

# SMART Marketing

## AffluentSMART

### *Financial Strategies for the High-Net Worth Market*

Success in business can reap substantial rewards for your clients. It can also bring high income tax rates, pension contribution limitations, and the potential for estate taxation. And that, combined with today's unpredictable investment environment, may explain why more and more successful business owners and professionals are turning away from defined contribution plans such as 401(k).

### Introducing the AffluentSMART System

The Milner Group is pleased to be able to offer its contracted agents a new marketing system called AffluentSMART. This system will help you uncover high net-worth opportunities, implement specific financial strategies geared towards the high net worth market and earn a six figure commission on every case. Sign up for the AffluentSMART System and you will receive:



### Extensive training on high-net worth financial strategies

The Milner Group offers extensive training on how to assist business owners, medical practices and attorneys with their financial planning requirements. These training sessions were developed specifically for busy agents and are available either online or in our offices. Either way, the sessions will cover several high-net worth financial strategies including:

- **Welfare Benefit Plans** can help alleviate many of the issues facing business owners by providing creditor protection and tax deductible premiums for disability, long-term care, post-retirement medical, buy-sell agreement, sickness, accident, medical, college tuition payments and death benefits.
- **Defined Benefit Plans** are unique in the retirement planning arena because, in addition to offering fully guaranteed retirement benefits and the largest possible tax deduction, they are typically funded with annuities and life insurance as well as stocks, bonds and mutual funds.
- **Capital Split Dollar (CSD) Plans** are attractive to the highly compensated individuals because they use premium financing to fund life insurance on key employees with tax deductible interest paid annually by the corporation. It also provides these individuals with an additional non-ERISA retirement plan, with tax deductible interest dollars while funding and tax free withdraws, plus large tax free lump sum, from early death of employee.
- **Charitable Family Limited Partnership (CFLP)**, formed with the filing of a Certificate of Limited Partnership. CFLP can be an effective tool for income and estate tax planning with current tax savings, in addition to establishing a family legacy of giving with the family in control of the assets until death of the donors. CLFP strategies are well supported by current IRS rulings, codes and regulations.

### Comprehensive tools to market and sell to high net worth clients

The Milner Group offers a variety of industry-compliant marketing and selling tools such as brochures, presentations and product materials. These tools will help you uncover opportunities with existing clients in addition to attracting new high-net worth clients.

### Mentoring from producers with a proven track record of success

To ensure that you are up and running quickly after the training, we offer a mentoring program to all contracted agents. We will pair you up with a successful producer who is well-versed in high net worth financial strategies and can support you in all stages of the case from product training to client meetings.

For more information about the AffluentSMART System

go to: [www.milnersmartmarketing.com](http://www.milnersmartmarketing.com) or call 1.800.926.9206



THE  
**MILNER GROUP**  
Insurance for Generations