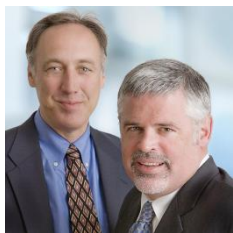




Using A Generational Lens To Engage More People In Financial Planning

Generational Perspectives Matter

The four major generations that make up America today – Silent Generation, Baby Boomers, Gen Xers, and Millennials – all have very different views of money. And, when it comes to financial services and financial planning, they are even more different. Understanding and leveraging these generational differences is the new science behind getting people to accept financial planning.



John Martin and Matt Thornhill, founders of the Boomer Project, provide answers with an informative multimedia keynote presentation and workshop. Their program shares research-inspired insights on how to get more

people to embrace financial planning by using a generational frame of reference.

Boomer Project research reveals each generation is vastly different. For example:

- One of Baby Boomers' core generational traits is "staying in control." Yet, this generation is facing challenges no previous generation has encountered, including pension terminations, skyrocketing healthcare costs, uncertainty about Social Security, decreased personal savings rates, and significantly increased life expectancy. When helping a Boomer client create a financial plan, a generational savvy advisor understands that plans should be presented as a way to "control" one's future.
- Gen Xers, quintessential "latchkey kids," grew up to be self-reliant and self-sufficient – a skeptical generation. They don't trust institutions, big business, or the "the permanence" of things. When it comes to financial matters, they are independent and don't respond well to long-term fixed investments or plans. When

helping a GenX client draw up a financial plan, a generational savvy advisor understands that plans should be presented as a way to maintain GenXer's independence.

Generational differences offer advisors new insights into how clients think, feel and act when it comes to financial matters. This keynote address offers advisors specific tools, techniques and tactics to gain better understanding of these issues.

The ideal audience for this program is anyone who sells financial service products: advisors, planners, producers, insurance agents, retirement specialists.

Research-Inspired Insights

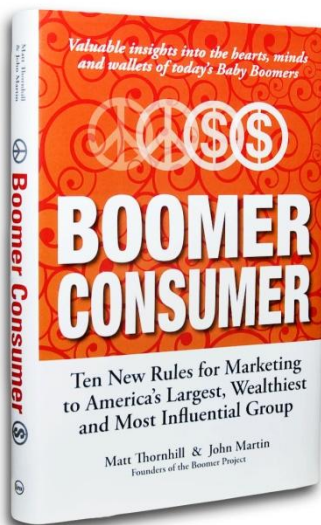
Throughout this presentation, the Boomer Project shares proprietary generational research from:

- Monthly national survey conducted through our partner, BIGResearch, among 7,000+ adults.
- Dozens of Boomer Project financial services studies.
- National Advisor Research Study just conducted by the Boomer Project for the PREP Partnership. The PREP initiative (PREPpartnership.com) is an awareness and educational initiative designed to help Boomers take action in preparing for retirement. It is dedicated to improving financial literacy for Boomers. PREP members include the Million Dollar Round Table (MDRT), the National Association of Insurance and Financial Advisors (NAIFA), and the Society of Financial Service Professionals (FSP).

Topics Covered:

The presentation is typically 60-75 minutes long and provides information on:

- Understanding Each Generation
- Current Generational Money Mindset
- Generational Opportunities
- Best Practices Tips & Techniques
- Seven Things Every Advisor Should Do Next
- Q&As



Key Take-A-Ways:

The audience will:

- **Gain a deeper appreciation of each generation** through the lens of psychology, sociology, and anthropology – understand what really makes each generation tick and why.
- **Understand each generation's financial needs and expectations** – learn how each generation views money, retirement and financial planning, and the current recession. Through the Boomer Projects' Generational Money Mindset, appreciate similarities and differences in how each generation has experienced the last 24 months.
- **Understand the major barriers for each generation** when it comes to financial planning – what keeps members of each generation from planning for their financial future.
- **Learn how financial advisors and insurance agents use a generational perspective to become a trusted advisor.** Understand the keys to overcoming barriers.
- **Learn "best practices" in how to get each generation to embrace financial planning.** Based on a recently completed national study among financial planners, learn the best practices being deployed by advisors who are instinctively using a generational approach with their clients.

Financial Planning Speaking Experience:

John Martin and Matt Thornhill have shared these insights as keynote presenters for the following financial services organizations:

- Fidelity Investments
- Genworth Financial
- ING
- John Hancock Financial Network
- Lincoln Financial
- Prudential
- Sun Life Financial Distributors
- SunTrust Investment Advisors
- UBS
- LIMRA/LOMA Retirement Industry Conference
- MDRT Boomertirement Industry Summit
- PREP Partnership (MDRT, FSP, NAIFA)
- National Association for Fixed Annuities
- Credit Union Executive Society
- Florida Credit Union League
- Alabama Assoc. of Insurance and Financial Advisors
- New England CUES Council

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