PRACTICE MANAGEMENT

Consistent Advisor℠

Consistent Advisor
Gold Option 2

Includes:

- Gold Group Coaching
- Logo Creation
- First Impression Kit (250 Print Quantity)
  - Overview Brochure
  - Individual Bio
  - Firm Bio
  - Planning Process
  - Business Cards
  - Letterhead
  - Envelopes
- Money-back guarantee
- Priority Rewards
- Three-for-One Prospecting

Price:.........................$1,699

Double Your Production — Guaranteed

We guarantee that Consistent Advisor will double your production in 12 months without tricks or gimmicks. While most producers believe business growth will come from finding more prospects, what's more important is having an effective way to convert those prospects into clients. In reality, prospecting is the easy part. But what separates a good advisor from a great one is an efficient and consistent sales process.

Consistent Advisors Experience:

- Fewer cancellations
- Hold more appointments per week
- Waste no time with unqualified prospects
- Close higher net worth clients
- Get more referrals

Consistent Advisor will double your production regardless of what you sell. In fact when properly implemented you will sell more life and annuity products than you ever thought imaginable. Our Consistent Advisors make more money and have more free time. Start your 14-day free trial now at www.consistentadvisor.com.

Price and program availability subject change at any time and without notice.

PRACTICE MANAGEMENT

Preferred Partner Program

Preferred Partner Status

We give back to our agents through our Preferred Partner program:

- Contracted direct to AMZ Financial at preferred levels‡
- Receive Consistent Advisor
  - Free Gold Option 1 once contracting is approved
  - Free Gold Option 2 at $50k of paid target
- Paid Production Bonuses
  - $100k paid target - 5% bonus
  - $200k paid target - 10% bonus
  - $250k paid target - 15% bonus on rolling 12 months
  - All bonuses paid on the AMZ Rewards debit card
- Access to Direct Case Management Team

‡ Speak with your AMZ Financial relationship manager about the preferred levels with specific carriers.

We Give Back to Our Agents

The Preferred Partner program rewards you when you sell life insurance through AMZ Financial. To be a member of the Preferred Partner program, you simply contract at preferred levels with specific carriers. Every qualifying sale you make over the course of a calendar year adds up to significant production bonuses (see column at left). Additionally, you can earn Priority Rewards on Omega Builder IUL sales (*reward based on monthly paid target premium*):

Paid Target Premium	Cash Reward
$5,000 - $14,999	$25
$15,000 - $24,999	$75
$25,000 - $49,999	$150
$50,000 - $74,999	$350
$75,000 - $99,999	$600
$100,000 or more	$1,000

The Preferred Partner program, combined with the Priority Rewards program, pays you bonuses for making product sales. Once you hit the specific paid premium thresholds, you receive the bonuses in the following pay cycle. Speak to your relationship manager to learn more.

PRACTICE MANAGEMENT

My First Take – We Make You the Star

We Make You the Star!

This program elevates your online video presence through:

- A professional video shoot (we provide the studio and all the necessary equipment)
- Professional director, camera operator and audio engineer
- Pre-reviewed scripts and storyboards
- Teleprompter to assist you in delivering your lines
- Video editing and animated graphics
- Online distribution tips and tricks
- Video hosting on our platform for extremely fast and reliable video streaming
- Available video reports on how many views, average viewer engagement, etc

To see a listing of all the video topics speak to your relationship manager.

Free Video Production Services

More and more people today go online to research an advisor prior to working with them. If you have a website or social media account (Facebook), one of the most important pieces you need to convey who you are, and what you do is a professional video presence.

Unfortunately, most insurance producers and financial advisors don't have time, experience, equipment or knowledge to create professional video. To be honest, you need more than a smart phone and a teenager. That's where My First Take can help. As a contracted producer, we provide you with custom-created professional videos you can use either on your website or social media accounts. This valuable service will elevate you, and we provide it all at no cost to our producers.

To qualify to book studio time, and be a part of the My First Take video program, you just need to be a contracted producer with AMZ Financial. The only costs for which you are responsible are traveling to our studio in Des Moines, Iowa. Once you arrive here, we pick up your one-night hotel costs plus the entire cost of the video shoot.

MY FIRST TAKE

Video Topics

- Will You Have Enough Money to Retire
- Reducing Taxes in Retirement
- Income for Life – Annuities
- Long-Term Care
- When To Collect Social Security Benefits
- Market Volatility
- Average Returns vs. Real Returns
- Do You Have a Retirement Gap
- My Planning Process
- Why IUL?

Video Release – Permission for Photography

I agree to be photographed and videotaped for this production and grant to AMZ Financial Insurance Services, LLC ("Photographer") and its legal representatives and assigns, the irrevocable and unrestricted right to use and publish photographs/video of me, or in which I may be included, for editorial, trade, advertising, and any other purpose and in any manner and medium; and to alter and composite the same without restriction and without my inspection or approval. I understand that I am doing so without receiving compensation of any kind. I hereby release Photographer and its legal representatives and assigns from all claims and liability relating to said photographs/video.

X ______________________________________ ______________________

SIGNATURE DATE

____

NAME (PLEASE PRINT)

____

CITY, STATE, ZIP

____

PHONE EMAIL

REQUIRED: Are you affiliated with the following (check all that apply): ☐ Broker/Dealer ☐ RIA | IAR ☐ None

PLEASE COMPLETE AND FAX THE SIGNED RELEASE TO 515-327-1191.

YOU MUST SPEAK WITH AN AMZ FINANCIAL RELATIONSHIP MANAGER PRIOR TO BOOKING.

FOR PRODUCER USE ONLY.

PRACTICE MANAGEMENT

Selling 180℠

Selling 180 Events

The trainer is a certified-master trainer through an International Training Organization.

- Course 1: Communication and Human Relations
- Course 2: Process and Rules of Play
- Course 3: Criteria For Doing Business
- Course 4: Show Me The Money (Qualifying Prospects)
- Course 5: Results … Yes or No?
- Course 6: Show and Tell

What You're Responsible For:

- Joining the online meetings
- Using the techniques

Individual Courses:............$99

Courses 1-6 Bundle:........$449

Become more confident, less stressed, and positive in every sales interactions.

Go For The No!

Flip Your Sales Presentation by 180 Degrees

If you want to be a successful financial professional in today's environment, you need to consider transitioning from a pure product presentation to a comprehensive, nontraditional sales approach. Selling 180 flips the old-school selling styles and instead incorporates the secrets used by the world's most successful sales people. With Selling 180 you'll learn:

- How to control the selling process by directing your prospects' behavior
- Why prospects lie and what questions will uncover the "real" truth
- Why it's wrong to do research or prepare illustrations when a prospect asks
- Why jumping to do favors for customers spoils your relationship
- How to conduct yourself in every selling situation to generate results

Selling 180 transforms your practice by simply changing what you say and how you say it. You'll be more confident, less-stressed and more positive in your client interactions. With Selling 180, you are actually trying to get the client to say "no," because quite frankly it's harder to get. Training for Selling 180 is available as as six individual live online courses or all six bundled together. Visit www.startselling180.com.

PROSPECTING

IUL Client Presentation

IUL Client Presentation

Includes:

- 32-Page Client Presentation‡
- Page-by-page script‡
- Complete IUL Sales System‡ (*coming soon*)
    - Pre-set One-on-One Appointments
    - Presentation Software
    - Revolutionary IUL product design

What You're Responsible For:

- Delivering the Presentation
- Unlocked version with script available to contracted producers with AMZ Financial Insurance Services
- Placing business through AMZ Financial

Price:.......................... FREE

‡ You must be contracted through AMZ Financial to receive the full unlocked presentation and script.

Presenting the Case for IUL

Many hard-working people today are setting aside money for retirement, but most of them may be making a huge mistake. Not only are there major risks in the traditional retirement approach, what many people don't realize is that it may not be the amount of money they're saving for retirement, but where they're saving it that matters most.

This 32-Page Client Presentation Highlights:

- How to replace the disappearing pension
- Client's longevity concerns and how to make your retirement income last
- Why prospects shouldn't be swayed by the "Average Returns" myth
- The ticking tax time bomb in qualified plans
- How an IUL produces more income at a lower cost than traditional retirement plans
- Encourages the prospect to look for a strategy with more benefits and less risk

This proven client presentation helps the prospect see the value in purchasing an IUL policy. For more information call 866-204-7712.

PROSPECTING

Financial Wellness@Work℠

Financial Wellness@Work Program

Includes:

- We Find the Employers‡
- We Set Up the Employee Meetings‡
- We Conduct the Meetings‡
- We prepare you for the Certified Financial Educator (CFEd) exam

What You're Responsible For:

- Passing the Certified Financial Educator proctored exam
- Signing up employees for the meeting
- Working with individuals at the conclusion of the meetings

Price:........................$1,549
(includes processing fee)

‡Additional marketing costs associated with the program will vary based on territory. Call for information.

Cracking The Corporate Door

Many insurance producers today want to prospect for a younger audience, those between the ages of 25 and 55, but realize that traditional dinner seminars don't often attract this market. The next logical step is to market where you can find these people … where they work. However, worksite marketing is a difficult proposition because most employers do not want you soliciting their employees.

With Financial Wellness@Work, we've cracked the code on gaining access through the employers and deliver a financial wellness workshop that meets ERISA requirements. The employers almost beg us to come in and host educational meetings for their employees.

What's amazing about this program is that employees actually request to attend the financial wellness meetings and they also pay to attend the classes. This often leads to a motivated learner who wants to apply what they've learned when the classes end. With Financial Wellness@Work you'll be generating a constant stream of younger, motivated prospects that are ready to take action. For more information call 866-204-7712.

FINANCIAL WELLNESS@WORK

Next Steps

Step 1 - Submit an Application for The Designation

To start the process of being enrolled in the Financial Wellness at Work Program you submit an application to be considered for the Certified Financial Educator designation (CFEd). The cost to submit your application is $1,549 (includes processing fee), which is refunded if you are not accepted. You will also be required to appoint with AMZ Financial Insurance Services. There is a $150 annual fee to renew your designation.

Step 2 - Attend the One-Day Test Preparation Class

Once your application is approved, you attend our one-day test preparation class and then immediately sit for the proctored exam. We host this meeting in our Des Moines, Iowa location. At the conclusion of this meeting you will be adequately prepared to pass the exam on your first attempt. You are responsible for all travel costs in attending the class.

Step 3 – We Enroll Employers In Your Area

We begin the process of finding employers in your local area that are prepared to host Financial Wellness meetings. You are responsible for the costs associated with finding the employers, and this price varies by market. Generally you can expect to pay between $2,500 and $5,000 for the event. We conduct and host the event and introduce you to the employers.

Step 4 – You Host Lunch-and-Learn Events

Once you have employers who decide to move forward with the Financial Wellness employee meeting, you conduct the Lunch-and-Learn meetings in the space provided by the employer. The goal is to sign-up interested employees to attend the Financial Wellness workshop. Your out-of-pocket cost to cover the provided lunch varies, but generally is less than $200.

Step 5 – We Conduct the Employee Workshop

At a minimum, we conduct the first employee workshop for a new CFEd so that you can experience how the Financial Wellness workshop should be conducted. You are responsible for the travel costs of the professional speaker and CFEd which is $1,500. If you wish to conduct future employee workshop events, there is an additional $3,000 fee and a three-day class you must attend to become part of the CFEd Registry. If you do not become part of the Registry, you will be responsible for the ongoing travel expenses associated with our program's professional speaker. Additionally, the fee to be a part of the registry renews annually.

PROSPECTING

One-on-One Appointment Program

One-on-One Appointment Program

Includes:

- 7,500 piece wedding-style mailer
- Projected 8-12 appointments
- Toll-free Response Line
- 24-hour call center
    - Calls recorded
    - Uploaded to website for your review
- Appointment confirmation letter

What You're Responsible For:

- Securing the Gift Cards
- Conducting the Meetings

Price:........................$5,175

May not be available in all states. Some states may limit gift amount.

Target the High-Net Worth Market

Seventy percent of higher net-worth prospects will never attend a public seminar event. That's why we developed the One-on-One Appointment Program. This program targets individuals with income producing assets in excess of $250,000 and includes a direct-mail offer that generates one-on-one office appointments.

How it Works:

- We secure and send to the list an offer for a $100 gift card
- Prospects respond for a one-on-one financial review
- When appointments are set you fulfill the offer by providing the gift card

The One-on-One Appointment Program is a time-tested and highly effective lead generation program. It specifically targets qualified, wealthier prospects to meet for one-on-one in-office appointments in a private and professional setting for a full financial review.

State Approval and Restrictions			
Alabama	$15	Montana	Not Allowed
Alaska	Not Allowed	Nebraska	$25
Arizona	TBD	Nevada	TBD
Arkansas	Not Allowed	New Hampshire	$25
California	$100	New Jersey	$25
Colorado	$100	New Mexico	TBD
Connecticut	$15	New York	$25
Delaware	TBD	North Carolina	$100
District of Columbia	$10	North Dakota	$50/person
Florida	Not Allowed	Ohio	$50/person
Georgia	$100	Oklahoma	$100
Hawaii	$100	Oregon	$100
Idaho	TBD	Pennsylvania	Not Allowed
Illinois	$100	Puerto Rico	Not Allowed
Indiana	$25	Rhode Island	TBD
Iowa	$100	South Carolina	$25
Kansas	$100	South Dakota	$25
Kentucky	$25	Tennessee	$25
Louisiana	$100	Texas	$100
Maine	$20	Utah	Not Allowed
Maryland	$25	Vermont	TBD
Massachusetts	Not Allowed	Virginia	$100
Michigan	$100	Washington	$25
Minnesota	$25	West Virginia	$25
Mississippi	$25	Wisconsin	$100
Missouri	$100	Wyoming	Not Allowed

PROSPECTING

Life Made Easy℠

Life Made Easy Presentation with Speaker

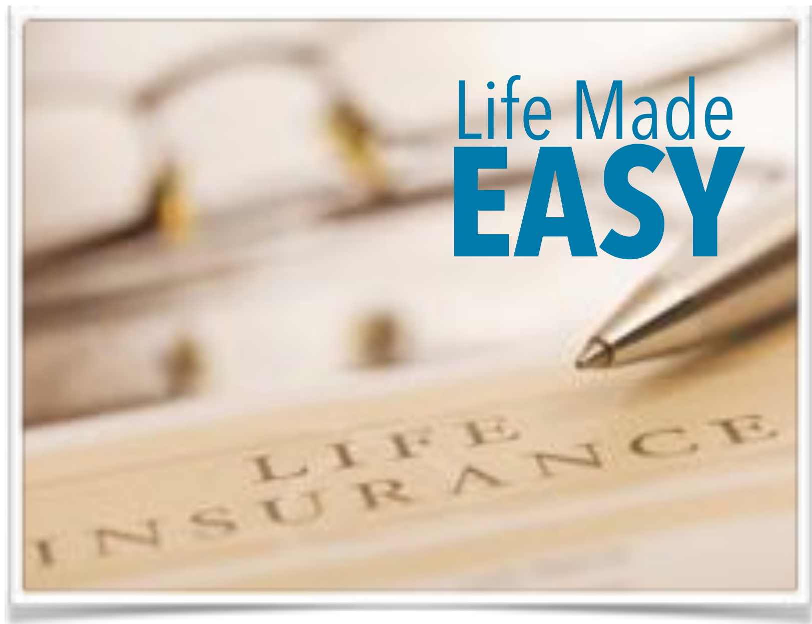
Includes:

- 6,000 piece mailer
- Two event dates
- Certified Financial Educator to Conduct Workshops

What You're Responsible For:

- Contracting with AMZ Financial
- Securing the meeting location
- Selecting the meeting date (must be at least 6 weeks out and approved by speaker)
- Selecting the meeting time (must be approved by speaker)
- Paying for the dinner

Price:..........................$5,899



A Proven IUL Sales Presentation

If you currently sell, or want to sell Indexed Universal Life (IUL), we can provide you with a proven IUL Sales Presentation. The Life Made Easy℠ program offers you the opportunity you need to prospect for IUL clients.

Choice of Three Different Demographics:

- Young Professionals (ages 45 and younger)
- Pre-retirees (ages 45 to 60)
- Baby boomers (ages 55 - 70)

Your IUL prospects will experience a proven sales presentation. Conducting one workshop a month, resulting in four face-to-face meetings each week will turn you into a rock-star IUL producer. If you're looking for an IUL sales presentation look no further than Life Made Easy℠. With Life Made Easy you'll sell more IUL than you ever thought possible.

PROSPECTING

Prospecting 365 ℠

Prospecting 365
Automated Marketing

Includes:

- Online CRM
  - List management & segmentation
  - Calendar & task management
  - Lead scoring
  - Email integration
- Available Campaigns
  - Workshop Follow-up
  - College Funding
  - Social Security
  - Appointment setting
  - Annual Review
  - Birthday campaign
  - RMD Notices
  - And many more

Initial Setup:.................$1,500

Subscription: ....$400/mo.

Completely Predictable. Consistent Results.

Prospecting 365 includes automated marketing messages so you can prospect 365 days-a-year. As part of the program you receive access to a web-based Client Relationship Management (CRM) platform so you can automate several regular contacts like important client milestones, annual reviews, and age-based milestone triggers like RMDs, Social Security, Medicare and more.

There are more than 100 different automated marketing campaigns you can use to drip market on your prospects. If you have a large existing client base, or if you conduct regular workshops or seminars, Prospecting 365 will help you convert more prospects into clients. Benefits of Prospecting 365:

- Easy to Use pre-built templates
- Works Everywhere and Every Day
- Connect Your CRM, marketing, website and Social Media

When you subscribe to Prospecting 365, we take care of everything from importing your client list, to customizing your CRM so it stores the data you need for building future automated marketing campaigns. You also have access to over 100 different nurturing campaigns that we will help you set up so they run automatically.

PROSPECTING

Prospects On Demand℠

Prospects-On-Demand Workshop

Includes:

- 5,000 piece mailer
- Reservation Service
- One event date
- Certified Financial Educator to Conduct the Workshop
- We transfer all credibility to you

What You're Responsible For:

- Secure the Meeting Location
- Select the Meeting Date (must be at least six weeks out)
- Select the Meeting Time

Price: $4,499

Work with 15-30 Prospects Immediately

Every serious insurance producer we talk to wants a proven way to get in front of more prospects. Many advisors like the idea of doing client workshops, but don't have the time, energy, skills or experience to successfully do workshops. For those agents we offer *Prospects on Demand* as a complete prospecting system that helps you grow your practice – and we do all the hard work.

Seminar marketing works because it allows you to quickly get in front of a large audience. But, to convert those prospects into appointments you need a strong presenter, proven presentation and compelling call to action.

The Certified Financial Educator (CFEd), included with this program has conducted more than 500 client workshops over the years – that's the equivalent of one workshop a month for that past 18 years. His engaging, nontraditional presentation style gets clients to set appointments. Then it's up to you to find suitable solutions to their financial concerns.

Are you ready for a constant stream of prospects ready to meet with you? This affordable prospecting strategy can generate a substantial amount of business in a short period of time.

PROSPECTING

Max My Social Security Benefits℠

Two-Event Social Security Maximization Workshop

Includes:

- 6,000 piece mailer
- Two event dates
- Presentation with Script

What You're Responsible For:

- Secure the Meeting Location
- Select the Meeting Date (must be at least six weeks out)
- Select the Meeting Time

Price:........................$3,699

Add-On a Professional Speaker

- 5,000 piece mailer
- One event date
- Certified Financial Educator

Price:........................$4,699

Know The Rules — Dominate The Game

Do you want to generate more sales through the most proven seminar system we've ever seen? For most producers, traditional dinner seminars are a waste of your time and money. But this turn-key selling system does what you want:

- On average 40 prospects attend this seminar
- On average 90% of of attendees set one-on-one appointments
- You help find solutions to their income planning needs

Your clients will seek advice from competitors if you're not equipped to advise them on Social Security. Why? The Social Security Administration is not qualified or empowered to give advice on claiming options. Your clients crave this valuable information, because the difference between a good election decision and a poor one is regularly more than $100,000 in income.

Finding your client's maximum lifetime benefit is found by running over 20,000 calculations and exploring advanced strategies.

Price and program availability subject change at any time and without notice.

FOR PRODUCER USE ONLY.

PROSPECTING

Three-for-One Prospecting Offer

Three-For-One Prospecting Offer:

- Host Three Workshops purchased through AMZ Financial then submit:
  - $1 Million in Annuity, or
  - $1 Million in Single Premium Whole Life, or
  - $100,000 in IUL, or
  - A combination of both

- Available Campaigns
  - Prospects on Demand
  - Life Made Easy
  - Social Security Max
  - Prospects on Demand

You Prospect. We Pay.

If you are doing prospecting workshops I have some great news for you. We now offer a 3-for-1 workshop incentive. Here's how it works. When you pay for three AMZ Financial prospecting workshops, and then place premium from those workshop programs we will reimburse you for your fourth workshop.

- Host Three Workshops, the submit:
  - $1 Million in Annuity or Single Premium Life, or
  - $100,000 in IUL, or
  - A combination of premium from multiple products (e.g. $500,000 annuity and $50,000 IUL)

Why buy your prospecting programs elsewhere? Not only do we offer to pay for your fourth prospecting event, we also give you bonus cash back in the form of Priority Rewards.

Each month, you have the opportunity to earn Annuity-Based Rewards as well as Indexed Universal Life incentives. Every month we may add cash to your very own VISA Black Card, and the more you produce, the more you earn.