

A word from Kim Magdalein

Hello, I am Kim Magdalein and I have been fortunate enough to produce over \$120 million dollars in the last seven years. I have found that a marketing plan has served me well over the years. One of the most common mistakes that I have seen throughout my career is to use a type of lead system without a plan. Most lead systems by themselves do not work in the long run, but I have used some systems for years and they work **if you work them**. There is no such thing as a magic bullet. You won't be able to just send out the mail and layback to wait for the clients to roll in.

Let me suggest a marketing plan which utilizes Lead Hotline as a marketing tool, not **THE MARKETING TOOL**. Your marketing plan should be a long-term program for several reasons. I will explain that further, but first...

You can be confident that the Lead Hotline system is tried and proven. It consistently brings the type of prospects to the table that will create, over time, a thriving practice. As with anything that is new to you, there will be a learning curve and the system may not work as well right away, as it will over time. As you adjust to this new way of marketing it will become more and more productive. It will be adequate in the short term and excellent in the long term. Our goal is to easily bring you a flow of prospects that give you a consistent return on your marketing dollars.

Here's a model that may work for you. Of course, it is only an example and just shows the potential of this type of system. Let's say you mail two times per month for the next twelve months. That's an investment of \$14,400 over a one-year period. If each mailing gets an average response of just 10 calls, that would create 240 prospects who call you to get information. If your average annuity sale is only \$40,000 at 8% commission, you can earn \$3,200 for each sale. With just five sales, during the course of one year, you have earned back your investment with some left over. If you sell just one prospect per mailing you will earn \$76,800. That's a fine return on your marketing investment! These are very conservative figures and could easily be much higher numbers with improved sales skills. If you mailed every week (which we suggest), then you could do quite well indeed. With a consistent follow up system of email and regular contacts over a five-year period, you will have over 2,000 quality prospects that have the potential of becoming excellent clients as their personal circumstances change.

Remember: I would suggest that this is part of your overall marketing plan.

Please let me be frank in my presentation here. The magic bullet of lead generation does not exist. Anything you do will require an effort and follow through. This system allows a great deal of freedom and flexibility. It will keep you from "dialing for dollars" with the 100 lb. telephone. These prospects are interested in what you have to say and are, for the most part, attentive. As your skills improve, you will get better results.

Best Practices

All orders that are in by 5:00 pm Eastern on Wednesday should start receiving calls the following week

We will typically mail your order on a Thursday or Friday (depending on your geographic location), which will generally have those mail pieces land in the prospects mailbox towards the beginning to middle of the following week. Sometimes, these calls will start later in the week, depending on the mail system. I have mailed almost 6 million pieces of mail for myself, and tens of millions of others and, I have found the postal service to be very reliable, but the USPS is run by humans and can be delayed occasionally. When mail pieces are delayed, some calls may come in over the weekend. We default after-hours calls and weekend calls to the voicemail system for agent follow-up. Other calls could trickle in over time – that’s why we leave the toll free number open for 45 days to accommodate the late callers.

Even though we time each mailing to deliver at optimum days, we still get calls on the weekends. This is unavoidable. Since most of our representatives do not like taking calls on the weekends or evenings we default all of those calls to the voicemail system for the representative to follow-up with at the appropriate time.

You should answer the calls yourself if at all possible.

I take calls myself. Let’s say I am driving my car and can’t write their information down. I will answer the call something like this... “ I really appreciate your call. I have forwarded my calls to my cell phone. I’m currently out of the office on my way to an appointment. May I call you back in a few minutes to get your address so that I can get your information out to you quickly?” “Thanks! I have your number here; I will call you back in just a few moments. Your caller ID will show -----, ok?”

If you can take the call it’s handled a little differently. I may say something like this:

“Hello, this is Kim Magdalein, may I help you?”

(Prospect)- Yes. I got this card in the mail and I would like the free booklet

“ Absolutely! Let me get your information so I can get it to you. What is the correct spelling of your name? Ok, if you are married will one booklet be OK to share? Good. What is your mailing address? What is your telephone number? Great, Mr. Jones. The booklet is very informative and answers a lot of questions about (topic of mailing). Some folks have extended questions that go beyond the scope of the booklet. I would be glad to deliver this booklet in person and answer any pertinent questions.

(Prospect)- Sure. You can bring the booklet. [Set up a date and time to deliver]

OR

(Prospect)- No. Just mail the booklet.

“I’ll be glad to. Mr. Jones this current event is potentially very important to you financially. The decisions you make in the near future will affect your income for years to come, and a bad decision could potentially lose a lot of money. Please look the information over and with your permission, I would like to follow up with you in a few days. Thank you for your call, I will get this information to you right away!”

(Please see our training materials for more details scripting and recommendations on how to handle calls).

Some people will be open with you on the phone and start a conversation. Others will be abrupt and just ask for the booklet. As your skills improve with these calls, your income will rise.

Of course, these prospects could become prospects for annuities, life insurance, long-term care insurance, or anything else you can handle. The long-term clients could be very lucrative. Plus, of course, the referrals are great! If you don’t wish to take the calls, this could work as well, but I believe the best way is for you to take the calls. After all, this is Lead Hotline, not lead “warmline” or lead “cooline”.

If you have plenty of prospects in your market analysis, then you can mail the same card for a long time. Otherwise you may wish to change cards from time to time. Your marketing specialist will help you find the amount of available prospects in your area and how this service may work for you.

Never Cold Call Again

Interested and qualified annuity prospects respond to Lead Hotline by actually picking up their phones and calling you for an informational booklet and advice.

Enjoy A Constant Supply Of Prospects

Our affordable, subscription service lets you enjoy a constant supply of fresh leads with limited effort.

Annuity Leads Call You

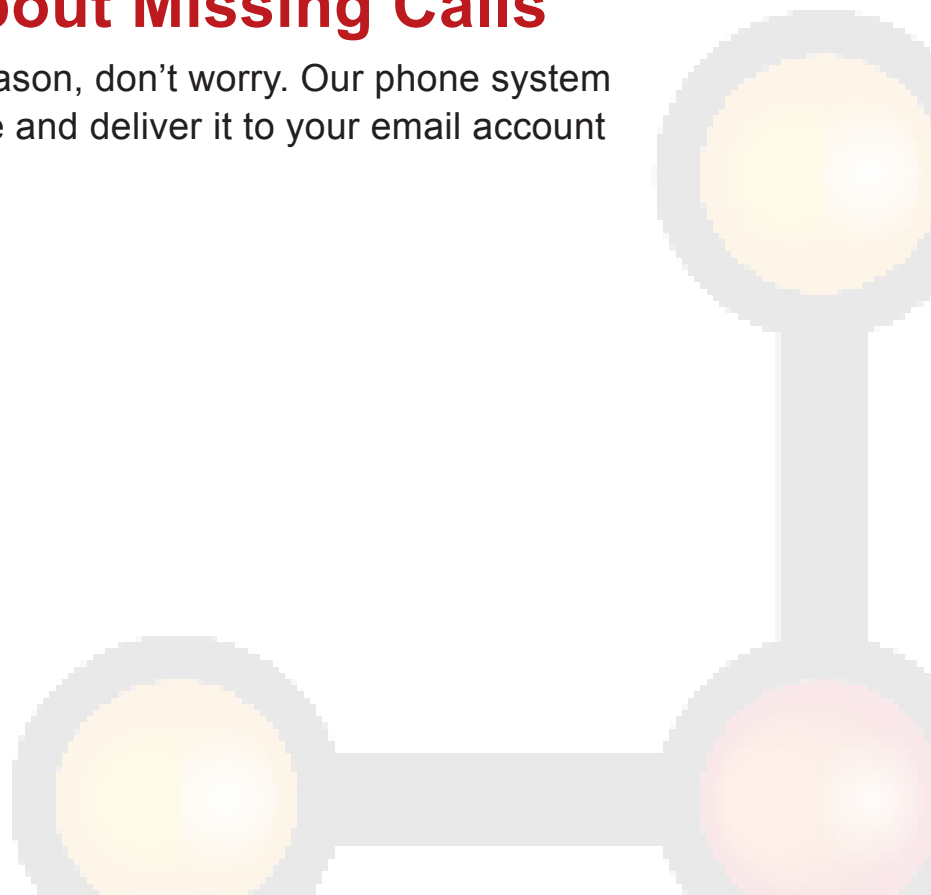
Stop wasting time with weekly calls to set up marketing plans. Lead Hotline is the simple, effective, way to get what you need the most... great leads that call you.

Lead Hotline Is Easy To Use

Our system is simple. We mail specific cards to highly targeted prospects in the area of your choosing. Printed on the card is our toll-free number and your dedicated personal extension. Prospects who are interested call the number and are routed instantly to your cell phone, home or office. That's it! Simply answer the call and greet your new prospect. You could schedule appointments from the golf course if you wish!

Don't Worry About Missing Calls

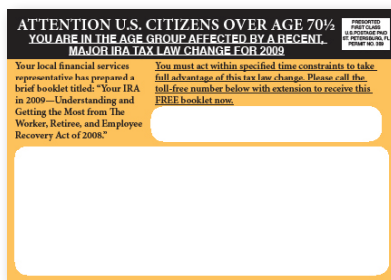
If you miss a call for any reason, don't worry. Our phone system will record a voice message and deliver it to your email account immediately.



Lead Types To Choose From

Lead Hotline offers a variety of tried and proven products to keep your phone ringing. We offer products addressing topics such as RMD Suspension and Retirement Incomes. Give us a call to find out what is currently available and take a look at a couple of examples below.

RMD Suspension



Retirement Incomes



We Provide Follow-Up Material

All the cards work exactly the same way. Leads are going to call you! When they do, they are going to have questions and will request more information. We provide you with a customized booklet that you can print and offer to your prospects. Each subject specific booklet is written to create an urgent response just like the card. This way, if you mail the booklet or go over it with them, they are going to have many new questions for you.

We can even print it for you. If you don't want to print the booklet yourself, no problem. We can print it and deliver it to your door to save you time and money.

Can't Decide?

Not sure which lead type you should choose? Why bother choosing when you can use them all? Just tell your personal Marketing Specialist which lead type you prefer and we will work them into your subscription.

Save Time With Our Marketing System Packages

Lead Hotline's marketing system package service is designed for agents who feel that setting up marketing takes up way too much time and money. These days that's just about everyone. The Lead Hotline subscription service is almost as cool as leads calling you. This service allows you to choose a desired territory, the types of leads you want and the frequency of your mailings. Then just sit back and enjoy a constant supply of leads calling you.

Easy To Set Up, Cancel Anytime

There's no constant planning of marketing and placing orders week after week. Our Marketing Specialists handle everything behind the scenes to keep your phone ringing until you tell us to stop. We also keep you informed. Regular reports will keep you up to date on scheduled mailing and data on leads received. Also, since we're an independent company, there's no signing or moving of contracts, and you can cancel anytime.

Make Your Territories Exclusive

Once you choose your territory it also becomes off limits to any other agent. That territory becomes yours and yours alone. Marketing yourself just became a no-brainer!



Marketing System Packages:



The Nuclear Package:

13 Consecutive Weeks of marketing system mailings
Reduced Pricing of .55 cents per mailing piece
(minimum order of 1,000 pieces per mailing)

The Rocket Package:

Bi-weekly mailings with a three month commitment
Reduced Pricing of .58 cents per mailing piece
(minimum order of 1,000 pieces per mailing)

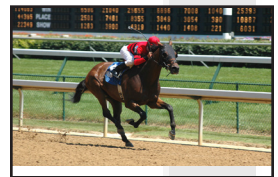


The Premium Fuel Package

One mailing per month with a three month commitment
Reduced Pricing of .60 cents per mailing piece
(minimum order of 1,000 pieces per mailing)

The Regular Unleaded Package:

Try Lead Hotline's marketing system one time.
Introductory Price of .65 cents per mailing piece
(minimum order of 1,000 pieces per mailing)



Keep On Doing What You Are Doing

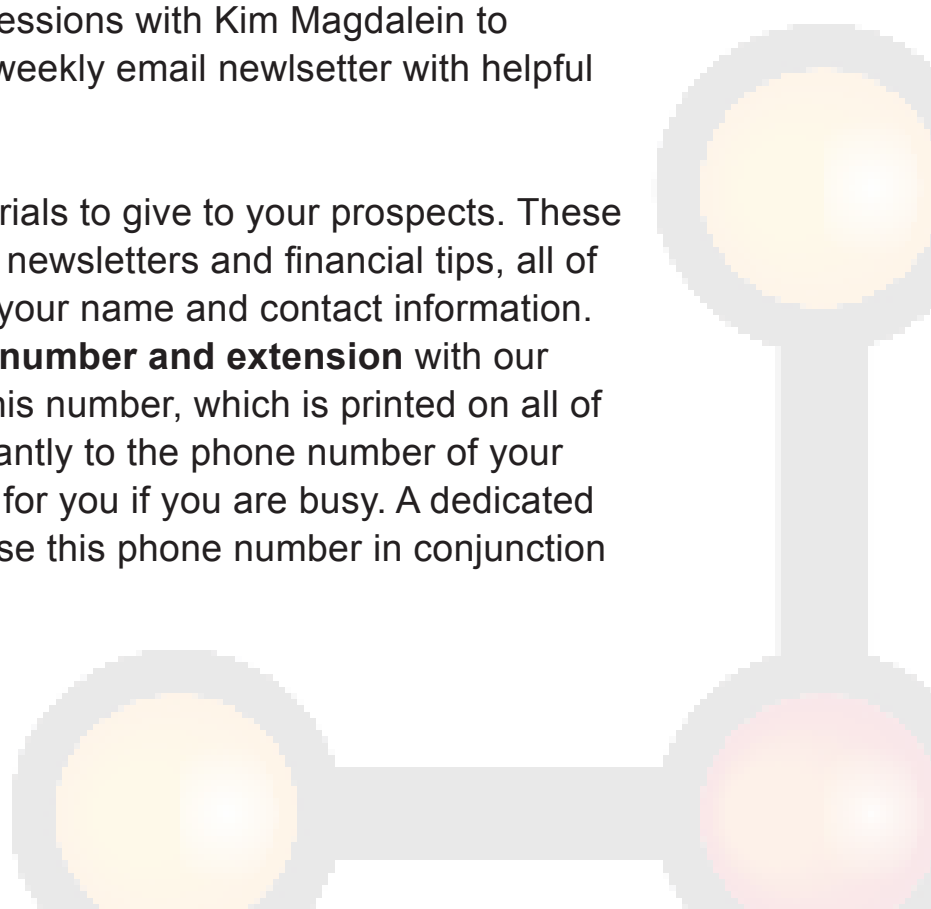
Marketing System Packages Includes

Subscription services allow you to place your order and then forget about it. Behind the scenes, your personal Marketing Specialist will be hard at work, making sure that leads call you.

A **45-Day Complete Territory Exclusivity** on the areas that you select for each mailing. Keep mailing and keep your exclusivity. You will be the only producer with access to the leads within that area for your chosen product.

Upon purchase you will have access to *exclusive* training materials to ensure your success with our program. These include a training manual with scripts, step by step instructions (taking you from when your cards are mailed to your first appointment), and training videos. Our website offers live Q & A sessions with Kim Magdalein to answer your questions, and a weekly email newsletter with helpful tips.

We also provide you with materials to give to your prospects. These include an informative booklet, newsletters and financial tips, all of which can be customized with your name and contact information. A **dedicated Toll-Free phone number and extension** with our Lead Hotline phone system. This number, which is printed on all of your cards, routes all calls instantly to the phone number of your choice and handles messages for you if you are busy. A dedicated line means that you can also use this phone number in conjunction with other marketing efforts.



Marketing System Packages (Cont.)

Regular reporting will keep you up to date on your subscription. You will receive regular *call history reports*, which include the name, number and address in spreadsheet format to help you create a database of interested prospects. You will also be notified of scheduled mailings to keep you aware that leads will be calling you. Your personal Marketing Specialist will constantly be working for you behind the scenes to make sure that your phone never stops ringing without you having to lift a finger. Marketing should always be this simple!

Subscriptions can be cancelled at any time. Please give 2-week notice prior to your scheduled mailing.



Sample Of Our RMD Mailer

ATTENTION U.S. CITIZENS AGES 68-73

PRESORTED
FIRST CLASS
U.S. POSTAGE PAID
ST. PETERSBURG, FL
PERMIT NO. 389

YOUR DEADLINE IS APPROACHING FOR COMPLETING THIS WITHDRAWAL. PLEASE CALL THE TOLL-FREE NUMBER PRINTED HERE FOR YOUR INFORMATION. YOU WILL BE CONTACTING A LOCAL FINANCIAL SERVICES REPRESENTATIVE.

Your toll-free number with local extension code is listed below. Call this number with extension to request your FREE booklet now.

[Redacted Area]

ATTENTION U.S. CITIZENS AGES 68-73

You are near the age required by the IRS to remove a certain amount of money from your IRA each year ("Required Minimum Distribution", or "RMD"), and place it in a non-IRA account. If you do not transfer the proper amount by the specified deadline, you could face up to 50% penalties from the IRS plus taxation of up to 35%. This means your IRA distribution monies can be reduced up to 85%.

A booklet has been prepared that contains the current IRA distribution table. This table will show you exactly how much you should withdraw from your IRA to avoid penalties. It also includes easy to understand instructions for completing this government-mandated IRA withdrawal.

THERE ARE SPECIFIC DEADLINES YOU MUST MEET. To ensure that you understand what you must do to avoid IRS penalties, call for this FREE booklet. This information is sponsored by your local financial services representative, and there is no cost or obligation for receiving this information. Your toll-free number with local extension code is printed on the opposite side. Call this number with extension to receive this FREE booklet NOW.

* Copywritten Materials- Don't Even Bother to Duplicate This.
Litigation WILL Follow

Sample Of Our Retirement Income Mailer

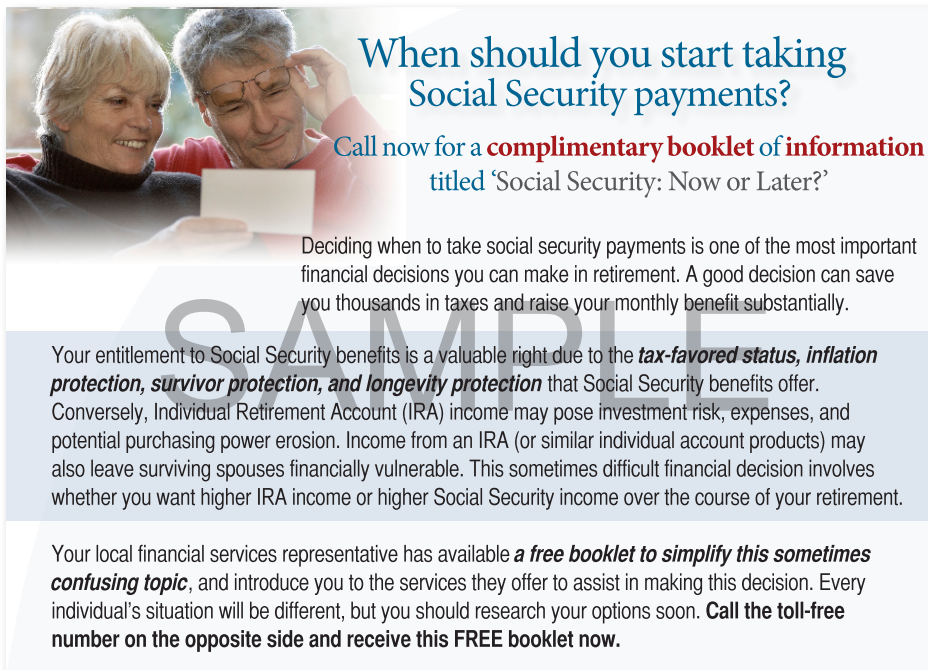


If you are near age 62, you may be asking...

“When should we start taking Social Security?”

Please call for your **complimentary booklet** titled ‘Social Security: Now or Later?’

PH 52-1111
FIRST CLASS
POSTAGE AND
FEES PAID
944 POFBIRM
11111



When should you start taking Social Security payments?

Call now for a **complimentary booklet of information** titled ‘Social Security: Now or Later?’

Deciding when to take social security payments is one of the most important financial decisions you can make in retirement. A good decision can save you thousands in taxes and raise your monthly benefit substantially.

Your entitlement to Social Security benefits is a valuable right due to the **tax-favored status, inflation protection, survivor protection, and longevity protection** that Social Security benefits offer. Conversely, Individual Retirement Account (IRA) income may pose investment risk, expenses, and potential purchasing power erosion. Income from an IRA (or similar individual account products) may also leave surviving spouses financially vulnerable. This sometimes difficult financial decision involves whether you want higher IRA income or higher Social Security income over the course of your retirement.

Your local financial services representative has available a **free booklet to simplify this sometimes confusing topic**, and introduce you to the services they offer to assist in making this decision. Every individual's situation will be different, but you should research your options soon. **Call the toll-free number on the opposite side and receive this FREE booklet now.**

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