RIIA Annual Meeting

Membership Committee

September 17, 2007

Rick Nersesian

RIIA Board of Director

Chairman - Membership

RIIA Membership

Membership and Categories

38 Regular

28 Associate

26 Financial Advisors

4 Plan Sponsors

7 Special Advisors

3 Affiliated

2 Honorary

RIIA Membership

A Special Association:

- Who's Who in the Industry
- Diversity gives us a "View Across Business Silos"

An association that provides forums to:

- Exchange ideas and knowledge
- Promote products and processes
- Discuss and share research, data, and information
- Analyze ways to elevate effectiveness of communications

RIIA Membership

Benefits & Opportunities

- **Participate in and Benefit from Committees on**

1. Research 2. Education 3. Methodologies 4. Compliance 5. Programs

- **Attend conferences**
- **Access to training and education programs**
- **Receive proprietary research**
- **Members only section of website**
- **Be an integral part of the thought leadership in the industry**
- **Develop business contacts, relationships, and networking opportunities**

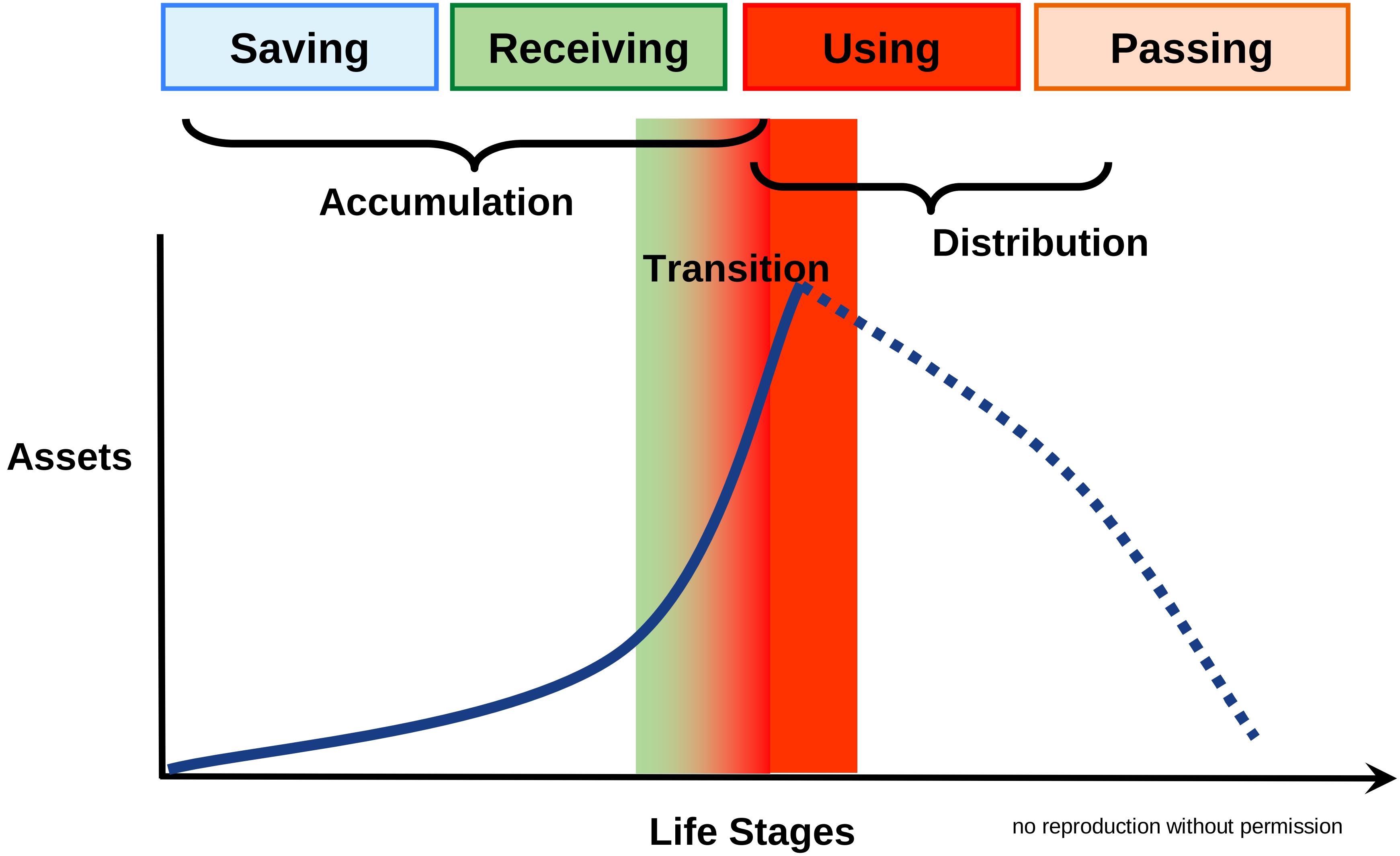
RIIA Membership

"brings talented and knowledgeable people together to explore new and innovative ways that will be necessary to solve one of the most serious financial issues"

Issues to Address - How to

- **Meet the challenges individuals face as they approach and enter the distribution phase**
  - **Income - Spend down – Longevity – Market – Inflation – Healthcare – Unforeseen events**
- **Segment the market**
  - **HNW – Affluent – Middle – Mass**
  - **Investment management – asset maximization – income management – income guarantees – longevity – income replacement**
- **Develop processes and products that provide solutions**
- **Educate and train advisors to help individuals**
- **Make it simple and understandable & Make it understandable and simple**

Life Stages of Needs – Transition to Distribution



Shifting Concerns

Saving | **Receiving** | **Using** | **Passing**

Accumulation

- Wealth Accumulation
- Savings Rates
- Asset Allocation
- Long Term Growth
- Average Returns
- Investment Strategies
- Wealth Generation

Distribution

- Wealth Preservation
- Spend down rates
- Income Generation/Inflation
- Principal Liquidation
- Sequence of Returns
- Income Strategies
- Wealth Transfer

Retirement Income Planning Process

7 Steps

I Client Needs

II Expenses

III Assets

IV Income Sources

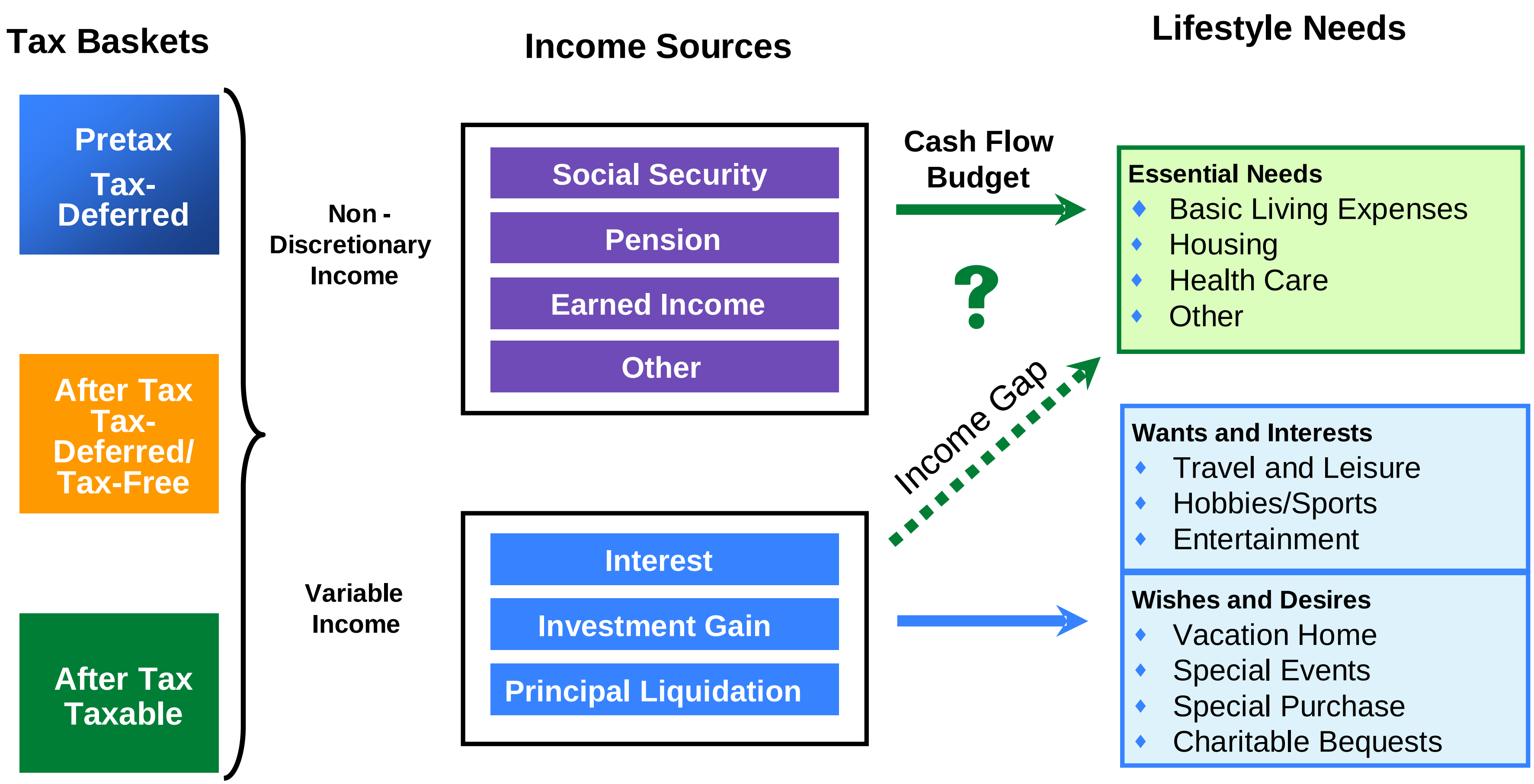
V Income Gaps

VI Income Strategies

VII Product Solutions

Periodic Review

Assets/Tax Baskets – Income – Needs – Strategies



Help us attract new members !

Richard Nersesian – Consultant

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