



Circle of Wealth[®]

S Y S T E M

The Circle of Wealth[®] is a proven 10-step consultation approach to educate clients about their entire personal financial picture. The combination of the 10 steps with powerful software visuals provides your producers a repeatable, sequenced, process to approach prospects, provide comprehensive planning, and close business. Extensive training is offered along with the software package.

The philosophy which drives the system is that there is more opportunity in avoiding losses than chasing and picking winners. Wealth accumulation starts with avoiding wealth transfers that occur unknowingly and unnecessarily. Tools in the software help clients see wealth transfers in all areas of their budget, including mortgage payments, qualified plan contributions, taxes, and debt interest service.

The Personal Economic Model gives clients a visual representation of how money works. With the model along with supporting software, you and they can simulate changing rates of return, saving more, working longer, and reducing standards of living. By examining those outcomes your clients will begin to understand the factors that may be eroding their wealth. They can then use that knowledge to make informed choices that improve their financial lives. The system addresses planning for retirement, estate, business, and college funding and providing protection against risk.

On the Circle of Wealth website, www.moneytrax.com, you'll find what details about makes Circle of Wealth different, their products and costs, (detailed below for your reference), upcoming training and events, and basic "who they are" information. On the Home page, click on the Blog and you can see a quick snapshot and accompanying script for one of the visuals that is the basis for client conversations: the Personal Economic Model. Also on the home page, click on Circle of Wealth, and there is an overview of the proven 10-step process.

Circle of Wealth Products	Price	Frequency
Software and Production Accelerator Course	\$ 4,000	Single payment for 2 year subscription
	\$ 199	Monthly payments for 2 year subscription

Visit www.moneytrax.com/getstarted for more info on what is included with the subscription in addition to the software.

Value Mutual Trust Offers with Circle of Wealth:

- For a producer's first time purchasing Circle of Wealth, Mutual Trust will reimburse \$1000 of the cost with a minimum of 3 cases closed totaling \$10,000 in commission within 12 months of purchase
- Sales and in-force illustration software that loads illustrations into Circle of Wealth Software
- Quarterly webinars hosted by Mutual Trust and presented by master mentors
- Archived webinars from past training sessions on Mutual Trust website
- A company who understands Circle of Wealth philosophy and practices
- Cost qualify for Education Reimbursement program
- Designated system coordinator



A Pan-American Life Insurance Group Stock Company

