Sign up form POM Planning's two day training in Las Vegas—September 22-23, 2014

Our Time Tested Training is Coming Back to Vegas!

Our firm has exploded with growth. We've brought on over 140 new advisors in the last 18+ months and are the *fastest growing RIA* at the 7th largest custodian in the industry. Why? We have something unique others do not:

-Conservative funds that have an average Beta of .3% (approximately 70% less volatile than the S&P 500) with returns that have beaten the S&P 500 over the last 5, 10, and 20 year periods.

Unique industry training—we teach advisors among other things:

-how to utilize our easy-to-understand money-management system to bring on 7 to 10 new clients per month and millions of dollars in new business.

-how to be "Field Savvy" so they are not afraid of ANY competition. This is the brokerage-statement-analysis training we do.

-how to fully understand how to use the tax return to create more opportunities to pick up AUM and fixed life and annuity sales.

-how to dismantle the advice offered by brokerage firms and banks that are forced to sell clients on their "buy-and-hold" models.

-how to understand the ease of using a three-bucket system to manage risk and to help determine a client's investment risk tolerance.

For more information on training, go to www.pomplanning.net/training

Three Special Guest Speakers

We are very excited that three of our managers will be speaking in Vegas. Each will go over their unique low risk/high return philosophies so you can understand how they create high returns in a low risk environment. One manager has gone 23 years without a negative year, one has gone 17 years without a negative year (both with 70-80% less risk than the S&P) and one has a unique S&P 500 linked strategy with returns that are 38% better than the S&P with 50% less risk.

Not Securities Licensed Yet?

We know there are thousands of non-securities licensed advisors who are on the fence about whether to obtain a license. If you are one of them, this seminar is a must to attend. You will learn specifically the power of using the POM Planning platform to pick up millions in AUM and how the platform will increase your fixed life and annuity sales.

Proven Success

The average newly licensed advisor who comes on board with our platform will gather $2-$4 million a year in new AUM.

The average seasoned securities licensed professional will gather $5-$10 million in new AUM ever year.

Because of our simple three bucket approach, insurance licensed advisors who come on board typically double their fixed product sales (FIAs and/or EIUL)

There is no doubt our training and low-drawdown risk/tactically managed strategies are second to none!

Name as it appears on your credit card:

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Address : ____

City ________________________ State _____ Zip ________

Phone ______________________

Email ____

________ I am currently Series 65 licensed (Yes/No)?

________ I am already an RIA (Yes/No)?

Credit Card Payment: ____ Visa or ____MC Card Number **Cost $150**

#____

Exp. Date:_________ 3 digit ID on the back of the card ______

To make hotel reservations at **Vegas's Luxor hotel**, call 877-386-4658 and use **STRA14P** as the discount code ($56 a night per room).

Mail or fax this form to 3365 Circle Dr., St. Joseph, MI 49085 -- Fax: **313-887-0532**. Phone: 949-485-2598. The address above needs to be the billing address for the credit card. If you have questions, please e-mail info@pomplanning.net or call 949-485-2598.

Investment advice is offered by Horter Investment Management, LLC, a Registered Investment Adviser. Insurance and annuity products are sold separately through Horter Financial Services. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions, Trust Company of America, Jefferson National Monument Advisor, Fidelity, and Security Benefit Life.

Sign up to learn about a new FIA Selling System that actually works: Las Vegas—Sept. 24th, 2014

Learn about our Proven FIA Selling System

How many marketing strategies have you tried that have failed? If you are like most advisors, the answer is—far too many.

Most advisors have tried everything from postcard mailings, to dinner seminars, to Google ad clicks, etc. Virtually all of them fail for one reason or another.

Too many advisors have responded to ads for "free leads" only to find out that there is no such thing as "quality" free leads.

It's time to stop looking for a program you "hope" will work and start using a program you *know will work*.

Our FIA sales system has been perfected by an individual producer who has averaged $30 million in FIA sales each of the last nine (9) years.

Coaching—the difference between other FIA sales systems and ours is the coaching. This system has generated over $24 million in commissions for the creator of the program, and now he is teaching it to other advisors.

Advisors will be coached from implementation to celebrating their success. The goal with our platform is for advisors to sell at a minimum $1 million a month in new FIA sales.

Can't be done? Too good to be true? Wrong!

Over the last 18 months, dozens of advisors have started using our platform and are now averaging $1 million a month in new premiums.

Advisors who come on board are given all the needed tools; so when they leave the boot camp, they are armed with everything they need to become mega-producers. We don't' give you crummy "free" leads. We *teach you how to generate your own leads* so you can create as many as you want each year for the rest of your career.

Don't wait to sign up

Our Vegas **½ day seminar** will be an introductory look at our unique platform and where advisors can meet the coach/mentor who created the program. Not that many need an excuse to come to Vegas, but if you need one, you now have it. Sign up now before we fill up.

Endorsement

I've avoided endorsing an FIA selling system for over ten years. I've never found one that I thought lived up to its hype. For the first time ever, I'm officially recommending an FIA sales system.

Why? Because this system is client focused and has been proven to work.

This program will be career changing for advisors who start using it and I strongly recommend you come out to learn more about this unique program.

Roccy DeFrancesco, JD; Founder of The Wealth Preservation Institute

Name as it appears on your credit card:

____

Address : ______________________________________

City ________________________ State _____ Zip ________

Phone ______________________

Email ____

________ I am currently Series 65 licensed (Yes/No)?

________ I am already an RIA (Yes/No)?

Credit Card Payment: ____ Visa or ____MC Card Number **Cost $50**

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Seeking Alpha α

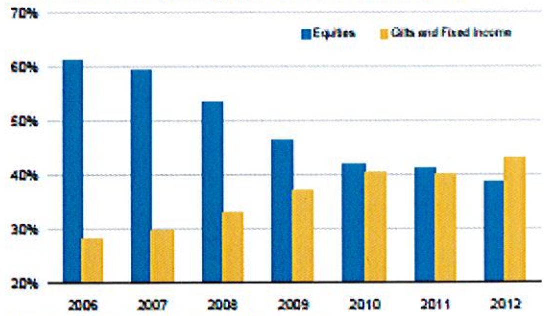
Demographics And Rates

Feb. 8, 2014 1:23 AM ET
by: AdvisorShares

Heather Rupp, CFA, Director of Research for Peritus Asset Management, the sub-advisor to the AdvisorShares Peritus High Yield ETF (NYSEARCA:HYLD), analyzes how demographics may play a bigger role in shaping the fixed income space.

A prevalent thought seems to be that we are in the midst of a "great rotation" from bonds into stocks, which will continue to propel stock prices higher. This is a great theory and makes for nice headlines, but looks more like wishful thinking by Wall Street. The reality is that demographics are destiny and the shift instead into fixed income from equities is in the beginning innings. The following chart and quote from Morgan Stanley sum it up nicely.[1]

Secular shift from equities into fixed income



Source: Purple Book 2012, Morgan Stanley Research

Published by Morgan Stanley Research on October 8, 2013

Ageing demographics mean regular income, capital preservation and lower volatility are key

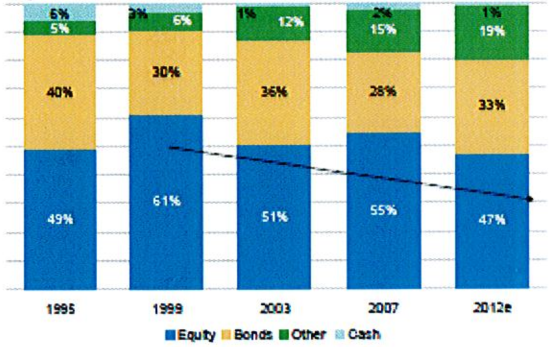
> *We expect that ageing demographics will subdue the strength of this rotation relative to history and will drive convergence between the Retail market and the retirement market. The reduction in equity allocations for the >60 age bracket over the past decade (based on ICI data for the US market) plus the ageing demographic (consultants estimate that within five years nearly 75% of Retail assets will be owned by retirees or those close to retirement) clearly call into question the sustainability and strength of this rotation back into equities. By the end of the decade, the weight of Retail money will be in decumulation phase, as it is in Japan today. We expect that regular income, capital preservation and lower volatility outcomes will be the key focus of this investor group.*
>
> *Published by Morgan Stanley Research on October 8, 2013*[2]

Bottom line is that the "decumulation" phase is just beginning in most developing countries. The statement that **within 5 years, nearly 75% of retail assets will be owned by those retired or near retirement** is almost shocking. Just how much of the world's assets are held by retail? Morgan Stanley recently released a report estimating that approximately $89 trillion of investible assets exist globally and of that about 60% is institutional and 40% retail.[3] This translates to approximately $36 trillion in retail assets globally. Those at retirement age in all countries don't care about Ibbotson charts or expected returns. They want tangible income and principal protection.

The demand is also there on the institutional side, with institutional investors now beginning their aggressive move toward LDI (liability driven investing). LDI is being used not only by insurers, but now by the global defined benefit ("DB") plan market. Keep in mind that defined benefit and defined contribution pension plans encompass a significant portion of that 60% of global investible assets that is attributed to institutions. As equities have soared over the past five years, many of these large DB plans have seen their funding ratios come close to 100%. Originally, our thinking was that these plan sponsors would continue to "game" pension accounting keeping equity allocations high. What we mean is that pension accounting is pure voodoo; "expected returns" of asset classes based on historical numbers enter into the way DB plans have to fund their liabilities. Plan sponsors seem to be choosing LDI as a way to "immunize" this liability rather than roll the dice with equities.

LDI is similar to banks running a fully hedged book. When interest rates rise, the present value of pension plan liabilities fall. But of course when rates rise, most bond prices fall offsetting the liability gains. Conversely, when interest rates fall, the present value of liabilities rise offset by a gain in bond prices. Ultimately it is expected that the desire for those running U.S. pension plans to match liabilities will encourage "de-risking," moving away from equities into the fixed income realm. We have already seen evidence of this de-risking globally.[4]

Global Pension schemes at 47% equity allocation in 2012, down from 61% at the 1999 peak, but we expect substantial further de-risking from equities

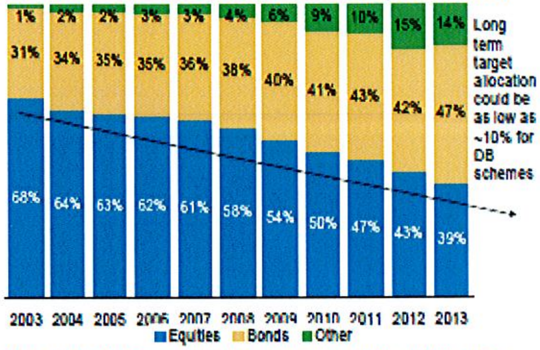


Source: Towers Watson Global Pensions Asset Study, Jan 2013, Morgan Stanley Research. Note Towers Watson estimate for 2012

Published by Morgan Stanley Research on October 8, 2013

For instance, in the United Kingdom, equity allocations have fallen from 68% to 39% over the last decade, and could ultimately fall as low as 10% for defined benefit plans.[5]

Longer-term de-risking theme for Anglo-Saxon DB schemes despite equity de-allocation to date – UK has fallen from 68% to 39% over the past decade



Source: Mercer 2013 European Institutional Asset Allocation Survey, Morgan Stanley Research

Published by Morgan Stanley Research on October 8, 2013

The point we are trying to make is that demand for bonds and other fixed income asset classes is coming from both the retail and institutional investor and that demand is expected to accelerate as the trend of de-risking away from equities and into fixed income is firmly in place. We expect the demand for Treasuries and other fixed income securities to remain strong, and even accelerate as demographics become more of a factor. We would expect that this, along with the economic headwinds, will constrain rates going forward.

[1] Hamilton, Bruce, Matthew Kelley, Anil Sharma, Andrew Sheets, Anton Heese, and Matthey Hornbach. "Great Rotation? Probably Not," Morgan Stanley Blue Paper, Global Asset Managers, October 8, 2013, p. 13.

[2] Hamilton, Bruce, Matthew Kelley, Anil Sharma, Andrew Sheets, Anton Heese, and Matthey Hornbach. "Great

Rotation? Probably Not," Morgan Stanley Blue Paper, Global Asset Managers, October 8, 2013, p. 20.

[3] Hamilton, Bruce, Matthew Kelley, Anil Sharma, Andrew Sheets, Anton Heese, and Matthey Hornbach. "Great Rotation? Probably Not," Morgan Stanley Blue Paper, Global Asset Managers, October 8, 2013, p. 15.

[4] Hamilton, Bruce, Matthew Kelley, Anil Sharma, Andrew Sheets, Anton Heese, and Matthey Hornbach. "Great Rotation? Probably Not," Morgan Stanley Blue Paper, Global Asset Managers, October 8, 2013, p. 17.

[5]Hamilton, Bruce, Matthew Kelley, Anil Sharma, Andrew Sheets, Anton Heese, and Matthey Hornbach. "Great Rotation? Probably Not," Morgan Stanley Blue Paper, Global Asset Managers, October 8, 2013, p. 18.

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