

Prospective Client Meeting

You are scheduled to have a phone-based meeting with a prospective client you previously spoke with during a brief face-to face-contact. This is an opportunity for you to reintroduce yourself and Ascension to a prospect who has already stated a need for retirement savings. The discussion topic of the meeting is a retirement savings solution. Your goals are to persuade your audience to view Ascension as a place to do business, select you as their Financial Advisor, and open a retirement savings account through you.

To help prepare for this meeting, you have been provided with information about retirement savings solutions.

The exact time of your meeting to the prospective client will be listed on the calendar/schedule you are provided during the assessment. This meeting is planned to last no more than 15 minutes.

Background:

During a recent neighborhood walk-around you briefly met the prospective client, Charlie Walker, who was leaving to go to work. Charlie expressed interest in both you and Ascension, but also expressed nervousness about saving with a financial services company rather than the bank the family has been using for a number of years.

Charlie is 51 years old, married, and has two children who are in college. Charlie feels that perhaps the time has come to divert more money toward retirement, but has taken few opportunities to save for retirement for the last number of years.

Charlie is a successful graphic designer working for a number of advertising agencies and also was employed as lead designer in a start-up design firm in Chicago called Creative Solutions.

Charlie's spouse, Leigh, takes care of the children and does not work outside of the home.

Prior to your neighborhood walk-around, Charlie had not had experience working with either Ascension or you, but has met with a financial advisor in the Springfield Bank & Trust Company about education savings accounts while they were saving for their kids' education and to refinance their home mortgage.

The Current Situation:

This is your first real meeting with this prospective client whom you met during a brief face-to-face contact. This is a terrific opportunity for you to introduce yourself and Ascension in depth and the potential to open a new account.

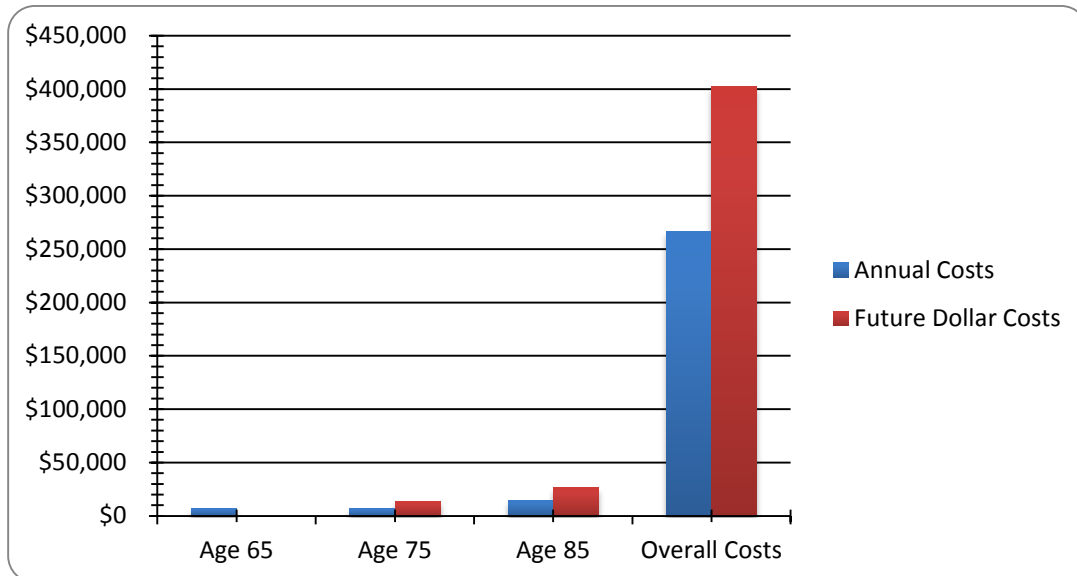
While your meeting is specifically about retirement savings solutions, this is an opportunity for you to develop this prospect, potentially gain a new client, and obtain additional referrals.

Your Goal:

Your objectives for the meeting are to communicate the value that you and Ascension Advising, Inc. provide clients. Gaining a follow-up meeting with Charlie and Leigh to persuade them to select you as a Financial Advisor, as well as open a retirement savings account through you will be a measure of success.

See information about Ascension's Retirement Savings Solution on next page

Rising Cost of Healthcare in Retirement



(Based on healthcare costs as reported by HealthView Insights® and assumed to increase 6.5% annually.)

The figures above do **not** include other costs you might incur in retirement, such as retirement home facilities, leisure, and transportation. These additional expenses can increase your cost of retirement cost by a substantial amount.

How Can I Plan For My Retirement?

After many years of working hard, you will want to enjoy the fruits of your labor by doing the things you love. You want to make sure nothing stands in your way, especially something like the ability to finance your retirement.

The Ascension Approach to Paying For Retirement

Where Am I today?

As you start the process of saving an appropriate amount for retirement, you should think about three major factors:

- ◆ What savings do I currently have?
- ◆ How much time do I have until I retire?
- ◆ What other financial goals am I working toward?

Where Would I Like to Be?

What retirement costs do you want to cover? For example, if you want think about travelling in retirement or building a new home, you'll need to pay for those costs and still save for retirement expenses. And whatever choices you make for your desired retirement experience can greatly impact the number you need to reach.

Can I Get There?

Once you have a rough idea of how much retirement may cost, we'll help determine how much you'll need to save. Depending on your comfort level with risk, how long you have to save and how much you need will help define your strategy.

How Do I Get There?

Although savings and investment accounts can be the foundation for your retirement savings, we can suggest a number of strategies specifically designed to help you reach your retirement savings goal.

How Can I Stay on Track?

Saving for future retirement expenses for yourself is an ongoing process. You should review your strategy at least once per year - or more often if you experience a change in your life or dramatic changes in the market. Your financial advisor can discuss retirement savings and how they relate to your overall financial picture to help ensure you stay on track toward all of your goals.

The Cost of Retirement

You're not alone if you think a financial goal like this seems intimidating or out of reach. But with careful planning and early saving, it doesn't have to be. Starting early and investing consistently are two key factors in reaching your goal. For example, look at how your savings could grow if you start early in your career.

Early career level

- ◆ Current Savings for retirement- \$0
- ◆ Total cost for fully funding your retirement in 35 years - \$2,010,985

Assuming saving 12.9% of annual income, this goal can be reached with:

- ◆ Monthly investment of \$915 or
- ◆ One lump sum investment of \$10,975 this year; which will increase slightly next year

This calculation uses the estimated cost of retirement, including healthcare and living in a retirement. It assumes monthly savings will stop upon retirement. Rate of return is for illustrative purposes only; it does not represent any currently available investments.



Funding Your Retirement

How We Can Help

We can't stress enough the importance of early planning, but if you haven't started yet, don't panic. This is not the only way to reach your goal.

We also understand that not everyone is able to save hundreds of dollars a month — but that doesn't mean saving for retirement is any less realistic. If your savings won't be able to cover all your needs for retirement, other family members may be able to help. You can also look into Medicare supplemental plans to help save money.

Why Choose an Ascension Retirement Savings Solution?

Your financial advisor will:

- ◆ Assess your needs and goals
- ◆ Identify appropriate retirement savings options
- ◆ Monitor your progress