

GROWING YOUR BUSINESS THROUGH ADVANCED PLANNING

Jason Borek | Chief Distribution Officer
The Pinnacle Group



KOVACK FINANCIAL
PRACTICE MANAGEMENT
POWERED BY THE PINNACLE GROUP



THE PINNACLE
GROUP



What is Kovack Practice Management?

Kovack Practice Management is a creative strategy and marketing firm, powered by The Pinnacle Group, specializing in revenue growth for financial advisors.

CLIENT CENTERED • FUTURE FOCUSED • SOLUTION DRIVEN



Our Approach

We transform...

...by working with you to create innovative solutions.

...by strategically curating offerings that meet your needs
and those of your clients.

...by delivering industry leading resources that will help you
grow your business

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Advanced Planning Center

A dynamic, multi-layered support team that helps pinpoint business opportunities and design complex strategies for your clients.

Components of the Advanced Planning Center:

- Business consultation & valuation
- Advanced solutions
- Complex case design & business planning
- Intentional income tax planning

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Advanced Planning Center – Business Consultants

APC BUSINESS CONSULTANTS

- Help identify, open and close new planning opportunities in partnership with the advisor.
- Support advisor in connecting with APC subject matter experts



TOM WORTHINGTON, CEP
East Coast Coordinator



TOM SELLIN, CLU, CHFC
West Coast Coordinator

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Advanced Planning Center – Business Planning

BUSINESS CONSULTATION & VALUATION

- Marshall & Stevens
- All business planning starts with business valuation
- Client consultation
- Helping clients' business reach its maximum potential



MARK SANTARSIERO

Business valuation | Investment banking
| Business consultation



STEVE SUSEL

Investment banking | Business valuation
| Client consultation



GREG FELDMAN

Investment banking | Business valuation
| Client consultation

Advanced Planning Center

TAX PLANNING

- Complex retirement planning
- Tax-advantaged qualified plans as exit strategies
- Help achieve large income tax deductions
- Tax-advantaged qualified plans as exit strategies
- Help achieve large income tax deductions



DOUG MUELLER

Tax planning | High-net worth individuals |

Business planning



MIKE PROST

Business valuation | Litigation support |

Tax planning



CHRIS JACOB, CFP

Premium financing | Tax planning | Wealth transfer



TOM WORTHINGTON, CEP

Defined benefit planning | Business consultations |

Tax strategies



SCOTT MCHENRY

Defined benefit planning | Business consultations |

Tax strategies

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EXECUTIVE BENEFITS

- Retention and attraction of key employees through employee benefits planning
- Multi-life individual disability insurance to supplement group policies for executive teams



JEFF ACHESON

CEO of Advanced Strategies Group

Executive benefits | Tax-advantaged distribution
| Defined benefits



RANDY O'BRIEN

Executive benefits | Accumulation solutions |
Tax-advantaged distribution



BRETT VIRGIN

Executive benefits | Accumulation
solutions | Tax-advantaged distribution

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Advanced Planning Center

COMPLEX CASE DESIGN & BUSINESS PLANNING

- Appraisals
- Vast knowledge of insurance planning strategies
- Creative solutions for highly successful individuals



KENT GRIFFIN

Legal expertise | Premium financing | Exit planning



TOM SELLIN, CLU, CHFC

Advanced case design | Advisor consultations |
Business consultations



DON ROSBOROUGH, CLU, CHFC

Premium financing | Tax planning | Wealth transfer

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ADVANCED SOLUTIONS

- Next Point Solutions – one of the industry’s leading teams for advanced planning and leverage strategies.
- Highest level of planning expertise and risk mitigation



ROBERT STRAUSS, JD

Legal expertise | Leverage strategies | Exit planning



Andrew Weinhaus, ESQ

Legal counsel | Estate planning | Tax strategies



CHRIS JACOB, CFP

Premium financing | Tax planning | Wealth transfer



Randy Fox

Comprehensive estate and wealth transfer planning | Philanthropic planning | Income tax planning

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Advanced Planning Center

ESTATE & LEGACY PLANNING

- Legally complex planning strategies
- Expertise in wills, trusts, powers of attorney, successions, and more



STEPHANIE PRESTRIDGE

Attorney at Lineage Law, LLC

Estate planning | In-marriage Quadro planning



KATHLEEN CENTOLELLA

Attorney at Pact

Tax law and business formation | Legal business expertise



Andrew Weinhaus, ESQ

Attorney at Law Office of Andrew Weinhaus, LLC

Legal counsel | Estate planning | Tax strategies

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Next Level Advisor Marketing

- Earn marketing through *Pinnacle Points*
 - Through life and annuity production, you can earn Pinnacle Points and spend them on a variety of top-notch marketing services and programs



- **Life**
 - Every \$100 in production earns you 1 point (\$25,000 = 250 points)
- **Annuity**
 - Every \$1,000 in indexed
 - Fee-based annuities earns you 1 point
 - (\$250,000 = 250 points)

Next Level Advisor Marketing

Eye-Catching Videos



Relational Theme



Informational Theme



Whiteboard Theme

Customized Websites



Journey Theme



Colorful Theme



Legacy Theme



Enterprise Theme

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Online Resource Center

HOW TO CONDUCT ALL BUSINESS ONLINE

Life Annuities

You can conduct business with your clients without stepping a single foot in your office. We've made every step of the life application process paperless. From eSubmission to eInterview, eReview to eDelivery, eService... we've got all the tools for you to do your quotes and applications fully online.

Featured Carriers with Accelerated Underwriting

Did you know, we work with several carriers who offer options for accelerated underwriting (no labs!) and electronic apps and signatures. **If your client does not qualify for accelerated underwriting, labs and/or client medical records may be requested.*

Quotes & Applications

Deciding between term and permanent insurance depends on your needs. For temporary needs, term offers you the greatest death benefit for the lowest premiums. If you're looking for lifelong protection and the option of accumulating tax-deferred cash value, permanent may be the best option.

Term Insurance [Start Here](#)

Permanent Insurance [Start Here](#)

Product & Underwriting Updates

[See Updates](#)

HOW TO CONDUCT ALL BUSINESS ONLINE

Life Annuities

You can conduct business with your clients without stepping a single foot in your office. From e-signatures to e-delivery, we're giving you all the tools you need to take your annuity business the paperless route.

- ### 1 Find the right annuity for your client

Annuity products aren't a universal solution - different clients have different needs. Before getting started on anything else, find which carriers or products work best for your clients through Annuity Rate Watch.

[ANNUITY RATE WATCH](#)
- ### 2 Annuity Product Training

Depending on where you do business, carrier-specific business in that state.
- ### 3 Get appointed

You'll need to get appointed with your product's carrier through the process.
- ### 4 Put it into motion

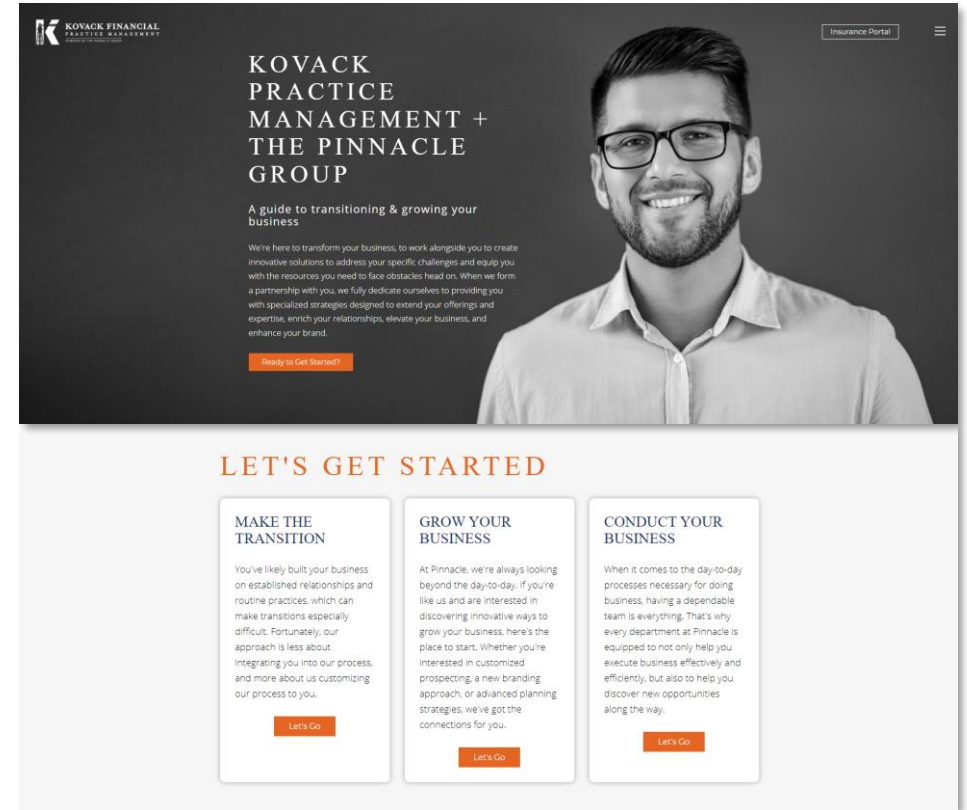
Once you've got the previous steps taken care of, you can now get started with execution. Click the links below to access the electronic applications for the product you've chosen.

<h4>Fixed Index Annuity</h4> <p>How is this best used?</p> <ul style="list-style-type: none">Lincoln Visit Website Download PDF GuideGreat American Visit Website Watch VideoAthene Visit Website Watch VideoAllianz Visit Website Watch VideoAmerican Equity Visit Website Download PDF GuideAmerican General Visit Website Watch Video	<h4>Multi-Year Guar. Annuity</h4> <p>How is this best used?</p> <ul style="list-style-type: none">Atlantic Coast Life Visit Website Download PDF GuideNorth American Visit Website Watch VideoSentinel Visit Website Download PDF GuideF&G Visit Website Download PDF GuideGuggenheim Life Visit Website Watch Video	<h4>Variable Index Annuity</h4> <p>How is this best used?</p> <ul style="list-style-type: none">Great American Visit Website Watch Video
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Connect With Your Team

- Partner with a team of specialists
- Leverage an array of powerful resources
- Conduct your business seamlessly
- Grow your business exponentially
- Visit YourTeam.Pinnacleifs.com/KovackSecurities



KOVACK FINANCIAL PRACTICE MANAGEMENT

KOVACK PRACTICE MANAGEMENT + THE PINNACLE GROUP

A guide to transitioning & growing your business

We're here to transform your business, to work alongside you to create innovative solutions to address your specific challenges and equip you with the resources you need to face obstacles head on. When we form a partnership with you, we fully dedicate ourselves to providing you with specialized strategies designed to extend your offerings and expertise, enrich your relationships, elevate your business, and enhance your brand.

[Ready to Get Started?](#)

LET'S GET STARTED

MAKE THE TRANSITION

You've likely built your business on established relationships and routine practices, which can make transitions especially difficult. Fortunately, our approach is less about integrating you into our process, and more about us customizing our process to you.

[Let's Go](#)

GROW YOUR BUSINESS

At Pinnacle, we're always looking beyond the day-to-day. If you're like us and are interested in discovering innovative ways to grow your business, here's the place to start. Whether you're interested in customized prospecting, a new branding approach, or advanced planning strategies, we've got the connections for you.

[Let's Go](#)

CONDUCT YOUR BUSINESS

When it comes to the day-to-day processes necessary for doing business, having a dependable team is everything. That's why every department at Pinnacle is equipped to not only help you execute business effectively and efficiently, but also to help you discover new opportunities along the way.

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Questions?



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