

# Help Middle American Families... And Watch Your Sales Soar!

During the past two decades, many of the major companies have been moving to the more affluent markets. They appear to have forgotten whom they served and what made them the company they are today. According to LIMRA this leaves the Middle America marketplace wide open. And, in our opinion provides an exceptional opportunity for the financial advisors who learn how to help Middle American families to **find the money**.

## Understanding The Problem

We believe that most Middle American families have been at a distinct disadvantage when it comes to managing money and accumulating wealth. Most of the financial information being passed on by the major publications and financial experts is really geared towards people who are already wealthy. These are the people who have their basic necessities covered. They have built a strong 'safe money' financial foundation, so they can afford to take risks with much of their other money.

Consider, wealthy people live in a different world. They are not concerned about qualifying for college financial aid, so their children can afford to go to college. They are not concerned about eliminating debt to improve their cash flow, so they can afford health insurance or put braces on Mary's teeth. They don't have to worry about whether there will be food on the table or a roof over their family's head, if something happens to them.

## Solving The Problem

You can help Middle American families by providing them with the little known, unconventional strategies that the wealthy have used for decades to accumulate and hold onto their money. The wealthy were able to accumulate wealth not by taking risks, but by taking a portion of everything they earned and putting it to work for them. They understand that the road to wealth starts when you truly understand that "part of what you earn is yours to keep."

The reason most Middle American families continue to struggle today is because the conventional financial wisdom that has been passed on from generation to generation isn't designed to accumulate wealth. The conventional wisdom our great grandparents and grandparents learned was designed to protect their assets during the tough economic times of the great depression.

## A Change In Philosophy

Most agents and advisors are taught to **tell** people they need to invest in (or buy) 'this or that' by taking additional money out of their current budget. The problem is that many Middle American families are only one or two paychecks away from going bankrupt... They don't have any savings or even an emergency fund...

**"With personal savings rates at one of its lowest rates ever, not only are secure retirements in jeopardy but also many Americans are one medical emergency or layoff away from financial disaster."**

\*Many ways to boost U.S. personal savings, By Dar Haddix, UPI Deputy Business Editor 4/1/2005

**"There are currently as many as 22 million U.S. families that lack a basic checking or savings account and who are often forced to cash checks through such services as check cashers, which charge high fees."**

\*Many ways to boost U.S. personal savings, By Dar Haddix, UPI Deputy Business Editor 4/1/2005

We need to help Middle American families to find the money to:

- **Reduce Or Eliminate Their Consumer Debt**
- **Maximize The Amount They Can Invest From Current Income**
- **Reap the Upside Of the Market, While Guaranteeing The Safety Of Their Investment Principal**
- **Position Their Assets To Increase Your Eligibility To Qualify For College Financial Aid**
- **Minimize Their Income Taxes**
- **Position Their Money To Provide More Current Liquidity**
- **Maximize Their Investment Returns**

And, in many cases, we can help them do it all without taking additional money out of their budget or changing their current lifestyle!

### **Found Money Management™ Strategies**

Unfortunately, in order for agents to make money, most Middle American families have been sold policies with low deductibles and all sorts of unneeded expensive riders... They've been sold supplemental policies that aren't really needed. They aren't being told about quantity discounts and price breaks. And, they're not taking advantage of the new types of home mortgages. This keeps many families from saving money and building a secure financial foundation...

Also, in many cases they are being told to put their safe money in the wrong places. They are losing money in the stock market, disqualifying themselves for the free money available for college financial aid and paying more taxes than necessary.

### **Watch Your Sales Grow**

Now the question you may have is: "Can you really make money helping Middle American families?"

The answer is a resounding "YES!"

...If you learn how to conduct a thorough fact-find and you help these Middle American families to reposition their money to have the financial security they want and deserve!

We have many agents that are working with Middle American families, using our **Found Money Management™** system and are:

- In front of 20 to 30 qualified prospects every month...
- Earning an average commission of \$3,000 to \$5,000 per case...
- Earning \$25,000 to \$50,000 per month. (Every month)...

And, you can do it too!

Yours in success,

Lew Nason

**Consultant, Coach... Mentor**

**'The 9 out of 10 Guy'**

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Lew Nason, RFC, FMM is the creator of the... Found Money Management™ Advanced Life Insurance Sales System. Lew has been helping agents to achieve long-term success in insurance sales for over two decades. His unique perspective, on how to truly help clients, has enabled scores of agents reach the top levels of their profession. Visit his web site at [www.insuranceproshop.com](http://www.insuranceproshop.com) or call him toll free @ 877-297-4608.