



Master your referral growth

**Engage key contacts in
your community**

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Engage your retirement influencers

Ensure that your influencers experience and can communicate your specialized story.

As you acquire additional customers and assets, service demands can start to consume more of your time. That's why it's in your best interest to shift your business development strategy from a labor-intensive "panning for gold" approach to an "attracting gold" strategy — that engages the influencers in your network to provide you with qualified leads and prospects.

Identify your retirement influencers

Influencers are not people you've taken out to lunch and asked for a referral. Instead, they are individuals with:

- **Direct experience with you and your practice:** Influencers are familiar with you, can verbalize your specialized value proposition and know what sets you apart from the competition.
- **Regular contact with retirees:** Influencers have frequent interaction with retirees in your community — at theaters, country clubs, professional offices, charity events, residences, etc.
- **A passion to connect:** Influencers are extroverted, influential, well-networked and motivated to connect others.
- **The ability to tell your specialized value proposition:** Influencers know how to communicate your specialty and, as third-party endorsers, can promote it unconditionally to your targeted prospects.



Two sources of influencers

There are two primary networks you can tap into as potential influencers: **Client Advocates** and **Professional Centers of Influence**.

Client Advocates: Rather than asking all clients for referrals, engage a targeted group of existing clients who are willing and able to advocate for your services. These are your “A-clients” and “A-prospects.”

List existing customers who, if engaged, could be Client Advocates.



Professional Centers of Influence: Partner with individual influencers (i.e., bankers, lenders, CPAs, attorneys, members of the media) and professional networks (i.e., Chambers of Commerce, Economic Development Councils, local civic and charitable organizations) in your community who embrace and share your specialized value proposition.

What categories of professionals are potential influencers among retirees in your community?

List the names of Professional Centers of Influence who you currently know.

Now, list the names of Professional Centers of Influence who you do not know and how you would gain access to them.

Once you've identified your potential influencers, you must engage their desire and capability to refer you to others. To do so, consider using the following:

1. Practice Capabilities Chart
2. Retirement Referral Generator

Practice Capabilities Chart

A Practice Capabilities Chart is a visual display of how your practice is qualified and dedicated to meeting the primary needs of pre- and post-retirees. You can create and use this type of chart to provide influencers with an overview of your most valued capabilities – your services, experience, knowledge, tools and resources, as well as the strategic partnerships that you nurture and facilitate on behalf of your clients.

Sample Practice Capabilities Chart

Retirement needs	Accumulation	Income	Protection	Legacy
Specialized services I provide	<ul style="list-style-type: none"> Retirement savings planning Risk tolerance assessment Portfolio diversification Retirement lifestyle planning Guaranteed income planning¹ 	<ul style="list-style-type: none"> Income-boosting strategies Withdrawal strategies Expense management strategies RMD strategies 	<ul style="list-style-type: none"> Retirement contingency planning Long-term care coverage Assisted living facility review Death benefit to beneficiaries 	<ul style="list-style-type: none"> Tax-deferred wealth transfer Income and expense planning NextGen financial literacy
My team's specialized experience	Team of four financial services professionals (CFP®, CRPC®, CIMA®) with over 50 years' experience servicing pre- and post-retirees			
My specialized tools/resources	<ul style="list-style-type: none"> Retirement readiness profile Lifestyle visioning workshop 	<ul style="list-style-type: none"> Retirement social events Networking speakers series 	<ul style="list-style-type: none"> Health and wellbeing checklist 	<ul style="list-style-type: none"> Leaving your legacy workshop NextGen financial literacy camp
My strategic partnerships	Financial Services Professionals <ul style="list-style-type: none"> - Investments, insurance, real estate 	Bank/Service Professionals <ul style="list-style-type: none"> - Cash flow management, leisure, travel, social security, part-time employment 	Health Professionals <ul style="list-style-type: none"> - Geriatrics, insurance, physical therapy, fitness, housing 	Health Professionals <ul style="list-style-type: none"> - Geriatrics, insurance, physical therapy, fitness, housing - CPA/Attorney team facilitation

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

When meeting with Professional Centers of Influence, rather than asking for referrals, demonstrate your interest in and need to build effective strategic partnerships on behalf of retirees in your community. As you present your Practice Capabilities Chart, highlight your strategic partnership needs and ask your influencers to share how they may contribute to your efforts to better serve pre- and post-retirees. Using the sample Practice Capabilities Chart, consider how you might utilize such a tool to convey your specialty to influencers.

Customize your Practice Capabilities Chart

As you review the Sample Practice Capabilities Chart, how would you customize it with your own capabilities? Jot down your vision in the blank chart below:

Your team name: _____

	Accumulation	Income	Protection	Legacy
Retirement needs				
Specialized services I provide				
My team's specialized experience				
My specialized tools/resources				
My strategic partnerships				

Referral Generator

A Referral Generator is a scheduled, systematized, tangible process through which influencers can get to know you better and/or introduce qualified referrals directly to you. These tools give you repeated opportunities to present your specialized value proposition and team to your retirement influencers (“A-clients,” “A-prospects,” and Professional Centers of Influence).

Create the right Referral Generator and your influencers will work on your behalf to spread your story! In developing a Referral Generator, you should consider these questions:

What needs (education, services, networking, professional resources) do your “A-clients” and “A-prospects” have that you could meet via a recurring event or activity?

What interests (social, financial, emotional, leisure) do your “A-clients” and “A-prospects” have that you could incorporate into a recurring event or activity?

What activity, event or other trigger would cause your “A-clients” and “A-prospects” to attend your Referral Generator event?

Questions for Professional Centers of Influence

What needs (education, services, networking, and professional resources) do your Professional Centers of Influence have that you could meet via a recurring event or activity?

What interests (social, financial, emotional, leisure) do your Professional Centers of Influence have that you could incorporate into a recurring event or activity?

What activity, event or other trigger would cause your Professional Centers of Influence to attend your Referral Generator event?

Executing Your Referral Generators

Consider the following three execution strategies as you implement your referral process:

1. Referral coordinator:

Appoint a team member to manage all aspects of your Referral Generators, including program design, invitations, venues, and follow-up.

2. Personalized invitations:

Invite influencers by mail, email and phone. Provide strategic partners with an invitation to forward to their clients and prospects. Invite all to, “Bring your retired friends and family members, free of charge.”

3. Follow-up process:

Provide deliverables that reinforce your message and prompt attendees to refer others to you. Execute a prompt follow-up process to:

- Thank attendees
- Restate your specialized value proposition
- Position a call to action

Referral Generators for Client Advocates

Turn clients into advocates by partnering with your Global Atlantic wholesaler to customize and deliver Referral Generators, similar to the examples in this workbook. Recurring events can be useful Referral Generators, as you can develop a standard program and then vary the speakers and topics — thus delivering a consistent client experience with alternating value-added topics. Such events include:

- ✔ Guest speaker series
- ✔ Workshops
- ✔ Retirement services fairs
- ✔ Networking events
- ✔ Dinners

The following pages provide detailed examples of how these types of events could be planned and implemented in your community. Follow your firm's policies and procedures regarding review and use of third-party templates when creating and distributing materials for clients and prospects, and hosting client/prospect events.

Expanding your retirement network

Speaker series example



Purpose

- To proactively address the negative impacts of retiree social isolation.
- To create opportunities for clients (and their friends) to network with others with similar interests and needs.

Frequency

Quarterly — progressing to monthly if demand exists.

Strategic partners

Source speakers from strategic partners who provide exceptional retirement services (medical professionals, fitness experts, estate-planning attorneys, business brokers, assisted living managers, chefs, arts managers, etc.).

Venue/set-up

- A local restaurant or social establishment providing a private room, food and beverage.
- Tables of four to six guests each.
- Host and promote outside experts who can present a topic to attendees and help drive attendance.

45-90
minutes



Format

Casual format — breakfast, lunch or appetizers.

- **10 minutes** – Informal welcome and socializing among arriving guests
- **Five minutes** – Advisor introduction and align day's topic with value proposition
- **20 minutes** – Food and beverage; buffet style is preferable; social interaction
- **50 minutes** – After all are seated and comfortably eating; introduce guest presenter/topic presentation
- **Five minutes** – Advisor wrap-up, thank you and call to action

Topics/activities

Offer a variety of educational, social, financial, emotional, and physical health topics of interest to retirees:

- Using technology to connect with friends and family
- Living healthy – living longer
- Retiree health check – physical, emotional and mental
- Smartphone photography made easy
- Downsizing your home in retirement – do's and don'ts
- Tax strategies for retirees
- Income-boosting strategies for retirees
- Assisted living – whether, when, why, where?
- Taking your leisure activities to the next level

Living and leaving your legacy

Workshop example



Purpose

- To provide high-net-worth retirees with an opportunity to explore, discuss, and consider their legacy plans.
- To guide retirees through a process that encourages them to leave their legacy through purposeful living, wise investing, proactive estate planning, heartfelt generosity, and responsible generational wealth transfer.

Frequency

Semiannually

Strategic partners

Invite targeted professionals to serve as panel members or guest speakers: estate-planning attorneys, charity representatives, endowment and foundation professionals, etc.

Venue/set-up

- A local restaurant or social establishment providing a private room, food and beverage.
- Tables of four to six guests each.

45-90
minutes



Format

Casual format — breakfast, lunch or appetizers.

- **20 minutes** – Informal welcome, socializing among arriving guests, food and drinks
- **Five minutes** – Advisor introduction and align day's topic with advisor's value proposition
- **60 minutes** – Each panel member provides a five- to 10-minute overview of their legacy topic – advisor facilitates Q&A following each overview
- **Five minutes** – Advisor wrap-up, thank you and call to action

Topics/activities

Establish and promote an agenda that addresses the following six legacy topics:

1. Define your purpose – your desired legacy impact
2. Align your investment strategy with your legacy plan
3. Estate planning considerations – from taxation to intention
4. Avenues for those with a heart for giving
5. Family conversations – discuss money and legacy plans
6. Generational wealth transfer – what you and your heirs need to know

Residing in retirement

Workshop example



Purpose

- To provide retirees and their families with the opportunity to review various housing options in retirement.
- To help families identify suitable, cost-effective and health-considerate housing for their retired loved ones.

Frequency

Quarterly

Strategic partners

Invite panel members with retirement housing expertise: Downsizing strategies, senior/ age-restricted communities, home health care, assisted living facilities, nursing homes, and/or continuing-care communities.

Venue/set-up

- A local restaurant or social establishment providing a private room, food and beverage.
- Tables of four to six guests each.

45-90 minutes



Format	Topics/activities
<p>Casual format — breakfast, lunch, or appetizers.</p> <ul style="list-style-type: none">• 20 minutes — Informal welcome, socializing among arriving guests, food and drinks• Five minutes — Advisor introduction and align day's topic with advisor's value proposition• 60 minutes - Each panel member provides a five- to 10-minute overview of their legacy topic - advisor facilitates Q&A following each overview• Five minutes — Advisor wrap-up, thank you, and call to action	<p>Instruct each panel member to prepare their talking points for when and why retirees would consider their respective housing option.</p> <p>Factors to consider include:</p> <ul style="list-style-type: none">• Pros and cons• Age limitations• Services provided• Healthcare considerations and support• Costs• Amenities• Pets

Referral Generators for Professional Centers of Influence

Annual retirement services fair example



Purpose

- To provide an opportunity for local providers to market their services to retirees.
- To expose retirees to the various retirement services and providers that exist in the local community.

Frequency

Annually

Strategic partners

Identify and invite local retirement service providers to host a booth, display their materials and educate retirees about their offerings. During event, walk the fair and interact with all providers.

Venue/set-up

- A ballroom or social establishment.
- Set-up booths/tables/chairs for each provider.



Format	Topics/activities
<ul style="list-style-type: none"> • Staff a welcome desk at the door to greet attendees as they arrive. • Provide attendees with a handout summarizing the names and services of participating providers. • Encourage attendees to mingle at their leisure and interact with providers. 	<p>Identify and invite strategic partners representing a wide range of retirement services:</p> <ul style="list-style-type: none"> • Social Security • Healthcare, Medicare, insurance, long-term care • Estate planning, trust, legal • Banking, mortgage, real estate, debt management • Tax management • Assisted living/home health care • Social activities (performing arts, museums, golf) • Volunteer opportunities, part-time employment • Fitness/health clubs

Retirement professionals network example



Purpose

- To provide a structure through which local retirement service providers can network with one another while receiving valued professional development.
- To position yourself as the network's go-to strategic partner in financial services.

Frequency

Monthly

Strategic partners

Identify and invite local retirement service providers interested in partnering with you and others.

Venue/set-up

- A local restaurant or social establishment providing a private room, food and beverage.
- Tables of four to six guests each.
- Host and promote outside experts who can provide valued content of interest to those in the network.

45-90
minutes



Format	Topics/activities
<p>Casual format; breakfast, lunch or appetizers.</p> <ul style="list-style-type: none"> • 10 minutes – Informal welcome and socializing among arriving guests • Five minutes – Advisor introduction and align day's topic with attendees' common mission of delivering valued services to retirees • 20 minutes – Food and beverage; buffet style is preferable; social interaction • 50 minutes – After all are seated and comfortably eating, introduce guest presenter/topic presentation • Five minutes – Advisor wrap-up, thank you and call to action 	<p>Host speakers with expertise across a variety of professional development topics:</p> <ul style="list-style-type: none"> • Grow your business via professional networking • The retirement lifecycle – the evolving needs of retirees • Communicating with retirees – do's and don'ts • Tax concerns and considerations for retirees • Using technology to enhance your business efficiency • Social media – staying connected • Build your brand to build your business • Healthcare trends affecting retirees

Business-to-business partnership dinners example



Purpose

- To create opportunities for local retirement service providers to meet and discuss how they can effectively collaborate to deliver services for retirees in the community.
- To position yourself as a community leader among retirement services.

Frequency

Monthly

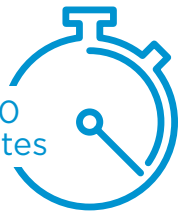
Strategic partners

Identify and invite local retirement service providers/strategic partners interested in partnering with one another.

Venue/set-up

- A local restaurant serving dinner.
- Forum for professionals to discuss how all may collaborate to enhance services to retirees and grow one another's businesses.

45-90
minutes



Format	Topics/activities
<p>Casual dining in a restaurant.</p> <ul style="list-style-type: none"> • Five minutes – Informal welcome and summary of purpose of the dinner • 10 minutes – Ask attendees to introduce themselves and the services they provide to retirees • 70 minutes – While dining, discuss potential opportunities to collaborate • Five minutes – Wrap-up, thank you, and call to action 	<ul style="list-style-type: none"> • Invite two community professionals to join you for dinner to discuss retirement business-to-business opportunities (growth, service enhancement and networking) • Ask each invitee to define who or what profession they would like to connect with over the dinner discussion • Strive to strategically pair partners who will benefit from knowing one another • Select attendees from a wide range of service fields

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Global Atlantic developed the Masters of Growth series in partnership with of 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

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