



"Bringing Sanity and **Security** to Women's Retirement."

Seminar Presented by David Macchia

ADVISOR GUIDE
Women's Retirement Security
Seminar Program

"David is a fearless defender of Women's financial interests. He is unafraid to say the things that need to be said, but that others are reluctant to express."

Sheryl Moore
Founder & CEO, Wink, Inc.

"David's courageous and consistent advocacy on behalf of women's retirement security has thrust him into the national spotlight. Through his articles, podcast appearances, books and lectures, David has created awareness among the male financial advisor community of the need to think and act differently in order to best serve the interests of female retirees."

Sheryl Hickerson
Founder & CEO, Females & Finance

"women who are concerned about their retirement security should not miss David's entertaining and insightful presentation. Investing one hour to attend this unique learning experience conveys financial knowledge that will benefit women for decades to come."

Marcia Mantell
Author, Cookin' Up Your Retirement Plan



What is it?

A business-building strategy that makes it easier for you to acquire new clients and assets.

What is the format?

An online educational seminar for female prospects between the ages of 50 and 70.

What is the topic?

The key issues and challenges that women must confront in order to achieve a secure retirement. The seminar content is original, proprietary, and full of unique insights.

Who delivers the seminar presentation?

David Macchia, the man who has publicly called for policies and practices that better serve women's retirement security. David is a leading national figure in the retirement income industry, and an authority on women's retirement income planning. An acclaimed public speaker, David has written three books on retirement income planning, as well as dozens of published articles. In his role leading Wealth2k, Inc., David has been the creative force behind retirement income solutions that have enable financial advisors to gather assets totaling more than \$100 billion. These assets are funding plans that reflect what research indicates women want in a strategy for retirement income.

How does the program work?

David applies an approach for this program he calls the "4-Es Principle:" Easy, Economical, Efficient and Effective.

- Simply invite one or two good prospects to the seminar. Can you image anything more **Easy** and **Economical**?
- Immediately after the seminar, contact the prospect(s)) and make an appointment to discuss the prospect's personal retirement income needs. Gather information needed to prepare a Women & Income Plan. This simple process is amazingly **Efficient**. When you have just one or two prospects to follow-up with, follow-up is immediate. Booking an appoint is much more likely when the seminar content is fresh in the prospect's mind. With this approach, there is no wasted energy, and no wasted time.
- David's presentation will prepare the prospect to meet with you. The prospect will come away from the presentation motivated, and with a sense of empowerment and urgency. These are the best conditions for you to present a plan, and win a new client. This is as **Effective** as any business-building strategy can be. Repeat the process with future seminars. The seminar presentation will be delivered by David on a regular basis, creating a systematic, repeatable, client-focused sales process.

Q What do I say when inviting a prospect to the seminar?

On the following page is a script to guide you. In short, you are offering the prospect an opportunity to become empowered through education, on a subject that is vital to the prospect's ability to enjoy a financially secure retirement. The prospect will find the presentation eye-opening and valuable.

Q Does this program have a history of success??

Yes it does. David has employed this type of program since 1990 when he was hired by the brokerage firm PaineWebber to deliver life insurance/retirement income planning seminars, nationally. The delivery format has changed, of course. Today it is Zoom. But before the Internet, David made the presentation over conference calls, as well as in -person to large groups. The core "4-Es Principle" has never changed. Invite a good prospect or two, and follow-up immediately. Ask for a referral. This approach has always yielded outstanding results for the financial advisor.

A Message from David.

I developed this program long ago. It has never failed to deliver successful results. The beauty of the program is its "4-Es Principle," Easy, Economical, Efficient, and Effective. First, let me explain how easy this is.

To engage with the program, you need only invite one two prospects to the seminar. You can invite more, but even one or two will typically generate great results. Just extend the invitation. What could be easier?

"I would like you to attend a very special educational event. David Macchia, an author, and nationally-recognized expert on women's retirement planning, will be presenting an educational seminar entitled, "Bringing Sanity and Security to Women's Retirement. The topic is important for any women concerned about her retirement security."

"David, who is a world-class public speaker, is going to address today's uncertain economy, how it could damage a women's financial security, and what to do to protect yourself. This is information from a renowned expert that you do not want to miss. The seminar is _____ at _____ am/pm. Can I put you down as attending? Great! Also, if for any reason you find that you will not be able to attend, please call me as early as possible. I'm certain there will be a wait list for this event, and I would not want to see your seat go unused. Lastly, if you would like to invite a retirement age friend or family member, I would need to have their information no later than tomorrow."

Would you agree that this is Easy? And incredibly Economical? There is literally zero marketing spend.

The nice part about this format is that you can follow-up immediately after the seminar and make an appointment with the prospect. When you have only one or two prospects to contact, there is no delay or wasted time. Plus, the impact of the seminar is fresh in the prospect's mind. This makes it easy to secure appointments and close cases. Next week, repeat the process. In my many years of experience, no business growth strategy is more Efficient.

I will set the prospect up for a discussion with you about protecting her savings and creating lifetime, inflation-adjusted income. I would expect you to win 100% wallet share in at least 90% of the cases that emerge from the seminar. Importantly, ask the prospect for a referral to a friend or family member, someone who would similarly benefit from attending the next seminar. That is Effective.

Other Options for Working with the program

Larger Groups

You may have more than one or two prospects to invite. If so, I would suggest a seminar exclusively for your group (of 6 or more individuals).

Co-Hosting

If a seminar is dedicated to one advisor's prospects, the advisor may wish to co-host the seminar:

- Deliver a welcome message
- Introduce David
- Participate in the Q&A following the presentation
- Close the meeting

Marketing and Promotion

In instances where the seminar is being offered to a single advisor's prospects, marketing via social media or email is perfectly fine. Ads used must be first reviewed and approved by David.



Click the image above to view a sample seminar promotion video.

Expand Your Business. Quickly.

Benefit from an education-focused strategy that brings prospects closer to you, while enabling you to gain referrals.

Your Prospects Will be Moved

Few things are certain in life, but here's one: When David delivers a seminar presentation, people come away moved- ready to take action. It's been this way for more than 30-years. From his consulting in the 1990s, crisscrossing the country delivering client seminars for E.F. Hutton and PaineWebber, to his presentation consulting work for insurers, ING, AIG, Jackson-National, Great American, MassMutual, Phoenix Wealth Management, to giving keynote addresses for the Financial Planning Association, Retirement Income Industry Association, LIMRA, Insured Retirement Institute, National Association of Fixed Annuities, not to mention countless seminars for broker-dealers and financial advisors, David's honed his presentation skills like few others have. Speaking at more than one-thousand events in 47 States will do that.

After prospects experience David's seminars, that are enlightened, motivated and grateful to have been invited. This is the perfect context for making good prospects your newest clients.

Empowered by knowledge, prospects react with concern and motivation. They are perfectly prepared for a meeting to discuss reducing risks and securing retirement.



About The Constrained Investor Woman

"All Constrained Investors need a specific type of risk-mitigating income planning. Women, even more so."

Constrained Investor changes the calculus of income planning. It expands the scope of assessment of client needs by looking at the critical relationship between the retiree's investable assets, and the amount of their "must have" monthly income. It then furnishes a framework to determine which are Constrained Investors. Once identified, the income planning methodology must be one which places the highest priority on risk mitigation. Constrained Investors have no margin for investment losses that occur due to emotionally driven decision-making; they simply lack the cash cushion to absorb them. Yet, they require long-term exposure to risk assets. By incorporating safe monthly paychecks, and downside protection through guaranteed lifetime income, the investor's behavior dynamics can change. Retirees gain the capacity to remain invested in risk assets through all market conditions.

All Constrained Investors reach retirement with savings. That's good. However, the amount they've saved is not high in relation to the income they require to fund a minimally acceptable lifestyle. Therefore, the issue is less about the amount saved, and more about the relationship between that amount and the income that the retiree must have to fund a minimally acceptable lifestyle (the amount of monthly income needed to cover all vital expenses, plus a minimum 30% buffer for a modest amount of lifestyle expenses).

Constrained Investor replaces AUM segmentation, or "wealth segments," with three, far more meaningful categories of investors who are nearing retirement or already retired. All investors will fit into one of the three categories: Underfunded Investors, Overfunded Investors or Constrained Investors.

The Female Constrained Investor

The failure of the "Wall Street Approach" to incorporate lifetime income annuities leaves many women unprotected against longevity risk. Considering that women have longer life expectancies than men, this is an unconscionable failing on the part of the advisor. Research shows that the majority of "boomer" women are concerned about outliving their income. Moreover, the markets-based approaches to income planning that many investment advisors rely upon are misaligned with the investing preferences and priorities that "boomer" women express to researchers. The plain truth is that men and women look at money differently. Men are concerned with historical investment performance and the process of individual stock picking. Women prioritize goals, risk-reduction and recognition of their values. They want to be listened to in the context of an authentic relationship with the financial advisor. When these dynamics are not present, in most cases the woman responds by firing the financial advisor, \$trillions in what I call "misaligned money," poorly planned retirement savings, has created a unique and absolutely huge business opportunity for agents and advisors who understand how to properly plan retirement income for women

Underfunded Investors

Reach retirement with little or no savings. They will rely primarily on Social Security.

Overfunded Investors

A lucky minority who have more investment assets than are required to provide the level of retirement income they need.

Constrained Investors

All Constrained Investors reach retirement with savings. However, the amount they've saved is not high in relation to the amount of income they require to fund a Minimally Acceptable Lifestyle



Roger
Underfunded Investor
He has less than \$10,000 in retirement savings. That is not enough to create an income plan.

Roger will rely upon Social Security to provide his retirement income.



Gretchen
Overfunded Investor
He has as \$10.3 million retirement savings.

Gretchen can use any income strategy. She has more investments assets than are needed to provide her retirement income.



Sally
Constrained Investor
She has the typical \$1.4 million in retirement savings.

Sally needs protection against Timing, inflation and longevity risks. She needs Constrained Investor income planning.

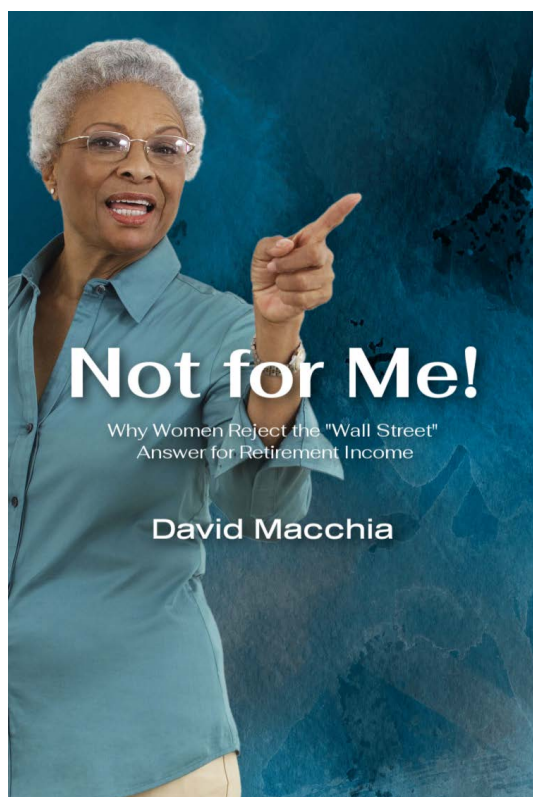
Determining Who is a Constrained Investor

How a client with \$1.4 million, who requires \$6k per month in retirement, is determined to be a Constrained Investor

$$\textcircled{i} \quad \$72,000 \div \$1,400,000 = 5.14\%$$

$$5.14\% > 3\% = \text{Constrained Investor}$$

"There are reasons why women reject the 'Wall Street' approach. At a foundational level, men and women just look at money differently."



David's Upcoming Book

Not for Me! Why Women Reject the "Wall Street" Answer for Retirement Income dives deeply into what David describes as, "The Great Mismatch," the misalignment between what male advisors tend to recommend, versus what women seek in a strategy for retirement income.

Click the image below to watch the video, The Great Mismatch."



"96% of males... base their investment decisions on an asset's track record for growth and yield."

Source: BCG

"Unlike men, women view achieving their personal goals as more important than investment performance."

Source: Merrill Lynch

"Women seek hyper-personalized, outcome-based financial advice that meets their real-life goals."

Source: McKinsey, Women As The Next Wave of Growth in US Wealth Management

"... risk reduction and doing good, men place a stronger focus on historical performance...."

Source: BCG, Managing the Next Decade of Women's Wealth

"Female decision makers tend to be less risk tolerant and more focused on life goals."

Source: McKinsey

"Most women, seek security over prosperity."

Source: IPC Wealth Management

"Women tend to prioritize risk reduction..."

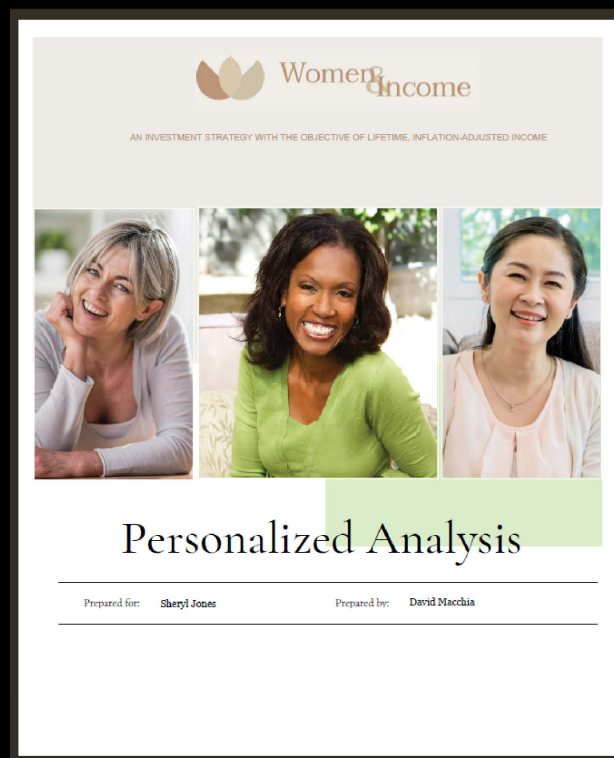
Source: UBS



"Women & Income was built out of research, and designed to deliver what matters most to 'boomer' women, including these ten objectives."

1. Transparent
2. Confidence-building
3. Goals-based
4. Risk-mitigating
5. Balances safe and at-risk investments
6. Easier investment discipline
7. Safe, monthly paychecks throughout retirement
8. Downside protection
9. Targeted inflation-adjusted income
10. Targeted ending balance

How do you actually create a personal income plan? With the proprietary software that is part of Women & Income, the first retirement income solution developed expressly for "boomer" women.



- Wins her confidence
- Wins 100% wallet share
- Wins referrals

Participating advisors will be offered a 50% discount on a subscription to the Women & Income retirement income planning solution. Learn about this program . Click the logo below.

WOMEN &
INCOME

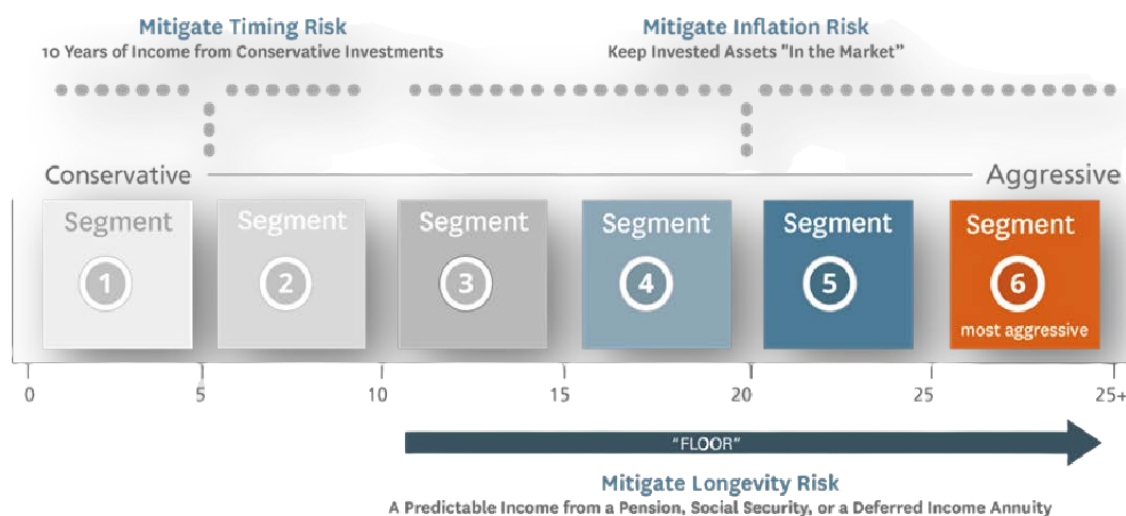
"Her ideal investing strategy? That's easy. Just listen to what she says is important."

**Goals.
Risk-Reduction.
Confidence.**



Click image above to watch a video on the 7-Segment Hybrid Strategy.

"After 20-years of working on retirement security issues, my experience has taught me that the time-tested, 7-Segment Hybrid Strategy is the 'perfect' investing strategy for 'boomer' women., and for Constrained Investors, generally."



We need to listen to what women tell researchers is important to them. When we listen, we clearly understand the importance women place on the attainment of their personal goals, the urgency to reduce risk, and the acquisition of confidence about their long-term financial security. We also come to understand that the majority of women worry about outliving their income. With these priorities in mind, consider the constellation of benefits provided by the 7-Segment Hybrid Strategy.

- A central priority on mitigating risks that can reduce or eliminate a woman's income.
- Management of Timing, Longevity and Inflation risks
- Customizable design that reflects a women's personal goals and objectives.
- A framework that imposes investment discipline
- Safe monthly paychecks throughout retirement
- Strong downside protection
- Lifetime guaranteed income
- Equity markets participation
- Unmatched context for all product recommendations

Additional Available Resources

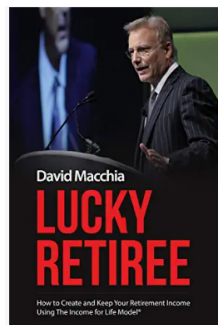
Training. Marketing. Community.



David's books are full of valuable, eye-opening insights. He shares knowledge can mean the difference between enjoying a financially secure and rewarding retirement, versus falling victim to a financially devastated future."

Jason Ray, CFP, ChFC, RICP
Certified Financial Planner Professional

Coming soon! The industry's first fixed annuity laddering program for women



DIGITAL ASSISTED SELLINGsm



Available advisor-personalized promotional video for social media marketing



Watch David speak about women's retirement planning, and the opportunities and challenges facing financial advisors.

Source: Horseshoof Ellen Rogin podcast, April 6, 2023

Personal fulfillment. Lifetime financial security. The capacity to help her children and grandchildren. Having peace-of-mind. Women who share these goals will find their realization to be easier with a plan and strategy for what is her most important financial issue in retirement: her income.

You can make all the difference. Building a personalized plan, and setting her on a confident path, is a difference maker with lifelong implications for a safe, secure and fulfilling retirement.



Follow David on LinkedIn

