



## **2016 MDRT Annual Meeting e-Handout Material**

**Title:** Engaging and Motivating High-Net-Worth Clients

**Speaker:** Rao K. Garuda, CLU, ChFC

**Presentation Date:** Tuesday, June 14, 2016

**Presentation Time:** 2:00 - 3:00 p.m.

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Million Dollar Round Table  
325 West Touhy Ave.  
Park Ridge, IL 60068 USA

Slide 1



**Rao K. Garuda, CLU, ChFC**  
*Engaging and Motivating High-Net-Worth Clients*

MDRT  
2016  
JUNE 12-15  
VANCOUVER

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Slide 2



**Three Important Numbers**

**17** seconds is the average attention span

**3** minutes to impress prospect

**30** minutes needed in first appointment

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Slide 3



**Begin with the end in mind...**

- Significantly reduce taxes
- Create tax-free income for retirement
- Protect money from stock market losses and lawsuits
- Leaving your footprints on the society aka "Success to Significance"



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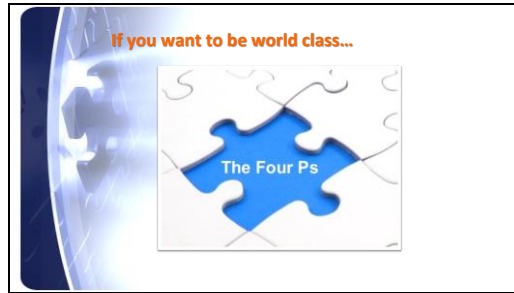
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Slide 4



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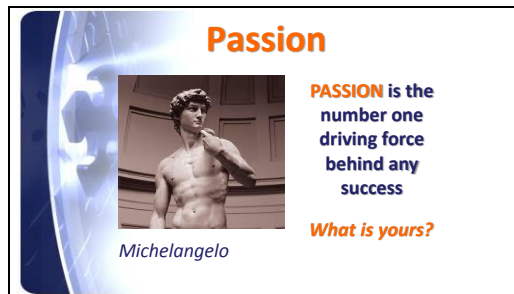
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Slide 5



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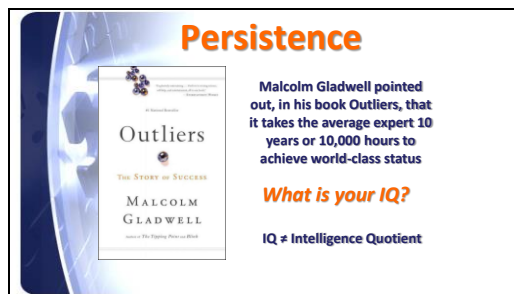
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Slide 6



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Slide 7

# Practice



Knowledge is of no value unless you put it into **PERFECT PRACTICE**

Vince Lombardi - American football player, coach, and executive

**"Control the controllable" – John Wooden**

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Slide 8

# Patterns



**What are they?**

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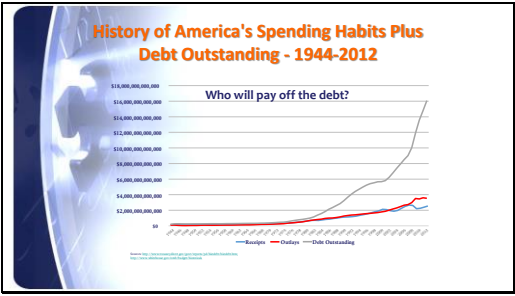
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Slide 9



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Slide 10

\$1 Trillion & US Debt in Physical \$100 Bills



\$100 Dollars

DEMON • OCRA CY INFO

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Slide 11

The Growth of a Dollar as it Doubles  
Annually  
"CASHECTOMY"

| Year | Value      | Tax<br>assumed<br>40% | Net Value  | Double<br>growth | Actual<br>value | Expected<br>Value |
|------|------------|-----------------------|------------|------------------|-----------------|-------------------|
| info | (A)        | (B) = 40% * (A)       | (A) - (B)  | (C) = (A) * 2    | (C) - (B)       |                   |
| 1    | \$1.00     | \$0.40                | \$0.60     | \$2.00           | \$1.60          | \$2.00            |
| 2    | \$1.60     | \$0.64                | \$0.96     | \$3.20           | \$2.56          | \$4.00            |
| 3    | \$2.56     | \$1.02                | \$1.54     | \$5.12           | \$4.10          | \$8.00            |
| 4    | \$4.10     | \$1.64                | \$2.46     | \$8.20           | \$6.56          | \$16.00           |
| 5    | \$6.56     | \$2.62                | \$3.94     | \$13.12          | \$10.5          | \$32.00           |
| ...  | ...        | ...                   | ...        | ...              | ...             | ...               |
| 20   | \$7,566.88 | \$3,026.75            | \$4,540.13 | \$15,133.76      | \$12,197.01     | \$1,048,576.00    |

You should be having \$1,048,576... instead  
you only have \$12,107 !!!!

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Slide 12

2 most important days  
in your life !

Will your dreams die when you die?  
How do you make sure your dreams are fulfilled?

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Slide 13



F

C

100

90

80

70

60

50

40

30

20

10

0

-10

-20

-30

-40

-50

-60

-70

-80

-90

-100

VS

Money well

100

90

80

70

60

50

40

30

20

10

0

-10

-20

-30

-40

-50

-60

-70

-80

-90

-100

What is the difference?

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Slide 14



High Net Worth Client Strategies

1. New Insurance Products with Living benefits  
(critical and chronic illness coverage)

2. Create tax free income

3. Power of zero estate tax



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Slide 15



DO YOU LOVE YOUR CHILDREN?

Can you show me a document to  
prove it?

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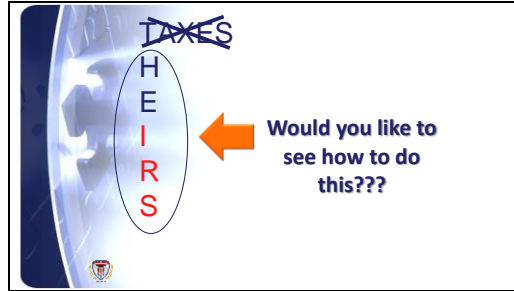
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Slide 16



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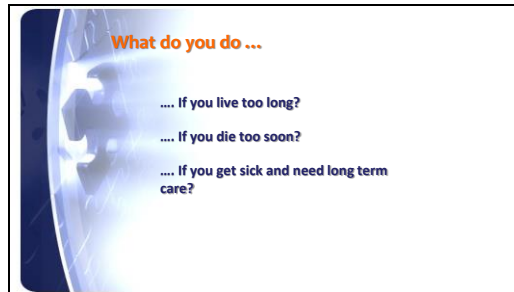
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Slide 17



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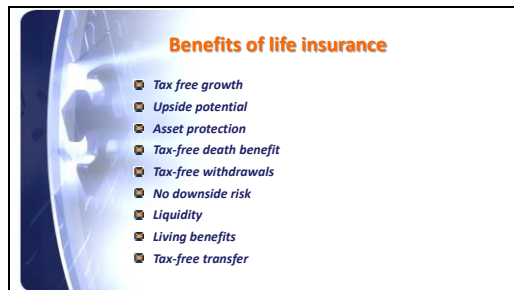
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Slide 18



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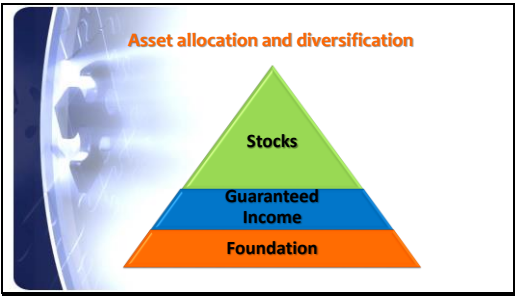
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Slide 19



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Slide 20



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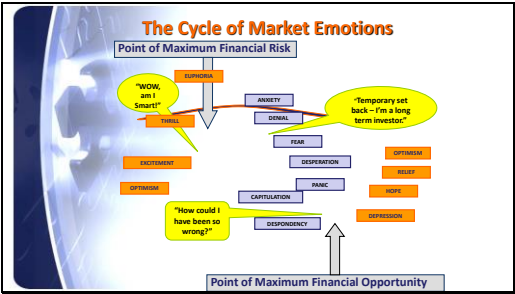
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Slide 21



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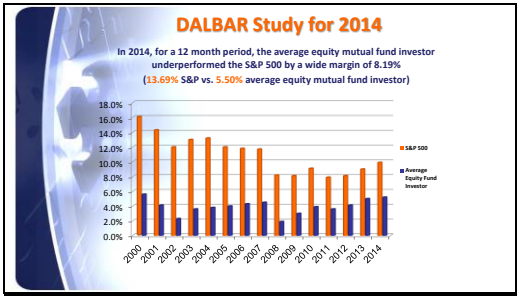
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Slide 22



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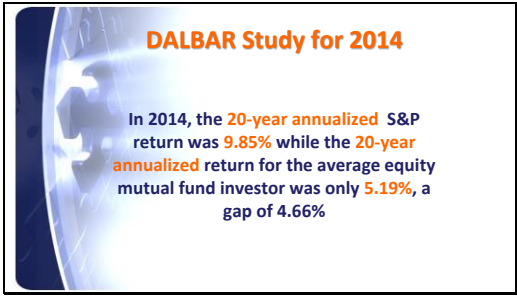
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Slide 23



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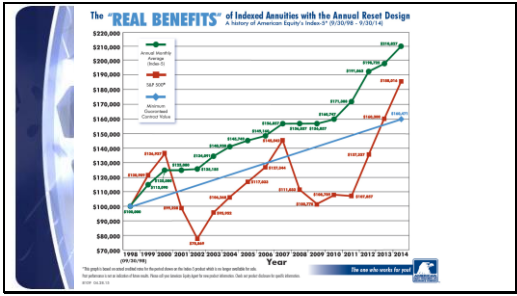
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Slide 24



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Slide 25



How fast can you drive if you don't have any side rails?



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Slide 26



What is the greatest gift that a parent can give to a child?



Would you like to ensure education for them?

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Slide 27



Believe in a CAUSE



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