

The Definitive Event For
Forward-Thinking Advisors

Register on-line at www.wealthenhancement.ca

Wealth Enhancement Process® 2-Day Workshop

You will learn how advisors who use the Wealth Enhancement Process® start to double, or triple their revenues on a consistent basis.

The curriculum covers:

- Measuring your ability to make quantum leaps in profitability with a simple equation
- Showing how you could transform your practice to fee-based or fee-for-service without taking a drop in income
- Creating unique positioning that speaks directly to your target market
- Overcoming client inaction by learning to write advice as "prescriptions" that your clients simply take to solve their problems
- Structuring your practice and service levels to match the needs of your target market
- Motivating your clients to implement your plans using proven techniques
- Mastering the engagement process so that clients ask you to become their trusted advisor
- Building a continuous stream of high-quality referrals
- Delivering comprehensive wealth management without spending hours and hours behind a computer screen
- Leveraging the power of the Internet by bringing Web-enabled financial planning to your desktop
- Creating Internet strategies that transform your Web site into a powerful, interactive wealth management tool



Wealth Enhancement Process® 2-Day Workshop

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The Winning Wealth Enhancement Process®

Page and Associates won the prestigious Advisor of the Year Award two years in a row.

In fact 2 of the 3 Ontario finalists in 2000 were from Page and Associates.

Page and Associates was again recognized in the 2001 awards by receiving an Honorable Mention.

Proving again that the Wealth Enhancement Process® provides results.

Built on Adult Learning Principles

Our case studies are developed from years of experience working with financial advisors as well as planning clients. Case studies create a practical and effective learning experience.

As well, participants complete self-assessment worksheets after each segment. These are used when creating the Wealth Enhancement Process® action plan for your practice.

Who should attend and whom will you meet?

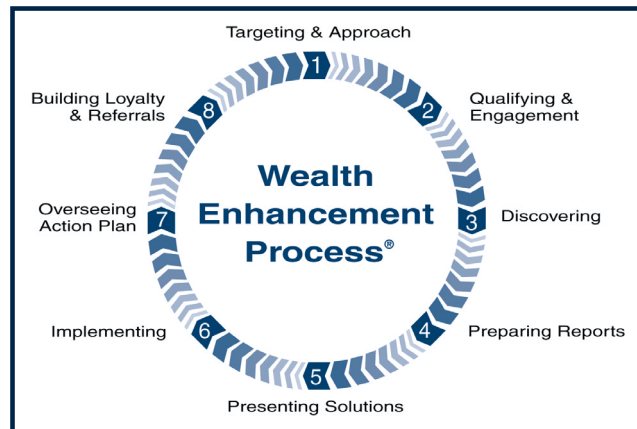
- Presidents, senior management of mutual fund dealers and owners and principals of managing general agencies
- National sales and branch managers
- Senior, well-established financial advisors who are seeking great efficiencies and Return on Life™
- Brokers who are allowed to create and express their own entrepreneurial style
- Insurance advisors who working towards increasing their service offering and gaining investment assets
- Planners that recognize the need to include insurance strategies in their financial plans
- To increase practice efficiency we recommend associate advisors & financial planning assistants attend

Dear Financial Advisor,

Please join us for our Wealth Enhancement Process® Workshop, the definitive event for forward-thinking advisors. Successful, strategic financial advisors pioneered our Wealth Enhancement Process® and have honed it to a fine edge over the past decade.

It is used daily as the key point of differentiation in a profession that is fast becoming a commodity. The results are truly stunning.

This client-centric approach delivers a high level of client satisfaction that rewards the advisor. You can learn to double or triple your revenues on a consistent basis.



Yes, you can work less and earn more. It doesn't matter if you are new to our profession or a seasoned veteran. We can increase your ROI as well as your ROL (Return on Life™).

You benefit from Process because it is the critical element that increases profitability in wealth management. Yes there are other important aspects to your business, but they are not enough. They must all be linked into a single comprehensive process.

Please join us at our next workshop. You will learn how our award-winning Wealth Enhancement Process® drives your profitability up.

Yours truly,

Matthew D. Asser, BSc, CIM, FCSI, CFP

Vice-President, Wealth Enhancement Services

Wealth Enhancement Academy Inc.

TWO DAY PROGRAM CONTENT

The program allows each participant to focus on what's important to them, rather than advisors like them. More specifically, the possible outcomes of the program are detailed below from the advisor's perspective.

2-Day Wealth Enhancement Process® Workshop Agenda

Opening Remarks

- Increase my income (fees, insurance, assets, higher-net worth clients, more compliant clients).
- Reduce the number of hours I spend working so I can focus on the other important things in my life (relationships, maintaining good health, spirituality, leisure, social).

Targeting & Approach

- Identify my ideal client profile.
- Determine the best way to resource my ideal clients.

Qualifying & Engagement

- Develop bulletproof client relationships.
- Manage 100% of my clients' assets.

Discovering

- Spend 80% of my time on the top 20% of my client base.
- Know everything about my clients so I can provide advice that is appropriate to their overall situation.

Preparing Reports

- Deliver a comprehensive planning service covering all disciplines. Or if I like, comprehensive, modular plans.
- Prepare professional planning reports without spending all of my time in front of a computer screen.

Presenting Solutions

- Expand my services so I can provide solutions to all of my clients needs. This includes advice on investments, insurance, estate planning, cash and tax management.
- Be able to present solutions to my clients' problems as opposed to "selling them a product".

Implementing

- Have clients implement 100% of my advice . . . all the time.
- Increase my assets under administration and insurance implementations.

Overseeing Action Plan

- Leverage my time so that I can do more in less time.
- Manage my client contacts so that things get done when they should.

Building Loyalty & Referrals

- Obtain close to 100% of all the new clients I need from referrals.
- Have my clients focus on my overall service, not just on investment performance.

Day 1

8:00 - 9:30 a.m.

Overview of the Wealth Enhancement Process®

The wealth enhancement process is the sum of everything you do to enhance the overall well being of your clients. The process can take many forms, but always involves 8 definitive steps.

From an advisor's paradigm the steps are:

- | | |
|------------------------------|-----------------------------------|
| 1. Targeting and approach | 5. Presenting solutions |
| 2. Qualifying and engagement | 6. Implementing |
| 3. Discovering | 7. Overseeing action plan |
| 4. Preparing reports | 8. Building loyalty and referrals |

From a client's viewpoint the steps are viewed as:

- | | |
|---|---|
| 1. Accept our invitation | 5. Achieve concurrence on your plan |
| 2. Assess your present wealth and future objectives | 6. Put the plan into action |
| 3. Engage us to serve you | 7. Monitor your plan |
| 4. Develop your plan | 8. Build on continuous wealth enhancement |

9:45 - 10:45 a.m.

 $P \times K \times T = WEM^{\text{TM}}$

Learn three important ingredients to enhance your clients' wealth.

1. **Process**
2. **Knowledge**
3. **Tools & Technology**

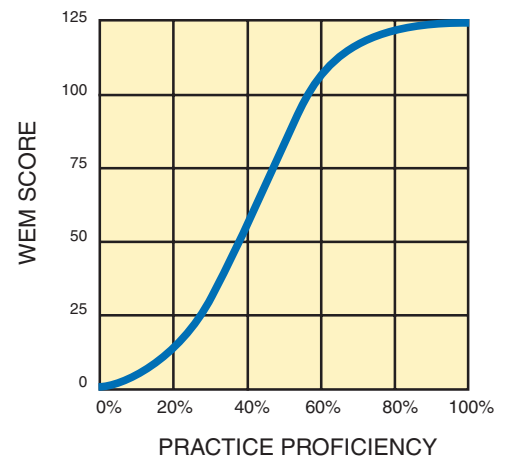
The Wealth Enhancement Measure™ evaluates your effectiveness with the above components. Positive changes to these variables will increase your Wealth Enhancement Measure™.

In the early going, the impact on your proficiency with changes in Process, Knowledge, Tools & Technology are modest.

As you progress, the impact of continued change becomes more pronounced. Eventually the impact begins to taper off and appear less dramatic.

Many advisors have incredible depth of knowledge but lack the process and perhaps the technology to put it to good use. A Wealth Enhancement Practitioner™ works to increase all three variables.

Our simple process helps advisors determine their current WEM. Advisors can then identify specifically what they need to do to make quantum leaps in productivity.



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10:45 - Noon

Defining your Services

You must define your unique selling proposition, or “distinctive value”. This is what differentiates you from thousands of others.

Your unique value is best understood by a prospective client when it is a specific service you offer.

Day 1

10:45 - Noon

Defining your Services (cont.)

Moreover, without a tight definition it's very difficult to develop a process to routinely supply that level of service.

You will learn a methodology to specifically define the levels of service you can comfortably offer your clients. These services will be crafted to:

- Showcase your distinctive value; and
- Generate the maximum amount of revenue associated with the value of the services provided.

In addition, our unique methodology clearly identifies the necessary infrastructure ingredients to supply that specific service level.

Once this process is completed clients will know exactly what to expect, allowing advisors and advisory staff to focus on meeting, and exceeding, clients' expectations.

1:00 - 2:30 p.m.

Targeting and Approach

Knowing that you are far better off by identifying a target market is important. However, maybe that knowledge isn't really effective, because the vast majority of advisors have failed to develop a target market. We believe one of the reasons why is that the methods for doing so are typically quite complicated.

Our workshop simplifies the process, allowing you to quickly identify your ideal client profile and target markets. Once completed the best means of approaching prospects can be determined.

You will learn a number of highly efficient methods to increase appointments to showcase your distinctive value. These methods include referrals and dinner presentations (with twists!). These are relatively low cost and highly controllable.

2:45 - 5:30 p.m.

Qualifying and Engagement

Engagement agreements are not yet mandatory for everyone; they likely will become so. However regulatory demands are not the point. If you are not using engagement agreements you are wasting a huge business opportunity. Advisors who follow our Qualifying and Engagement process often control all of their clients' assets. This is not accidental.

In addition to financial rewards, engagement agreements are now extremely important for another reason, to limit legal liability. And if all of that isn't important enough, consider the fact that there are also numerous "soft" rewards for using engagement agreements. It is professionally satisfying to be thought of as an "advisor" to a client, as opposed to a sales person who is continually asking clients to do transactions.

You will learn how to get clients to engage you, how to craft engagement agreements, and how to lay a sound foundation for permanent client relationships.

Equally as important, you will learn how to use the new engagement paradigm as a catalyst to reposition your clients from the old world of transactions to the new world of problem-solving advice.

Day 2

8:00 - 9:00 a.m.

Discovering

Enhancing your clients' wealth means knowing a fair amount about them. Historically, gathering this information from a client was very laborious, time-consuming, and awkward, for both advisor and client.

You will learn new methodologies to leverage all of the data that you've been allowed to collect over the years. The methodology also provides a process to facilitate ongoing data collection right from KYC information.

Done properly, you are able to create meaningful and highly valuable reports for your clients with each bit of new information that is gathered.

The key benefit of a definitive modular data collection process is that you capitalize on the information you have in the most time efficient manner possible.

9:15 - 10:00 a.m.

Preparing Reports

Professional financial advice must be rendered in writing. And for the most part compliance rules insist this be so. Effectively servicing clients means you must be able to quickly develop highly customized reports. In the past, this proved to be a stumbling block for many advisors. Today however, what was once a stumbling block now becomes a process. Our program demonstrates how this is possible.

By harnessing technology you are able to provide: investment policy statements, retirement life goals analysis, education planning analysis, needs on death and disability analysis.

The benefits to using technology to develop accurate, attractive and customized reports for clients are numerous. They include improved compliance, better informed clients, and ultimately, higher revenue per client. Clients are more likely to follow your advice when it's articulate, focused on them, and documented in writing.

10:00 - 11:30 a.m.

Presenting Solutions

Written reports should include a summary of the client's current position, an analysis of their situation relative to their goals and objectives, as well as advice and recommendations to help the client achieve their objectives. An important part of the Wealth Enhancement Process® is how you present that plan. There are three very specific objectives.

- Clearly articulate the problems and opportunities you have identified to the client.
- Identify the assumptions used in any analysis that forms part of the plan. You must also ensure the client understands the need for regular review so the assumptions and other aspects of the plan can be adjusted as things change.
- Focus the client on the need to implement the advice and recommendations to avoid having the plan become a worthless document. This motivation to put the plan into action is your highest priority.

You will learn how to present your planning reports to clients, with the focus on the primary objectives of helping them understand, accept and implement the plan so they can fully benefit from your advice and recommendations.

11:30 - 12:30 p.m.

Implementing

Inaction is worse than nothing. Yet many plans are sitting around gathering dust. That's often because the financial plan was not the result of a process; it was simply a free service that was provided on a periodic basis. Planning in this fashion will seldom cause behavioral change.

An important part of the Wealth Enhancement Process® is learning how to motivate clients to act with some degree of urgency.

You will learn simple and straightforward techniques that ensure implementation. Best of all, a client will never feel pushed, but rather cared for.

1:30 - 2:30 p.m.

Overseeing The Action Plan

The action plan is the glue that holds the Wealth Enhancement Process® together. With a methodical, logical action plan you and your client will always know what's next.



Day 2

The action plan drives all the steps needed for the client to move inexorably towards the achievement of all of their goals and objectives. It generally runs over 12 to 18 months. The action plan keeps the Wealth Enhancement Process on track.

You will learn how to use action plans to keep your client on track and ensure plans are implemented. The benefits of developing and adhering to a concise action plan are many. First and foremost, things actually get done, and wealth enhancement starts to be realized, i.e. the client's wealth, and also your own.

2:45 - 3:15 p.m.

Building Loyalty And Referrals

Referrals are often conducted as an activity you do periodically. Nothing could be more unfortunate. Gathering referrals is a natural part of the Wealth Enhancement Process and something that should occur continuously. In fact, the whole process is set up to facilitate the gathering of referrals automatically.

We can help you master a process that results in a continuous stream of high-quality referrals. This creates efficiencies, profitability and professional satisfaction.

3:30 - 5:30 p.m.

Tools & Technology

The acquisition and use of tools and technology follow a path similar to the financial planning practices of many advisors—a hodge-podge.

Take for example "financial planning software", often it's little more than a series of financial calculators that produce simple reports designed to help sell a product or perhaps, even a service. These programs are not adequate to support a wealth management practice. However, their success can be traced to the price the Advisor has to pay to do comprehensive planning, in terms of time and resource commitments. More often than not, comprehensive financial planning software is too hard to use. Consequently, attempts by advisors to implement a comprehensive wealth management solution, where planning is the main focus (rather than product sales), result in marginal success at best.

We can show you how to take the simplicity of "planning-calculators" and combine it with a powerful Wealth Enhancement Process®. We can demonstrate easily used tools to develop comprehensive wealth management plans on a modular basis.

The same can be applied to most Web sites. They tend to be online brochures with very little value-added for the client, or prospective client. These are not active sites, and certainly are not integrated into an advisor's practice.

Most Web sites tend to be uni-directional. Advisors, for the most part, have yet to understand how their Web site, and the Internet in general, can be a proactive and profitable part of their practice.

We will show you how to turn your technology "patchwork quilt" into a seamless and powerful aspect of your practice.

Day 3 Bonus half-day workshop

8:30 - 12:30 p.m.

Workshop — Fine Tuning Your Success Plan

At the conclusion of the 2-Day workshop you will have the information you need to know "what to do" and "how to do it" to create a Wealth Enhancement Practice™. During this bonus half-day workshop you will:

- Identify any practice deficiencies; and
- Create the Wealth Enhancement Process® action plan.

We will focus on what specific actions you need to take to fully implement the Wealth Enhancement Process® in your practice. This may involve identifying major or minor changes in infrastructure, or just a little bit of fine tuning, perhaps adding some new technology or new techniques for client acquisition.

We will work with you to identify what you want and how best to achieve it. At the very least we should be able to show you how you can double your revenue over the next three years.

12:30 - 1:30 p.m.

Closing Luncheon

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11 Key Benefits of the Wealth Enhancement Process®

1. Boost your revenues from all sources: fees, assets, insurance
2. Examine methods of fully conditioning prospects to engage you . . . and get paid for it
3. See how to turn compliance drudgery into a valuable service
4. Find out how to screen prospects to identify the ones who will become great clients . . . and not waste your time with "do-it-yourselfers"
5. Learn how to create "prescriptions" that your clients take to solve problems
6. See how you can get referrals without asking
7. Master a process to get clients to look forward to your valuable advice. . . and getting 100% implementation
8. Provide comprehensive wealth management for your clients without spending hours and hours behind a computer screen
9. Learn how you could transform your practice to fee-based without taking a drop in income
10. Leverage the power of the Internet by bringing Web-enabled financial planning to your desktop
11. See how to turn your Web site into a powerful aspect of your practice

The Wealth Enhancement Process® is an eight step model. The 2-Day Workshop is a full agenda that delves into each of the eight steps.

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Who Should Attend The 2-Day Workshop

- Insurance advisors who are working towards a larger investment asset base
- Mutual fund advisors who are endeavouring to increase their insurance revenues
- All independent advisors who want to enhance their fee revenue
- Brokers who can exercise their own entrepreneurial style
- To increase practice efficiency we recommend associate advisors & financial planning assistants attend
- Company Presidents, Managing Directors and Partners of dealers, financial planning firms, and managing general agencies
- Functional heads of sales, marketing, compliance, and human resources. Also branch managers, national sales and marketing managers

Registration



**You can register for the Wealth Enhancement Process®
2-Day Workshop at www.wealthenhancement.ca**

See registration form at the Web site for tuition pricing.

*See our Web site for more information and Workshop dates,
times and locations.*

*You can also find out how other advisors have benefited from
what they have learned.*

