




Women & Income™

 Wealth2k®



Revolutionize Your Practice

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Introduction

Sometimes you can be so close to an issue that you miss what should be simply obvious. Having worked in the retirement income planning field since 2004 and having developed platforms that have enabled financial advisors to attract \$70 Billion in investment assets, I should have foreseen that control over most wealth assets inevitably passes to women. Better that I arrived at this understanding late than never.

Regarding this largest wealth transfer in history, a great deal of research has been produced that quantifies the money in motion- \$30 trillion by the end of this decade. *McKinsey & Company*, *BCG* and *The American College* are just a few of the organizations that have studied the issue. Women, indeed, are the new face of wealth.

In recent months we have noted that a number of asset managers and insurers have been highlighting the importance of the Boomer women's market. Some are sharing their own research findings and whitepapers with advisors. All of this information is good in that it places increased focus on the monumental, demographically driven shift in asset control. What's been lacking, however, is the emergence of a practical solution that enables advisors to turn theoretical opportunity into actual new client acquisition and AUM growth. *Women & Income™* fills this void.

The most ambitious project in Wealth2k's history, *Women & Income™* is much more than a set of tools. Rather, it's a new business model that addresses the most important dynamics of a successful business: attracting customers, a timely product that is in the customer's best interest, competitive advantage vis-à-vis other advisors, territorial protection, scalability, exclusivity, and enterprise value-enhancement.

Whether you are a male or female advisor, I believe that you should view the unprecedented transitioning of \$trillions to female control as an equally unprecedented opportunity to revolutionize your practice. We've developed *Women & Income™* as the practical answer to realizing what is truly possible during these next exciting years.

David Macchia

Founder, Wealth2k, Inc.



THIS IS THE CLASSIC OPPORTUNITY THAT IS

Not for Everyone!

When it's available to **ONLY 500 PEOPLE** in the entirety of the United States, then, yes, it's not for everybody.

The fact is, Women & Income™ is as far from “common” as one can imagine. Start with the market focus. **This is the first retirement income solution that's ever been crafted specifically for the women Boomer market.** Crafted for their needs and their concerns.

For the financial advisor, **Women & Income™ surpasses other retirement income solutions in ways large and small.** It addresses a financial opportunity so incredibly large it's challenging to get one's mind around it: \$30 Trillion by the end of the decade. But it's not the scale of the available investment assets that compelled Wealth2k to create Women & Income™. Rather, it's the cultural and demographic dynamics that drive our business and that are likely to inhibit financial advisors' success unless successfully addressed.



Financial Advisors are Overwhelmingly Male

As you know, financial advisors are overwhelmingly male. And according to research, many male advisors are not effective in working with women. The research on this topic is clear and easily available if you wish to dig into it. *McKinsey & Company, Boston Consulting Group, The American College, Merrill Lynch* and many other organizations have looked at the issue. For too many male advisors, the current state is simply problematic. Unless males begin to do a better job of relating to Boomer women, their professional futures are likely to be less fulfilling than otherwise possible.



Male Advisors are Often Fired by Widows

Already we know that when husbands die, there's a high probability that the male advisor will be fired by the widow. We believe that *Women & Income™* will help you avoid that outcome.

Moreover, we believe *Women & Income™* will help you attract more women clients in the first place. How? We've built systems for client acquisition on Facebook that we guarantee will bring you 20 qualified leads each and every month. What's a "qualified" lead? Not just a name and address but rather an actual attendee to one of your online or in-person seminars.



Women & Income™ as a Career Move

Think of *Women & Income™* as a defined path to follow- a well-conceived career move to increase your professional and financial success both in the near term and long term. Like we said, it's not for everybody. This is a system of exclusivity that's high-end, intelligently focused, timely, much-needed and lucrative.

Review this website and if you feel you are a candidate for *Women & Income™*, schedule an interview by visiting:

<https://go.oncehub.com/DavidMacchia>.

Alternatively call Wealth2k at 1-800-200-9404

Community and Mission

An opportunity to become part of something bigger than yourself.

Women & Income™ is a community of like-minded advisors who will strengthen each other through support from seasoned peers. Your current business model may have you working alone, and you may be quite successful already. But there is strength in numbers and real power that comes from having the support of a whole community. When a group of individuals is devoted to a noble mission, facing similar challenges, agreeing upon a common definition of success, motivated by proper incentives, including the potential for financial rewards, then every member of the community enjoys the greatest chance of achieving maximum success.

Exchanging your ideas with colleagues and collaborating with fellow advisors is a key to increasing productivity and professional satisfaction. Making meaningful connections with peers is also a way to hold yourself and others accountable. Gaining the encouragement of your peers offers tremendous rewards and keeps one motivated.

Our Mission

Our shared mission is to help American women enjoy financial security in retirement. This sounds straightforward but there's a lot that goes into it.

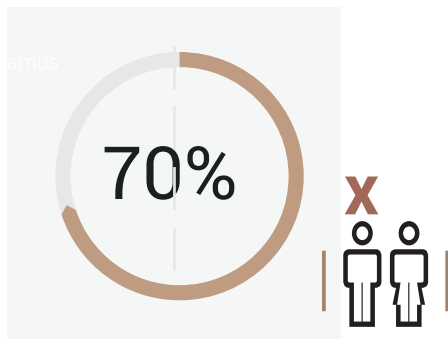
Since 2011, when the first Boomers reached age 65, we've experienced an unprecedented, eleven- year bull market in equities. This, combined with near zero interest rates, has shifted the dynamics of retirees' investing decisions to embrace more risk, not less. With stocks seeming to only increase in value, advisors with true income planning skills know that lots (probably millions) of income planning "sins" have been committed by advisors using systematic withdrawal strategies that provide no protection against either Timing Risk™ or longevity risk. This has left many retirees exposed to financial dangers in ways that can devastate their retirement security. What happens to retirees with poorly constructed retirement portfolios when equity prices inevitably decline? What will be the impact on Boomer women's nest eggs? Their levels of monthly income? And their capacity to have income that lasts?

In part, then, our mission is to educate. We must demonstrate that there is a superior way to generate monthly retirement income, one that better manages risks while also promoting a woman's capacity to remain appropriately invested through all market conditions. Educating women on the many advantages of Hybrid Time-Segmentation® is a critical first step. This we will do in a variety of ways, but notably using digital tools for delivering education online.

WHY DID WEALTH2K® DEVELOP WOMEN & INCOME™?

Because, man, you have a problem!

Widows fire the male advisor
70% of the time



\$30 Trillion
2030

By 2030, American women are expected to control much of the \$30 trillion in financial assets that baby boomers will possess, a potential wealth transfer of such magnitude that it approaches the annual GDP of the United States.

Source: BCG

Research shows that male advisors tend to be ineffective in relating to Boomer women. **That's why widows fire the male advisor 70% of the time.** The truth is males need new insights and skills in order to best serve Boomer women investors. If you're a male advisor who gets this right, you'll have one of the keys to a revolutionary business opportunity.

Women & Income™ provides a **female-led coaching program** to give you the skill set you

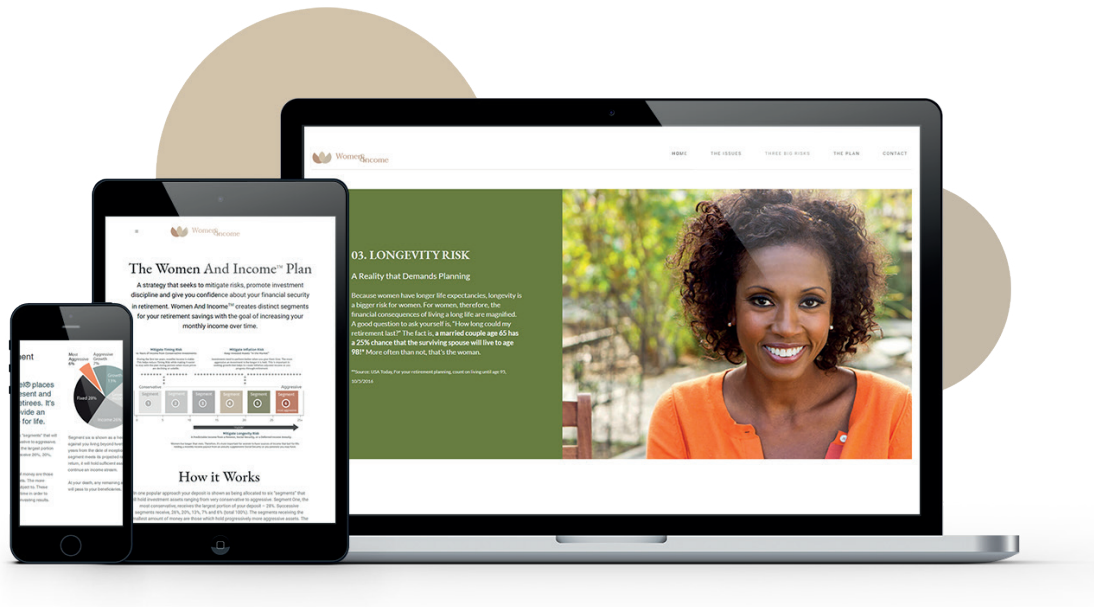
need to maximize your personal success. But you need even more than coaching.

Women & Income™ sets a powerful new standard in marketing specifically designed for Boomer women. With guaranteed leads, combined with protected territories, participating advisors have a clear path to achieving outsized growth. Financially, there's so much at stake. A seismic shift in the scale of wealth women will control has begun to unfold.

Miss out and you effectively sacrifice your future success. Our message is, don't miss out! **Be one of only 500 financial advisors in the U.S.** who will offer Women & Income™.

Women & Income™

A BRILLIANT ANSWER FOR A BRILLIANT BUSINESS OPPORTUNITY



Unmatched Software

Industry-leading income planning software creates a more understandable and compelling personal plan for generating monthly retirement income.

- Base the plan on targeted income or client's investment balance
- Dynamic segmentation (2-9 distinct segments)
- Incorporate Social Security, pensions or other “flooring” sources
- Integrate annuities with flexible start dates
- Discrete Reserve Account for parallel liquidity needs
- Target an ending balance
- Funding & Tracking reporting
- Data integration with select platforms



Build an income plan that creates clarity on critical issues. Clarity leads to confidence which leads to consolidation of investment assets.

With Women & Income™ expect to routinely **win 100% wallet share.**

The Women & Income™ Personalized Analysis

The Personalized Analysis featuring innovative on-screen presentation to maximize the visual impact of your online meetings.

Make an impact that's unmatched!

It's been said that a goal without a plan is just a dream. In retirement income planning, "the plan" takes on outsized importance. The Women & Income™ Personalized Analysis is the roadmap for enhancing your female clients' financial security in retirement.

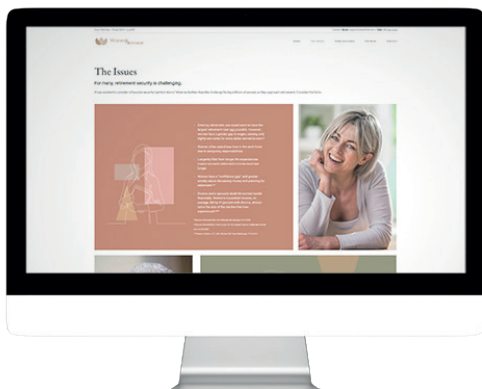
The Personalized Analysis:

- Identifies her key objectives
- Allocates her savings
- Defines how much risk to take
- Mitigates her key risks
- Illustrates projected results.
- Provides confidence and peace-of-mind

The Covid-19 pandemic ignited a sharp increase in the number of online meetings between advisors and their clients and prospects. Women & Income™ delivers the dynamic client experience and stunning visual impact that conveys an incredibly impressive online meeting.



Brilliantly designed **digital sales and marketing tools** differentiate you in the most lucrative of all markets.



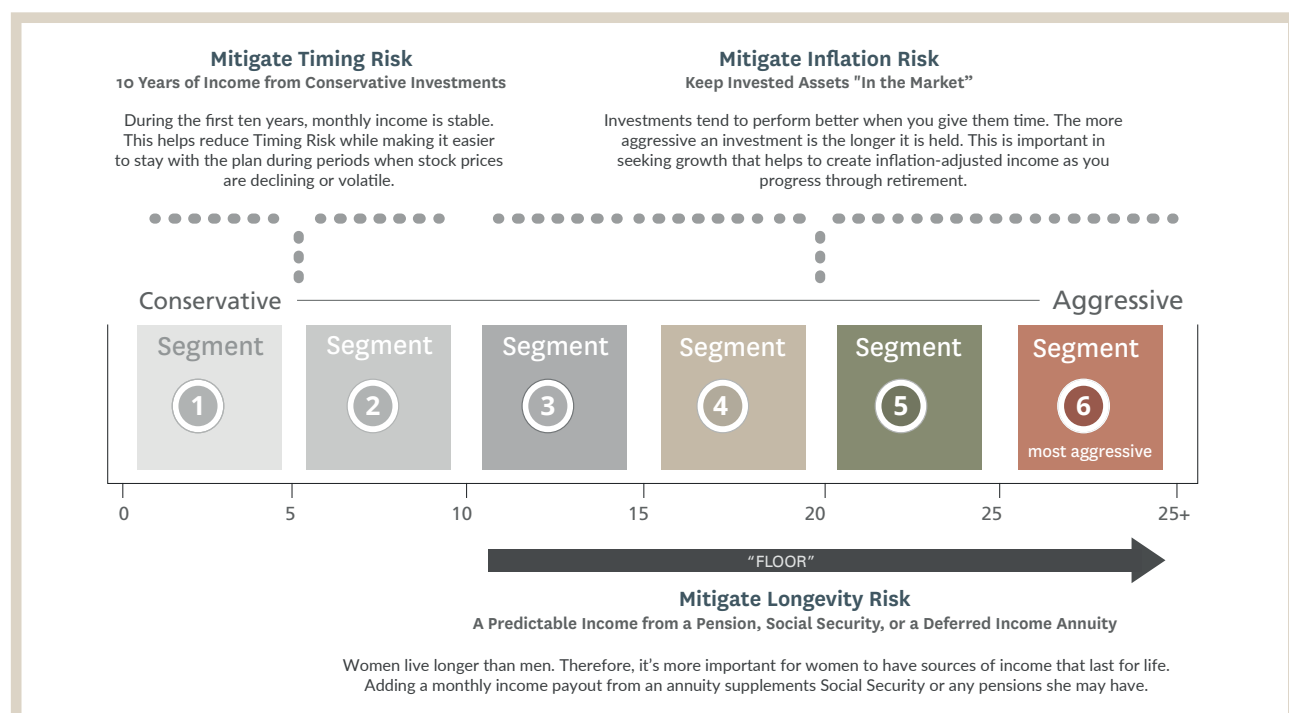
- Personalized advisor website
- High-impact, exclusive marketing presentations
- Workshop/Seminar module
- Proprietary client education concepts
- Public relations services.
- Facebook and Google AdWords marketing campaign
- Cable TV ad

Hybrid Time-Segmentation® (HTS)

A powerful, long-term strategy for generating lifetime, inflation-adjusted income. The communications tools to deliver it.

No strategy more effectively combines at-risk investments and safe-money products. It's the key to helping women Boomers create income security in retirement. Transparent, consumer-oriented and confidence-building, HTS provides practical, real-world advantages that help investors remain invested through all market conditions. HTS is the way to mitigate a series of "big risks" that can derail a woman's retirement security.

- Ideal strategy for the Constrained Woman Investor®
- Elegant combination of "bucketing" and "flooring"
- Helps female investors remain fully invested
- Unmatched context for product selection
- Creates direct linkage between product recommendations and The 3 Big Risks® framework
- Seamless integration of at-risk and safe money assets including income annuities
- Transparent, understandable, built for how a woman best organizes her financial priorities
- Prioritizes risk mitigation
- Outcome-focused for how she sees her future
- Addresses significant compliance concerns
- Significant advantages over systematic withdrawal (SWP)

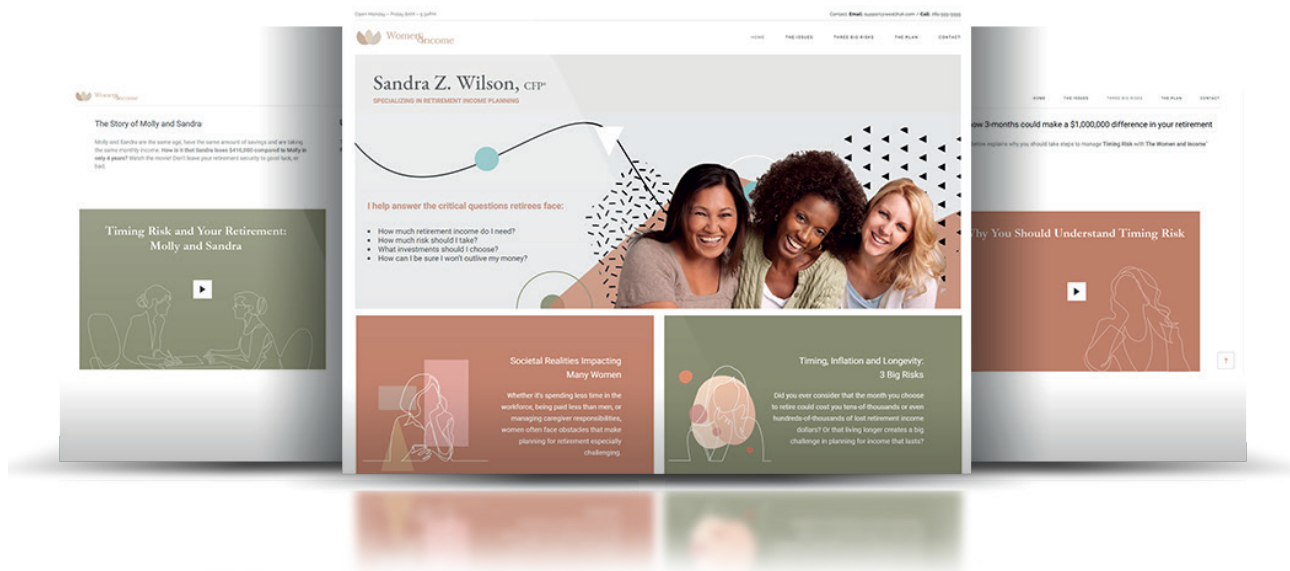


Women & Income™ HumanRobo®

HumanRobo® sets a new standard for communications from an advisor's website.

The HumanRobo® website creates an unmatched, high-end impression that immediately differentiates you from other advisors.

It utilizes videos to educate the prospect on our proprietary concept **TIMING, INFLATION** and **LONGEVITY - The 3 Big Risks®**.



Women & Income™ Delivers the Key to Growth

Want to grow the assets you manage? **Get 20 perfectly qualified leads every month!** Innovative marketing enables you to schedule your online or in-person events, up to one per month, with a minimum of 20 attendees.



- 20 monthly leads included with your subscription
- Entirely done for you
- Built around seminars that showcase you
- Turnkey and automated
- Drives local prospects to your Women & Income™ website
- Personal dashboard for real-time monitoring of lead generation
- Daily lead reporting and lead-nurturing content
- Custom additional "squeeze" pages



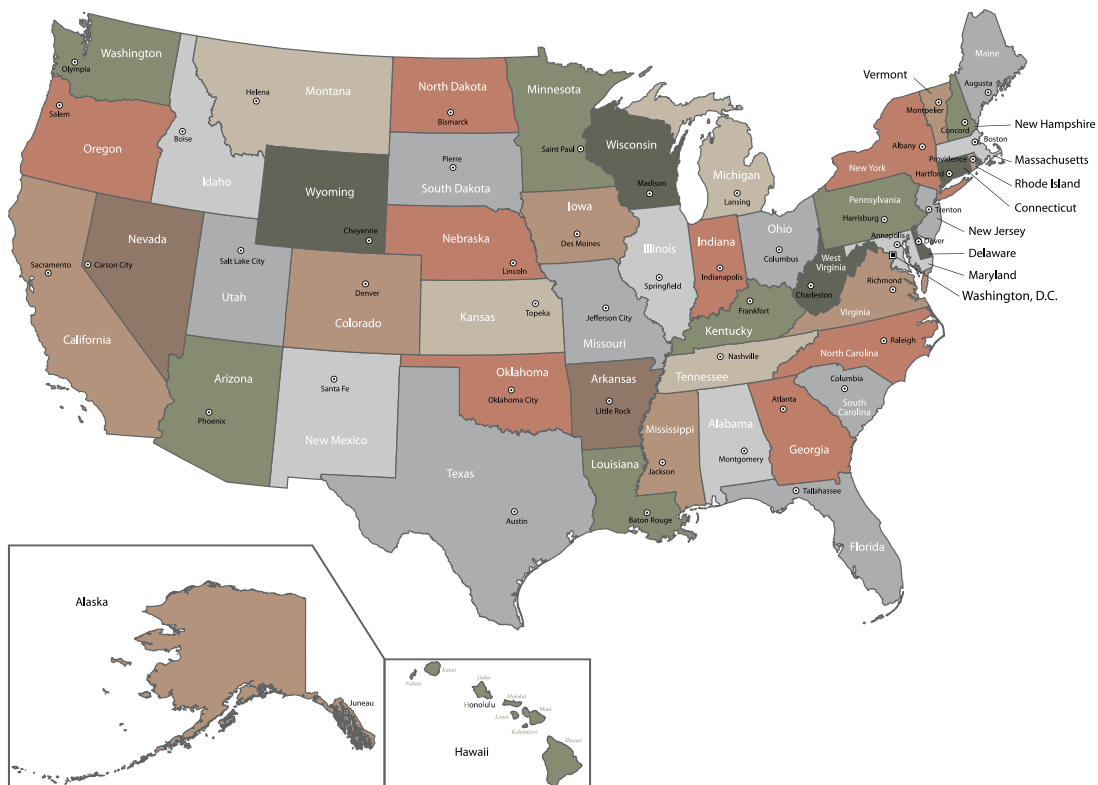
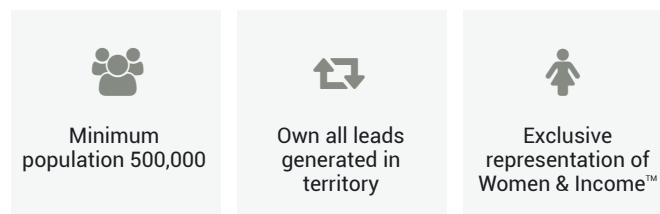
The Very Definition of Differentiation

BECOME THE EXCLUSIVE ADVISOR WHO OFFERS WOMEN & INCOME™

The only thing better than offering a great program is offering it exclusively!

Each participating advisor (and there are only 500 in the United States) will have an exclusive, protected territory in which to operate. You can become, therefore, the sole advisor who offers Women & Income™ in your locale. That means that any leads generated in your territory belong to you. It means that you will be publicized as the Women & Income™ representative in the local press. It means that you can completely sidestep your competition! It means durable competitive advantage. We believe there is no better way to align yourself for greater success.

Take advantage of this unique opportunity to lock-in your Women & Income™ territory.





Expert Coaching from Marcia Mantell

ACQUIRE THE SKILLS YOU NEED TO MAX OUT YOUR SUCCESS

Marcia Mantell, a nationally-recognized expert in retirement income planning, provides advisor coaching for Women & Income™. The author of two books on retirement planning for women, Marcia has a wealth of experience in helping advisors maximize their success working with women investors.

Marcia will provide two personal coaching sessions to teach you the unique skills and insights she has developed. She is also able to serve as an ongoing resource as you expand your business with Boomer women.

Marcia Offers

- ✓ Advisor coaching
- ✓ Proprietary presentations such as *"Why Sex, Sports and Scare Tactics Won't Work with Women."*
- ✓ Client meetings (Zoom)
- ✓ Planning consultations
- ✓ FA event presentations
- ✓ Expert advice on Social Security & Medicare
- ✓ *"Ladies Night Out"* - presentations and conversations about retirement

These targeted presentations are specifically designed for divorced women, widows, or married women

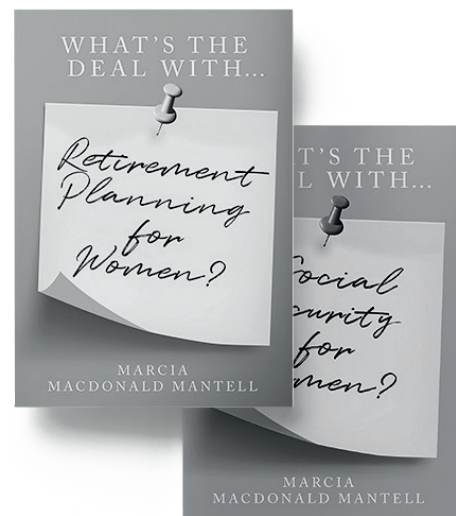
Marcia Mantell Client Seminars

- ✓ *Cliff Diving: Taking the Retirement Plunge*
- ✓ *Top 10 Tasks to Tackle Before You Retire*
- ✓ *Become a Financially Fearless Female*
- ✓ *A Spotlight on Womens' Financial Literacy*
- ✓ *Staying Happily Married After Claiming Social Security*
- ✓ *Medicare Must-Knows for Every Woman*

Marcia's Books

"Marcia's expertise is reflected in her two books on financial planning for women. Her *'What's the Deal'* series addresses critical concerns women have related to retirement planning and Social Security. Marcia's 30-year background in the retirement business includes deep knowledge of income planning as well as the financial advisory business. Combined with her unsurpassed coaching skills, Marcia's coaching of the advisors offering Women & Income™ will be nothing less than invaluable."

- David Macchia, Founder, Wealth2k, Inc.



Become one of the **exclusive 500 advisors** who will receive qualified leads in their exclusive territories. Position yourself to capitalize on the largest wealth transfer in history.

What type of advisors should join Women & Income™? Advisors who understand that a powerful new business model is the key to growth. You should join if you are an advisor who:

- ✓ Is driven by ambition to grow your business by a minimum of \$5,000,000 to \$10,000,000 annually
- ✓ Understands the benefits of implementing a scalable solution tailored to a huge market opportunity
- ✓ Wants a turnkey solution for new client acquisition
- ✓ Wants to operate in a protected territory
- ✓ Is good at presenting in-person and/or online seminars
- ✓ Wants to work with women investors
- ✓ Wishes to maximize the value of his/her practice for transfer or sale

Costs and initial actions:

- Have an interview with Wealth2k to secure your acceptance
- Pay a **one-time territorial reservation fee of \$2,500** *Applies to the first 50 who join. Thereafter, \$10,000
- Pay the **ongoing \$2,000/month subscription fee**
- Schedule your software and presentation training session with Jason Ray, CFP®, ChFC®, CLU, CRPC, CBBF
- Schedule your two coaching sessions with Women & Income™ coach Marcia Mantell

Receive and benefit from:

- ✓ Work with Wealth2k to launch your marketing campaigns
- ✓ Schedule your online or in-person seminars
- ✓ Begin receiving 20 qualified leads every month (attendees not names)
- ✓ Schedule client meetings
- ✓ Leverage the Women & Income™ public relations services to promote yourself



Women & Income™



\$2,500*

ONE-TIME TERRITORIAL RESERVATION FEE

*Applies to the first 50 who join. Thereafter, \$10,000

\$2,000

PER MONTH SUBSCRIPTION FEE



www.womenandincome.net