



Master your
unique story

Be a specialist in retirement

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Differentiate yourself

As a specialist in retirement, you must be willing and able to differentiate yourself from generalists who also claim to provide comprehensive retirement planning services. The story you communicate and deliver to clients, prospects and professional networks must convey clearly that you are the go-to specialist when it comes to helping pre- and post-retirees across the four key areas of retirement planning:



ACCUMULATION



INCOME



PROTECTION



LEGACY

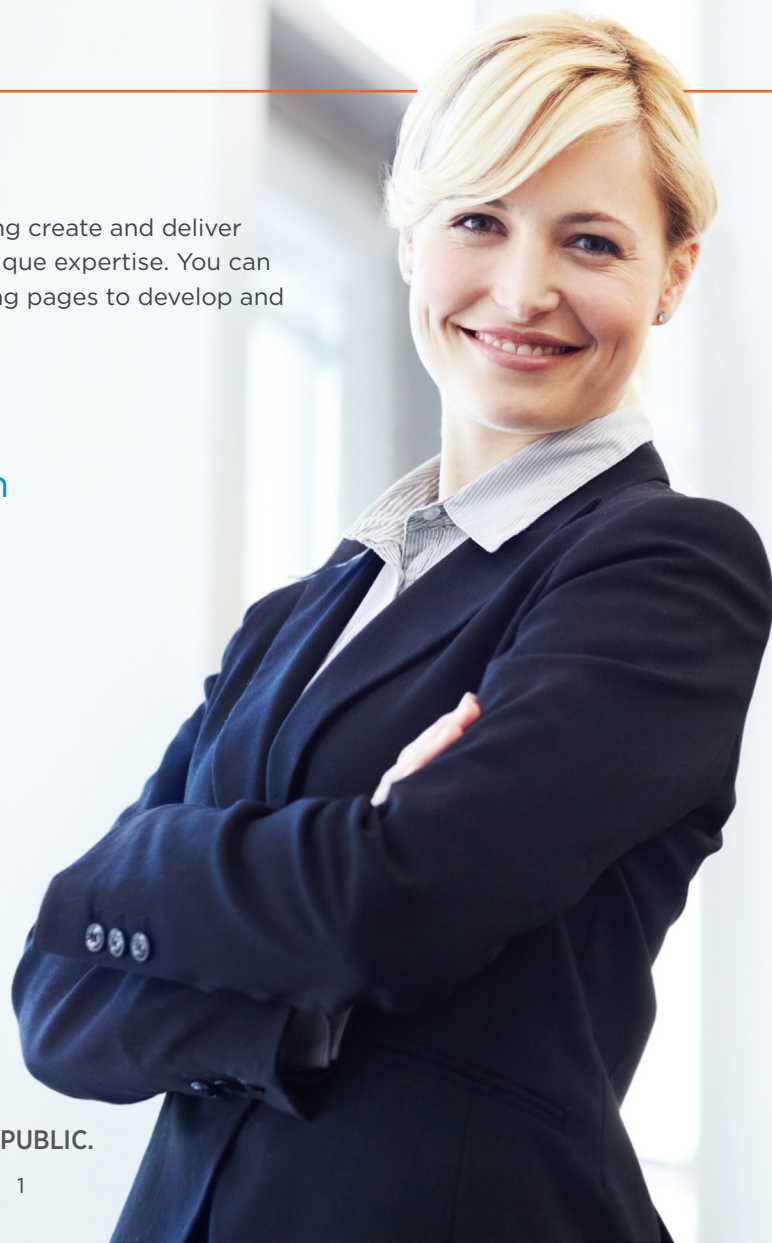
Advisors who specialize in retirement planning create and deliver compelling stories that demonstrate their unique expertise. You can utilize the examples and tools on the following pages to develop and communicate your differentiated message:

Your unique story

Specialized value proposition

Succinct tagline

Website customization



Develop your unique story

To be considered a specialist in retirement, you must first communicate a story that differentiates you from your competition and demonstrates your commitment to helping pre- and post-retirees. Since many retirees who fit your ideal client profile likely already have a financial advisor, you must ask yourself, “What compelling message must I convey that would motivate prospects to leave their existing advisor relationship and opt to work with me?” Think through your response and the specifics of what you provide compared to a generalist.

How do specialists differentiate themselves from other advisors?

They ask questions that go beyond the basics — delving deeper into the triggers that can impact their clients’ decisions. The table below includes examples of questions that can help paint a more complete picture of a client’s needs across the four phases of retirement — Accumulation, Income, Protection and Legacy:

Retirement Needs	Accumulation	Income	Protection	Legacy
Questions asked by a specialist in retirement	Are you emotionally prepared to retire? How do you feel about moving on from your career? How do you intend to spend your time? What things would you like to learn? What places would you like to visit? How aligned are your plans with those of your spouse?	Have you considered strategies for boosting your income? Have you considered how you can lower your expenses? Do you know from what accounts and in what order you should withdraw income payments? Will you downsize or have multiple residences? Are you concerned about how taxes will impact your income payments?	Who will be in your social networks once retired? What are your strategies for remaining healthy throughout retirement? What are your plans if and when you or your spouse becomes incapacitated or passes away? How will your income payments and expenses change with the passing of a spouse? What are your plans for health insurance? (e.g., Medicare, Medigap policy, private insurance)	What are your family values? Which family traditions would you like your children to maintain? Do you want to leave an inheritance for any family members? Do you want to leave any type of legacy to a charity — in your community or beyond? What concerns do you have regarding transferring your wealth to your beneficiaries? How should you arrange your estate to save on taxes and avoid probate?
Specialized services provided to pre- and post-retirees	Risk tolerance assessment Portfolio diversification for downside market protection Retirement lifestyle planning Retirement savings planning	Income-boosting strategies Withdrawal strategies Expense management strategies RMD strategies Guaranteed income planning ¹	Long-term care coverage Death benefit to beneficiaries Assisted living facility reviews Retirement contingency planning	Tax-deferred wealth transfer Income and expense planning Planning for the death of a spouse CPA/attorney team facilitation NextGen financial literacy

¹ Guarantees are based on the claims-paying ability of the insurance company.

Customize your story with differentiating detail

Use the questions on the previous page as a resource to help customize your unique story. Jot down ideas on how you will differentiate yourself from generalist advisors in the chart below.

How do I differentiate myself from other advisors?

Retirement Needs	Accumulation	Income	Protection	Legacy
Questions I'd ask as a specialist in retirement				
Specialized services I provide to pre- and post-retirees				

Define your specialized value proposition

Recall the last time you were at a social event and someone asked, “What do you do for a living?” Were you able to provide an answer that succinctly expressed what you do, for whom you do it and the intended benefits of your efforts? Did your response:

1. Differentiate you from other financial advisors?
2. Demonstrate the specialized value that you deliver to pre- and post-retirees?
3. Prompt the recipient to think of individuals who might benefit from knowing you?



Common responses

The following are examples of common responses from advisors to the question “What do you do?”

- “I am a financial advisor at XYZ firm.”
- “I provide comprehensive wealth management services for high net worth individuals.”



Specialized responses

Although the common responses cast a wide net that captures a range of potential prospects, these responses do not sufficiently differentiate you from other advisors. Below are examples of specialized value propositions that take the extra step to differentiate you as a specialist in retirement:

- “I provide financial advice across four key areas of retirement: accumulation, income, protection, and legacy.”
- “I help retirees turn their retirement dreams into reality through proper planning.”
- “I help people prepare for retirement and manage the financial, social and lifestyle transitions that accompany it.”
- “I work with a team of financial professionals to help people overcome the challenges of retirement.”
- “I provide comprehensive financial services for pre- and post-retirees to help ensure that they can retire in comfort.”
- “I deliver retirement planning services that help guide people to and through retirement.”

Your specialized value proposition should convey the unique value you deliver to your pre- and post-retiree clients and prospects. It succinctly and effectively sets you apart from every other advisor. Below is an example of how a hypothetical advisor, John Smith, answered three key questions about his services and then used them to create a specialized value proposition.

John's value proposition

What is/are your specific target market(s)?

John Smith: Small business owners and retirees.

What unique services do you provide them?

John Smith: Investment management and financial planning services, commercial services (lending, cash-flow analysis), business exit planning, retirement income planning, risk management/protection, and legacy planning.

What benefits do they receive from working with you?

John Smith: Solutions to complex business issues, increased business valuation, and creative retirement transition strategies.

Using the above answers, John Smith created the following specialized value proposition:

“I help small business owners and retirees navigate the financial complexities of business ownership and the transition into and through retirement.”

To create your specialized value proposition, take some time and answer the same three questions:


What is/are your specific target market(s)?

What unique services do you provide them?

What benefits do they receive from working with you?

Consider your responses and create your specialized value proposition below:

Your value proposition



Use a tagline to reinforce your unique story

Consider paring down your specialized value proposition into a tagline that succinctly highlights your story. Taglines can be used on websites, business cards, pitch books and other marketing materials to emphasize your specialty. Here are a few sample taglines:

- *Financial advice for retirees*
- *Turn your retirement dreams into a reality*
- *Retirement is not a destination, it's a lifestyle*
- *Retirement planning for retirement challenges*
- *Retire in comfort*
- *Guiding you to and through retirement*

How can you pare down your specialized value proposition while maintaining the essence of what differentiates you? Jot down a few possible taglines below. Share them with others and consider their feedback before committing to your ultimate tagline.

1. _____

2. _____

3. _____

Customize your website

Most advisor websites communicate a common message: “We do all things financial for all people with money.” If your website does the same, ask yourself, “If a retiree were referred to me, how would my website compel them to pick up the phone and call me?” Your website must speak directly to your target market through your words, images, and the way you position your team members. On the following pages, note how the sample website uses a specialized value proposition, a tagline, a unique story, images and team biographies to appeal to retirees.

All Things Retirement Group® HOME | ABOUT | BLOG | CONTACT

Retirement is not a destination, it is a lifestyle

[LEARN MORE](#)

The All Things Retirement Group is a retirement planning firm committed to helping pre- and post-retirees navigate the challenges of retirement. We provide comprehensive financial services designed to prepare individuals, couples, and families across the four key areas of retirement: accumulation, income, protection, and legacy.

Our experienced team draws upon its expertise to provide you with much more than retirement savings and income. We also provide specialized advice to help:

- Elevate your retirement readiness (financially and emotionally)
Maximize your tax-deferred retirement nest egg
Protect your retirement savings from inflation and market losses
Build your social and support network
- Boost your income in retirement
Manage your expenses
Plan for the unexpected in retirement (incapacity or death of a spouse)
- Explore residential options (downsizing, assisted-living or home care)
Create estate plans that save taxes and avoid probate
Enhance the financial literacy of your children

[Begin Today](#)

Specialized team description and biographies

As you customize the text and images on your website, consider how you can update your team description and biographies to reflect your specialty in retirement planning. Too often, advisor websites present team members through the lens of the firm using titles such as: Managing Director, Vice President, Senior Financial Advisor, Private Wealth Manager, Investment Analyst, or Client Service Associate. Alternatively, consider describing your team members' roles and responsibilities through the lens of the retiree, as demonstrated below:

All Things Retirement Group® HOME | ABOUT | BLOG | CONTACT

SEARCH SITE 

Our Team



The *All Things Retirement Group* is a retirement planning firm committed to helping pre- and post-retirees navigate the challenges of retirement. We are proud to provide our clients with access to a team of professionals with extensive experience in comprehensive retirement planning. As a client, you will benefit from the collective expertise of all team members as they collaborate to address all of your retirement needs.



Mary Silverman, CFP®, CRPC®
Retirement Planning Coordinator
Certified Financial Planner (CFP®), Chartered Retirement Planning Counselor (CRPC®)

Mary facilitates team and client communication to ensure that your retirement needs (accumulation, income, protection and legacy) are efficiently managed by our team of experts. Having provided retirement planning advice for more than 30 years, Mary works directly with you to identify your retirement needs and concerns, customize your retirement plan and ensure timely execution of all deliverables. As a respected professional in the retirement services community, Mary works closely with your tax professional, estate attorney, and insurance professional to ensure that all aspects of your retirement are effectively managed. Mary earned a bachelor's degree in finance from Boston University. She holds Series 7 and Series 66 FINRA registrations.



Harold Smith, CFP®, CRPC®
Retirement Lifestyle Coordinator
Certified Financial Planner (CFP®), Chartered Retirement Planning Counselor (CRPC®)

Harold provides you with valued support, advice and resources that simplify and manage your transition into and through retirement. He oversees the delivery of our Retirement Lifestyle Program – a monthly educational series encouraging you to connect with others who have similar retirement needs and interests. Harold also coordinates our partnerships with community professionals (CPAs, attorneys, assisted living managers, healthcare professionals) providing you with access to a full-range of support services. Harold received his bachelor's degree in psychology from Ohio State University, and he holds Series 7 and Series 66 FINRA registrations.



Our Team

The *All Things Retirement Group* is a retirement planning firm committed to helping pre- and post-retirees navigate the challenges of retirement. We are proud to provide our clients with access to a team of professionals with extensive experience in comprehensive retirement planning. As a client, you will benefit from the collective expertise of all team members as they collaborate to address all of your retirement needs.



Mark Thompson, CIMA®
Retirement Savings & Income Specialist
Certified Investment Management Analyst (CIMA®)

Mark applies his portfolio management and analytical skills to establish an investment strategy that meets your retirement accumulation and income needs. As a 20-year veteran in financial services and a Certified Investment Management Analyst, Mark is uniquely qualified to assist you with investment allocations that are consistent with your long-term retirement goals and individual risk tolerance. Mark provides you with invaluable insights and guidance as he helps manage the risks introduced by factors such as market cycles, retirement date, inflation, and taxes. Mark earned a bachelor's degree in economics from Cornell University and an MBA from Wharton School of Business. He holds Series 7 and Series 66 FINRA registrations.



Sue Samuels
Retiree Service Manager

Sue heads up our team's retiree and administrative support services, drawing upon her 15 years' experience helping clients and their families. Sue brings a keen understanding of retirement needs, helping you with your day-to-day concerns that arise with finances, family, health, and community. Sue earned her bachelor's degree in education from the University of Massachusetts — Amherst.

How does your website differentiate you?

Take a moment and review your website. Take a critical look at your homepage, images, tagline, text and team biographies. Using the prompts below, jot down your insights:

As your homepage opens, what does it say, visually and textually, about what differentiates you - how you specialize, who you work with, what you do for others and how you do it?

Browse the tab/menu/button opportunities on the homepage. How do the existing options provide a logical pathway for the viewer to quickly learn more about your specialty?

View your practice/team description and team member biographies. How does each description and bio convey the compounding value each team member contributes to addressing a prospect's unique retirement needs?

Finally, what changes can you make to your website to better differentiate yourself?

This material is provided as a tool to help you grow your business. Follow your firm's policies and procedures regarding the review and use of third-party templates when creating and distributing materials for clients and prospects, and hosting client/prospect events.

Become a Master of Business Growth

It's your business...we can help you build it.

With access to our exclusive Masters of Growth marketing and practice management tools, you can:

- Clearly differentiate yourself from other advisors
- Effectively communicate through engaging conversations
- Partner with influencers to increase your flow of potential clients from referrals

Work with your Global Atlantic Wholesaler to take full advantage of the Masters of Business Growth program, or call the Annuity Sales Desk at (877) 454-4777, for more information.

Global Atlantic developed the Masters of Growth series in partnership with Dr. Rick Jensen.



Dr. Rick Jensen is a renowned performance coach, sport psychologist and author. In financial services, Dr. Jensen has consulted with top firms including Merrill Lynch, Morgan Stanley, Wells Fargo, UBS, LPL, and Raymond James. He has coached hundreds of financial advising teams and trained management at all levels. In golf, his PGA and LPGA clients have combined to win over 200 tour victories and 33 major championships. Dr. Jensen has also trained tennis champions including winners of all four Grand Slam championships. He has been featured on ABC, ESPN, CNN, Golf Channel, and is also a contributing writer for Golf Digest and GOLF Magazine.

Global Atlantic Financial Group

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

globalatlantic.com

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Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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