



Increase Premium 2x-3x

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# Memo from Dr. Maguire...a 4:10 read.

From the time the Sumerians first incised written language in clay through learned monks transcribing, religious Vulgates with inked-quills to Gutenberg's revolutionary printing-press, words have been the very crux of capturing and broadcasting the voice of emergent knowledge.

But, in respect of your valuable time, we will deliver our position with a modicum of narrative, led by a bullet-point sequence only.

Dr. Maguire

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- There has been a disruption in life insurance sales since the captive agent model was abandoned.
- McKinsey & Company postulates that the premium dollars of yesteryear can only become manifest with recreating the captive agent model.
- 73% of CEO's surveyed stated they would like to have captive agents. 0% stated they would actually invoke such a measure.
- Captive agent programs, over a 5-year period range from \$100,000-\$150,000 to develop the career agent. 49% will be gone in the first year and 85%, by year four. Thus, a futile *Sisyphus-like* outcome.
- A Virtual Dedicated Marketing Force (VDMF) is a viable alternative and can be delivered for approximately **80% less** than the traditional costs.
- **Virtual** in that your company would have zero contact or management obligations. There is absolutely no employer/employee relationship. They operate under their own identity with no affiliation to your company whatsoever. They are folded in under our umbrella.
- **Dedicated** in that they would **ONLY** market your products for a 5-year arc (renewable extension).

## How is it that this can be done?

- We transform the life insurance agent into a Senior Executive Trust Officer, by immersing them in trust planning through our **e-learning platform**.
- The target market is the 74M Baby Boomers who control 90t of assets and Generation X who will inherit 68t.
- One thing is certain: It will NOT be the expertise of insurance agents that perfect these transfers.
- On average they will ramp up their income by a factor of 4 because in trust planning the average annuity sale is \$284,000, single premium \$222,000 & annual life premium \$14,200. Average annual SETO premium **\$2.68M**.

## How do we know the production?

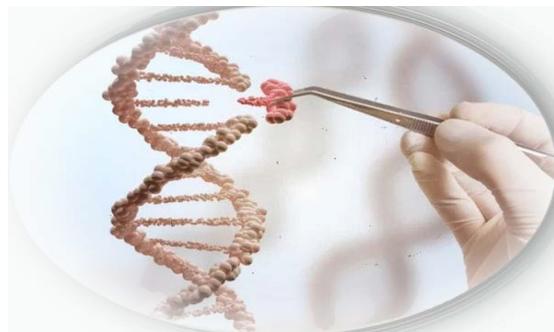
- We control the presentation given in the field, the case design and the structure of the carry back presentation. In essence, we can **dial-in** the production.

## How are insurance agents attracted to embrace trust planning?

- Three prime reasons: The professionalism of trust planning, the executive income and our proprietary tax plan that allows a single person to pay ZERO tax on their first \$74,234 and a married person ZERO tax on \$94,456.

Additionally, their children between ages 6-18 will have tax-deductible college funds and IRA's.

The parents will have Solo 401k's where they can contribute \$19,500, annually and a Section 105 Medical Plan will cover every penny of health care costs, deductible as a business expense.



***Our Virtual Dedicated Marketing Force model will change the DNA of the agent and the delivery system that will tilt increasingly toward first adopters.***

We will transition 300,000 life agents to the SETO channel, as a professional makeover.

Additionally, we will recruit 200,000 school teachers ([StrictlyTeachers.us](http://StrictlyTeachers.us)).

Teachers will solve two industry problems. The first is they are the younger segment that the industry cannot attract to replace the aging sales force of 59 year old men.

Secondly, they will be the most-educated pool of people to ever enter the field.

They will readily embrace the professionalism of trust planning but, more importantly, they will generate an income that allows them to put 4x-5x more in their 2nd. pension plan than in their teacher pension system.

In closing, a company does not need to create a trust department, as they have no relationship with the SETO nor do they have to create any special product. Existing traditional products fit in the trust planning channel.



The minimum VDMF that we will build is 4,000 SETO's and with our controlled model, their production will be North of 10.7 billion in annual premium.

Contact me if you desire to more intelligently discuss this proposition.

And if this narrative is deemed intrusive, accept my apology and be assured that this will be my only point of contact with your company.

Respectfully,

Dr. Francis John Maguire, PhD  
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