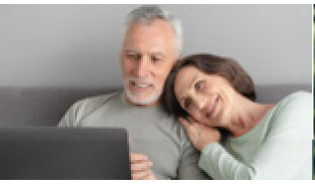
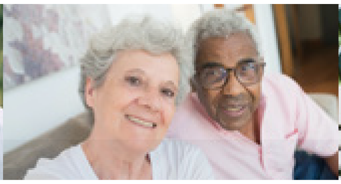
IMPACT
LEGACY **RETIREMENT** GROUP

Empower. Elevate.

Increase Your Opportunity. Earn More Money. Build a Legacy.





www.**impactlegacygroup**.com

Impact Legacy Retirement Group

"We believe confident and empowered agents are influential, effective, and profitable. We exist to change agents' lives by equipping them with simple tools, resources, and relationships to allow them to serve their clients' financial needs, earn more money, and build a legacy."

- Matt Smith, Vice President of Retirement Services & Events

Who We Are

Impact Legacy Retirement Group is a team of retirement advisors and client service specialists with expertise in annuities, life insurance, long-term care strategies, tax planning, and wealth management. We focus on educating, equipping and empowering our agents and strategic partners nationwide.

OUR GOAL

To help reduce complex financial concepts into simple ideas and language for your clients in order to help them make the best retirement planning decisions for themselves and their families.

We provide training and coaching to give you the words and tools to extend client conversations beyond insurance and discover all potential risks and opportunities. We provide comprehensive assessments and services to assist in securing peace of mind for your clients' financial future.

How We Help

We offer a simple, trusted system that will allow you to assess client needs, confidently engage in financial conversations and navigate retirement concerns. We align with you for your success in the retirement planning process in three simple ways:

Coaching and Mentoring

- How to begin the Advanced Markets conversation
- How to present the opportunity
- How to assess clients' needs
- How to gather documents
- How to formulate a plan
- How to present solutions to clients
- How to deliver a turn-key retirement seminar
- How to close the sale
- How to follow-up with clients

Direct Sales Support

- Start-to-finish sales guidance
- Client plan suitability
- Strategic financial planning
- Solution and case design creation
- General problem solving

Tools and Resources

- Collaborative online community for real time help
- Retirement Prospect Portal
- Market risk assessment tools
- Retirement planning software solutions
- Tax-strategy tools

How To Start

Follow this simple plan to win big with Impact Legacy Retirement Group.

4 Easy Steps to Adding Six Figures with Retirement Planning

DISCOVER

01 DISCOVER

- Extend the conversation beyond insurance
- Explore and expose your client's risks and opportunities
- Establish our trusted authority

EDIFY

02 GATHER

- Edify the Retirement Team
- Educate the client on the review process

SUBMIT

03 SUBMIT

- Enlist the support of the Retirement Team
- Enable transfer of documents for review
- Establish complimentary retirement consultation

WIN

04 WIN

- Expand your influence as the trusted advisor
- Equip your business for growth
- Elevate your earnings by closing more sales

How It Works

We provide advanced markets and retirement planning support at **two primary levels:**

EMPOWER

Empower.

The **EMPOWER** support level puts you in the driver's seat and allows you to direct all communications and engagement with your client. Our retirement team empowers and equips you to successfully navigate the entire sales process and maximize your earnings.

Agent earns 100% of the Street Comp

ELEVATE

Elevate.

The **ELEVATE** support level introduces you to Advanced Markets, allowing you to engage in the process for your professional growth and development. Our retirement team will directly engage with your client and facilitate the entire sales process upon receiving your referral. You can shadow the complete experience with the retirement advisor to expand your opportunities and capacity to serve clients.

Agent earns 50% of the Street Comp

2 Levels of Support

Empower.

The Retirement Team will:

- Receive and review financial statements
- Assess client's needs
- Determine client plan suitability
- Assist in running illustrations
- Help formulate a plan to present to client
- Provide consultative support throughout the process as needed

FEATURES

- The agent earns **100%** of the carrier/product commission with the EMPOWER support level.
- The Retirement Team is not directly involved in client interactions.
- 5% of all issue paid annuity volume is credited as annualized life premium to the referring or writing agent and their uplines.*

Elevate.

The Retirement Team will:

- Leads the multi-meeting process with the prospect
- Present the opportunity
- Receive and review financial statements
- Assess client's needs
- Determine client plan suitability
- Present market risk assessments
- Provide strategic and comprehensive financial planning
- Run illustrations
- Create retirement solutions & case design
- Offer tax-strategy solutions
- Secure the transfer of funds
- Close the sale
- Follow up with client

FEATURES

- The agent earns **50%** of the carrier/product commission with the ELEVATE support level
- The Retirement Team is directly involved in client interactions.
- 5% of all issue paid annuity volume is credited as annualized life premium to the referring or writing agent and their uplines.*
- Legacy Lifetime Income Opportunity

**Credited annualized life premium is non-commissionable.*

ELEVATE Program

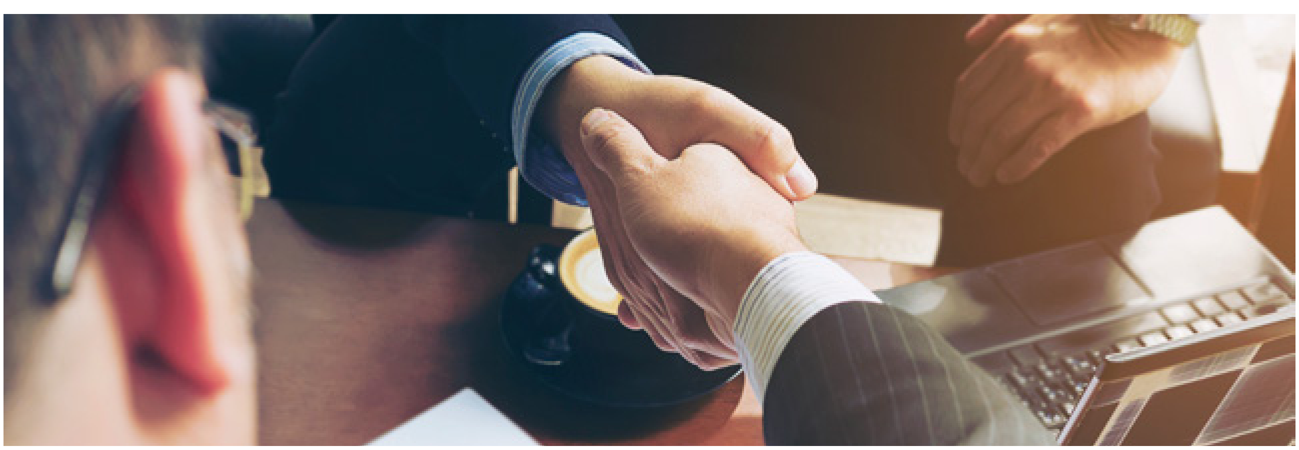
Whether you are brand new, simply referring cases, or you want to learn and work toward becoming a full service agent and retirement advisor, the ***Elevate program is for you.***

ELEVATE Direct Referral Bonus

If an elevated case client refers a new client to the Impact Legacy Retirement Group, the original agent will be compensated based on how long the original elevated case client was referred to ILRG:

- Year 1 & Year 2 = 50% of street
- Year 3 & Year 4 = 25% of street
- Year 5 and On = 15% of street

Referral only relates to direct referrals from the original Elevated Case Lead.



Legacy Lifetime Income

LIFETIME INCOME

Legacy Lifetime Income with ELEVATE

The Elevate support level features a special ***Legacy Lifetime Income*** opportunity.

Legacy Lifetime Income is a revenue sharing program created as a legacy benefit for agents.*

As the retirement team continues to service and meet the needs of the client, any new life insurance or annuity sales written in the first 36 months will generate a new commission to the referring agent of the original contract based on the ELEVATE progressive compensation schedule. After 36 months commissions will continue to be paid on any new life or annuity business to the referring agent in the amount of 25% of the agent's carrier/ product commission rate.

**Agent must be contracted, active and in good standing with the Impact Legacy Group.*

How It Looks

EMPOWER

Sarah, an experienced financial services agent, finds a potential annuity opportunity to help a family protect some of their investments or savings. She decides to utilize the **EMPOWER** support level offered by ILRG.

COLLECT AND SUBMIT

She collects all the necessary financial documents and submits them to the Retirement Team through the **Retirement Prospect Portal**.

REVIEW & PRESENTATION

They review the documents and assist Sarah in formulating a plan for the client. Sarah presents the plan to her client and writes a $200,000 fixed indexed annuity.

SALES COMMISSION

Her compensation level on this product happens to be 5% and since Sarah took ownership of the full sales process and facilitated all communication with the client Sarah receives a **commission of $10,000!**

PRODUCTION CREDIT

Additionally, Sarah and her uplines will receive **$10,000 (5% of $200K) in credited annualized life premium** towards their monthly production tracking for awards and promotions.

Empower.

*Sarah's income will increase by an **additional $100,000** if she is simply able to uncover 9 more opportunities similar to this one over the course of the year.*

Jose is an agent and feels like he may have found an opportunity to help a family with their long term savings and investments beyond their insurance needs. He is just beginning to learn how annuities and other retirement strategies work and feels like he may be able to help his clients. He decides to utilize the **ELEVATE** support level offered by ILRG.

ASSISTANCE & SUPPORT

While sitting with the client, Jose asks questions to gain a better understanding of their goals and concerns. He uses the RETIREMENT PROSPECT PORTAL, to schedule the their complimentary Retirement Discovery Meeting and he provides details about the case.

SALES PROCESS

Jose has the opportunity to attend these meetings, shadow the retirement advisor and learn from the process while he continues selling insurance products to new clients.

SALES COMMISSION

While Jose is serving other families, the Retirement Team advises the client on a new personalized retirement strategy. This includes a fixed index annuity for $500,000. Jose's commission level on the product is 6%. As an Elevated case, Jose will receive a payout of **$15,000** which is 50% of his product commission. By simply referring the lead opportunity to the Retirement Team, Jose learns how the process and annuities work, as well as how to write them on his own in the future.

PRODUCTION CREDIT

Additionally, Jose and his uplines will receive **$25,000 (5% of $500K) in credited annualized life premium** towards their monthly production tracking for awards and promotions.

Elevate.

Legacy Lifetime Income

ELEVATE

IN 2 YEARS

Two years later, Jose is an established agent and is finding much success in life sales. He regularly refers retirement planning opportunities to ILRG and has accumulated a lifetime annuity issued paid volume of 4.2 million. One day he receives what appears to be a deposit of **$9,000**. To his pleasant surprise, the ILRG team continued to serve the referred client and wrote an additional $300,000 annuity with the same product. He received a legacy commission of 50% of his product comp on the new annuity based on the progressive lifetime issued paid volume grid. Since Jose utilized the **ELEVATE** support level, he is eligible to receive legacy earning opportunities through the **Legacy Lifetime Income** plan on any new life and annuity business that is written with that client.

COMMISSIONS & CREDIT

In just over two years, Jose has earned an additional **$24,000** from this one family by utilizing the **ELEVATE** support level with Impact Legacy Retirement Group to serve his clients. He also earned a total of **$25,000** in Production Credit by adding an additional $15,000 (5% of $300K) with this second annuity purchase. **ELEVATE** allows Jose to learn and grow in his knowledge of Advanced Market sales, earn more money, and generate a passive legacy income through the **Legacy Lifetime Income Plan**.

Jose utilized the **Elevate** upport level and he is eligible to receive legacy earning opportunities through the Legacy Lifetime Income plan.

Jose's annual income will more than surpass an ***extra $100,000*** *by simply utilizing the training offered by the Retirement Team, extending conversations beyond insurance with his clients and referring the retirement planning opportunities.*

Elevate.

So whether you are a new agent, a veteran advisor, or an industry top producer who wants to stay focused on your niche of insurance sales, Impact Legacy Retirement Group can be your strategic partner offering the services of **EMPOWER** or **ELEVATE** to help you increase your opportunity, earn more money, and build a legacy.

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Empower.

Elevate.

Start your first case here:
https://forms.impactlegacygroup.com/advancedmarkets

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Pat Schmidt
VP of Business Development, Managing Partner - Impact Legacy Retirement Group

Pat co-founded and launched a comprehensive retirement planning firm in 2012 that he helped grow to thirteen offices across Ohio. In 2021 the company eclipsed $100MM of annual annuity and life production and had $250MM in assets under management (AUM). In addition to a life and health insurance license, Pat also holds a Series 65 license.

The Atlanta Braves drafted Pat as a left-handed pitcher following his senior year of high school. After spending four years in the minor league system, Pat returned home to Ohio, where he attended and graduated from The Ohio State University.

Pat and his wife Lauren make their home in Dublin, Ohio with their three young children, Ella, Addie, and Luke.

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