

HumanRobo[®] What's My Income?[™]

The Exclusive Digital Presentation that Builds Demand for Income Planning



What Is It?

What's My Income?[™] is business-building digital customer presentation that helps you attract new retirement income clients and more investment assets.

What's My Income?[™] makes it easier for you to operate as a fiduciary advisor. It helps you communicate more effectively with prospects and clients on the critical subject of retirement income planning.

What's My Income?[™] supports your marketing of **The Income for Life Model**[®]. It offers prospects and clients a compelling educational experience. **What's My Income?**[™] explains to clients why they need to segment their retirement assets and why they need a “floor,” of predictable income to help mitigate key risks that can devastate retirement security. Importantly, clients learn about Wealth2k's exclusive **The 3 Big Risks**[™] and why they need an income strategy that seeks to mitigate them.

To deliver the **What's My Income?**[™] presentation to more prospective customers, Wealth2k has developed **HumanRobo**[®], an advisor-personalized, client facing business development tool that educates and motivates prospects to meet with you. **HumanRobo**[®] does the “heavy lifting” of explaining the many benefits of The Income for Life Model[®].

Wealth2k's Objective

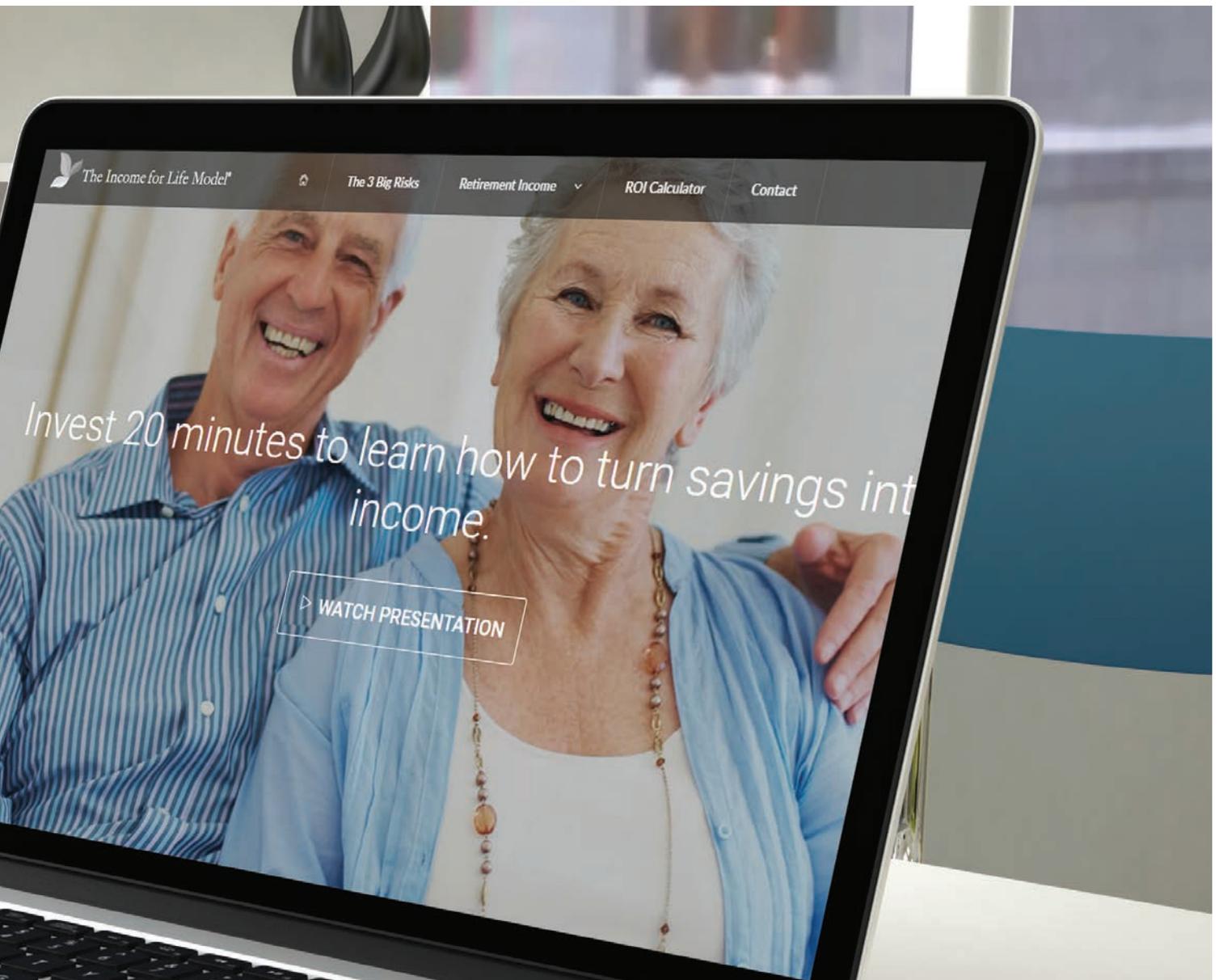
Build customer demand for your income planning services through a digital sales presentation like no other. It delivers the appealing story of The Income for Life Model[®].



Why Develop It Now?

In short, DOL.

In order to side step the negative effects of product and investment advice commoditization, Wealth2k wants to help advisors expand asset gathering in the post-DOL marketplace. We also want to help advisors deliver better income plans to their customers.



Revenue: DOL reduces margins that can lower advisors' compensation. This makes it imperative that you attract greater volumes of investment assets. Asset consolidation is the salve to the revenue wound that DOL inflicts.

Documentation: Post-DOL, all product sales must be secondary to a "process" that assigns a context and purpose to each product recommended. The Income for Life Model® is a process that accomplishes this.

Fiduciary Duty: What defines defensible, post-DOL fiduciary duty? Wealth2k believes that in the context of retirement income planning, fiduciary duty will require more than a focus on lowering costs. Of greater importance will be protecting customers from key financial risks that can devastate their retirement security.

Digital Prospecting: Most advisors lack sufficient numbers of prospects. Advisors must embrace digital marketing or risk losing the customer to robo advisors and non-traditional competitors.

Addressing Risks

How Wealth2k addresses Retirees' Risks in Retirement using the What's My Income?™ presentation.

Wealth2k's new consumer marketing theme is called, **The 3 Big Risks™**. The three risks we focus on are (1) **Timing Risk**, (2) **Inflation Risk**, and (3) **Longevity Risk**. What's My Income?™ addresses these complex issues, but in "de-jargoned" language that your customers can understand.

- What if I pick a bad year to retire?
- Will my income keep pace with rising prices?
- Will my income last for my entire lifetime?

Digital Tools

Wealth2k is introducing exclusive digital sales and marketing tools.

We have developed a client seminar and related brochures based upon **The 3 Big Risks™ theme**.

Most importantly, the **What's My Income?™** digital sales presentation explains the **3 Big Risks™**, and supports your marketing of The Income for Life Model®.





We Are Strengthening Financial Advisors

How will **What's My Income?**[™] help financial advisors?

- The presentation will enable every advisor to deliver a “perfect” compliant educational experience.
- The presentation will build demand for The Income for Life Model[®] and help you acquire more new clients.
- The presentation will be delivered over the internet in an innovative manner as a way to engage more prospects.

Using The Presentation

How will financial advisors use the **What's My Income?**[™] presentation?

- A one-hour planning meeting focusing on the theme, **“What's My Income?”**. The customer meeting will be roughly divided into **three twenty-minute segments**.



The first 20-minutes will be spent by the client and advisor watching the movie together.



The middle 20-minute segment will be taken-up by the advisor doing data gathering and walking through the ROI Calculator to determine the appropriate flooring component of the customer's plan.



The final 20-minutes will be dedicated to Q&A and preparation of The Income for Life Model[®] Personalized Analysis.

Wealth2k believes that the powerful What's My Income?[™] theme will provide competitive advantage.

The investment industry has done a disservice to consumers by historically focusing them on their “number.” Consumers would have been better served by knowing their “income.”

Creating educational content that is both compliant and motivational is a difficult balance to achieve. Doing so in a way that also utilizes the highest quality digital development frameworks make this challenge even more difficult. However, this type of client-motivating content is a development specialty at Wealth2k.

Deliver You...Digitally!

How will the new presentation be delivered by advisors to customers and prospects?

Wealth2k has developed a revolutionary, personalized digital sales tool we call **HumanRobo®**. This innovative sales aid will provide a richer learning experience for consumers while also slashing costs compared to traditional marketing initiatives. The objective is to engage customers online in a way that leads to more planning meetings.

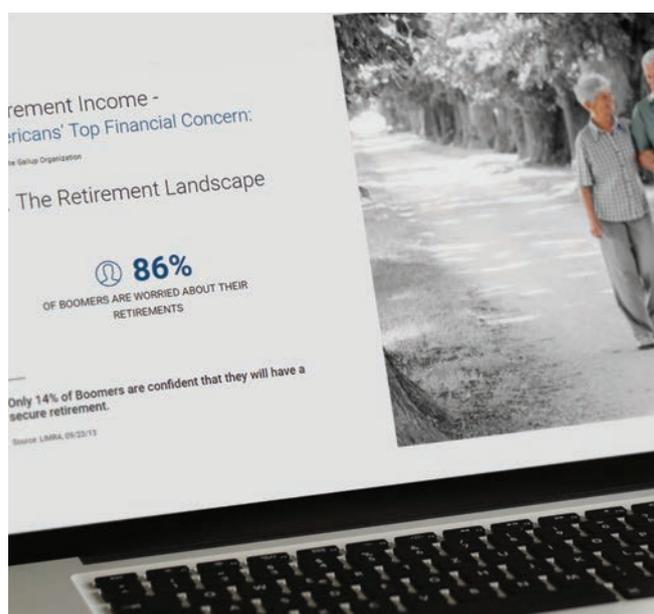
After interacting with HumanRobo® the customer will be largely “pre-sold” on the need to have you prepare a **Personalized Analysis** of **The Income for Life Model®**.

- Highest quality digital production values
- Positions you to surpass the competition
- Compete with direct-to-consumer brands and robos
- Delivers a better customer learning experience at a lower cost
- Develops more planning meetings
- Enables more customers to learn about The Income for Life Model®
- Includes a new digital presentation on why retiree’s need for a formal, written income plan
- Income-focused risk profiler (quantifies the retiree’s need for guaranteed income products), leads to compliant guaranteed income sales.

01. Engage Customer Online
02. Build Demand
03. Make More Sales

The Experience

How to offer a prospective client the HumanRobo® educational experience? Just say, **“I want you to invest 20-minutes to learn how to turn your savings into lifetime, inflation-adjusted income.”**



Why Human Robo™?

Where DOL and technology intersect, change beyond our imaginations will emerge. One example from Japan: “A major life insurance company will deploy humanoid robots nationwide this autumn, using them to wait on customers at its offices and sending them out on sales calls.” Rather than disintermediate or commoditize the financial advisor, Wealth2k believes that a better approach is to use digital tools as a way to strengthen the human-to-human relationship. New technological capabilities can extend your reach, differentiate you in an important market and enhance your image. Doing less is taking-on an imprudent level of business risk.

WHAT'S MY INCOME?TM



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Preview HumanRobo[®]



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