONCEPTS TO IMPLEMENT *Investment Management*

- Management fees continue to drop, it is imperative that advisors add value. That value doesn't have to be low fees.
- Buy & Hold investing in an index fund does not add value, and it doesn't reduce risk.
- "Market Timing" doesn't always improve returns, but it can reduce risk.
- Search out investment managers which can both add value or reduce risk, preferably both.



# CONCEPTS TO IMPLEMENT *in Business*

- Setting up an RIA & growing assets will give you a renewal stream that will let you “earn while you sleep”
- Strive to create enough profit to get involved with activities that have significance and bring joy to your life
- Giving is the most meaningful experience you will ever have.

↳ *Anonymous giving is even more fun!*



“The greater proportion of a man’s income that he gives, the happier he is. Happiness is not what you keep. That’s a deception- it’s what you *give*.”

- Patrick Morley





# Q&A

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