



## Custom Projects: Niche Markets

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- **The Home Office Marketing Challenge:**  
Transferring training concepts, information, and motivation into action in the field
- **The Solution:** A suite of sales support tools, created by PGI, designed to provide marketing support to producers

**Each module provides a professional suite of materials producers can use to:**

- Prospect
- Approach
- Present
- Close cases in targeted markets

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## Training/Market Intelligence

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A **Producer Guide** provides the background, education, market intelligence, and technical support producers need to cultivate targeted niche markets, including:

- Presenting a compelling case for learning how to approach targeted prospects
- Exploring needs—identifying the specific sales opportunities available in each niche market
- Providing anticipated scenarios (problems, opportunities, challenges) for specific markets
- Explaining important tax and technical considerations, along with key concepts

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## Collateral Sales Support Tools

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Each module contains a suite of collateral sales support tools to assist producers in opening and closing cases in targeted markets.

### The Pre-approach Package provides:

- A ready-to-use **letter**
- A motivational **one-pager** that presents niche market needs and the life insurance solution...paving the way for the producer to secure an initial interview

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## Sales Support

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**Consumer Brochure**—A professional, motivational, and informative brochure to help producers reinforce the ideas they present in the initial interview

**Case Studies**—Case studies present scenarios prospects and producers can relate to because they depict reliable examples of very real planning challenges

**One Pager**—A brief, motivational, 8½ x 11 front-and-back summary highlighting the need designed to be used in the pre-approach, during the interview or at closing

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# Niche Markets

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- Baby Boomer Business Owners
- Construction Business Owners
- Divorced Spouses
- Farmers and Ranchers
- Foreign Nationals
- Property Owners with Mineral Rights
- Non-Traditional Families
- Physicians
- The Sandwich Generation
- Special Needs Families
- Sports Enthusiasts
- Women

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# Why Cultivate Baby Boomer Business Owners?

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- A sizeable market—an estimated 76 million of the U.S. Population
- Five million are business owners over the age of 55
- Well-educated, competitive, and hardworking people

**A large percentage of these business owners have not planned for the transfer of their businesses at retirement or death.**

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# Why Cultivate Baby Boomer Business Owners?

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The business is almost always the biggest asset in the estate, and estate planning and business succession are tightly interwoven.

**The non-liquid nature of the business means life insurance can play a critical role in:**

- Retaining and transferring wealth
- Accomplishing business succession
- Providing liquidity
- Preparing for retirement
- Maintaining the family lifestyle after the business owner's death

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# Why Target Construction Business Owners?

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It's a large and lucrative market that is on the upswing.

- **Family ownership is prevalent**—over 90% of construction companies are family businesses, and only 30% of those survive to the next generation.
- **Construction firm owners are aging**—more than 50% are over age 55, and less than half have a formal succession plan.
- **Personal relationships play a critical role**—owners, managers and other key people are essential to business prosperity.
- **Buying insurance is routine**—owners purchase a wide variety of insurance products to protect against risk.

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# Why Target Construction Business Owners?

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Construction business owners face unique challenges that set them apart. The biggest one is this:

- There is a **high level of risk** inherent in the construction industry
- **Planning and protection** are high priority for owners

Owners also face typical business planning needs with special variations:

- **Executive benefits**
- **Key person**
- **Succession, estate and retirement planning**

# Why Target Construction Business Owners?

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Producers in this market need to understand the industry and its unique challenges...

- The cyclical nature of the business
- Debt and cash flow issues
- Business structure and ownership
- Uses of insurance to offset risk
- Succession issues and concerns
- Key person issues as they relate to relationships and business success
- Retirement issues and concerns

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# Why Market to Recently Divorced Spouses?

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It's a big market—around 40% of all marriages end in divorce—and divorced spouses face many critical issues:

- Updating **beneficiary designations** (simple, but often overlooked)
- Revisiting **retirement planning** (half again may not be enough)
- Reevaluating **life insurance** needs
- Addressing **estate planning issues** (divorce can make this complex, but intestacy is worse)
- Updating **wills, living wills, and similar estate planning documents**

Failure to address any of these items can cause problems or unintentionally benefit the ex-spouse.

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# Why Cultivate Farmers and Ranchers?

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This is a large market—there are over 2 million farms in the United States, and nearly 96% are family farms. Because the business and family lifestyle are entwined, farmers face unique planning issues.

- The vast majority of farmers do not have a succession plan/estate plan (a recent survey of Minnesota farmers showed that approximately 90% did not have a plan to transfer the family farm)
- Unlike other businesses, farm families live on the business property
- Farmers are asset rich and often income poor

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# Why Cultivate Farmers and Ranchers?

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Life insurance provides liquidity that can help the family farmer cope with inevitable financial challenges:

- Major wealth is concentrated in non-liquid assets (land, buildings, animals, vehicles and equipment)
- Significant short- and long-term debt
- Limited participation in Social Security, pensions or other retirement accounts
- Need for retirement income when the farm/ranch is transferred to the next generation

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# Why Target Foreign Nationals?

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Foreign nationals represent an attractive group of prospects for urban producers. Look at the numbers:

- Over **40 million** foreign-born individuals in the U.S. (2010 Census)—13% of the total population
- Of those, **22 million** are non-citizens (7%)
- The highest concentrations of foreign nationals are in **four areas**-the Northeast, California, Texas and Florida
- **27%** are college graduates or hold advanced degrees
- **5.6 million** earned \$50,000 or more annually

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# Why Target Foreign Nationals?

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Successful foreign nationals face numerous planning and wealth management challenges...

- Foreign nationals are **subject to U.S. income and estate tax laws**
- Foreign nationals married to U.S. citizens are **subject to special estate and gift tax treatment**

Life insurance and annuity products are especially attractive to foreign national prospects because they:

- **Enjoy favorable tax treatment** in the U.S.
- **Offer financial stability**, which is often unavailable in other parts of the world

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# Why Property Owners with Mineral Rights Present Unique Opportunities?

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Property owners with mineral rights provide a unique marketing opportunity because...

- Wide-spread fracking has made many lucky landowners wealthy
- Subterranean rights (oil, gas, mineral and water) represent unseen value associated with a tract of land

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# Why Property Owners with Mineral Rights Present Unique Opportunities?

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Separate ownership may cause confusion...

- The owner of the surface rights may have limited or no input as to whether oil or gas is produced from underneath the property.
- If production is established, a portion of the value is paid to the mineral rights owner via a royalty fraction (i.e., a percentage).

Whether rights are a sizeable estate asset or a small part of a much larger estate, the value and ownership of this unique asset can play an important role in wealth accumulation and transfer.

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# Why Reach Out to Non-Traditional Families?

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If traditional families consisted of two married parents of the opposite sex, non-traditional families encompass all the other configurations, including:

- Unmarried couples
- Single parents
- Same-sex couples
- Grandparents raising children
- Second marriages and blended families
- Adopted children

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# Why Reach Out to Non-Traditional Families?

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Statistics tell us, it's a sizeable market:

- For the first time in American society, opposite-sex married couples represent less than half of all U.S. households (48% according to the U.S. Census)
- More than half of all children are raised in non-traditional homes
- 16 million children are being raised in same-sex homes (although more and more of these same-sex couples are now able to legally marry)
- 30% of all families with children are headed by a single parent (U.S. Census Bureau)
- DOMA has made a difference

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# Why Reach Out to Non-Traditional Families?

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Non-traditional families have the same needs as traditional families...but often, those needs are even greater.

Why? Our legal and tax structure does not provide the same benefits to unmarried couples that are available to married couples.

Providing for partners and children as it relates to estate planning, wealth transfer and dependent care creates special planning challenges and an increased need for insurance products.

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# Why Target Physicians?

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The Patient Protection and Affordable Care Act:

- Is huge and complex
- Affects society in general and the practice of medicine in particular

It is important for financial professionals who work with doctors to understand how the profession is changing and how that change and feeling of uncertainty affects doctors.

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# Why Target Physicians?

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Changes include the following:

- **Increased paperwork** means fewer patients
- **Hospitals** are buying up private practices
- **Soaring medical school costs** result in student loans that take years to pay off
- Higher tax brackets erode increased earnings
- **60% of physicians worry about the near-term future of healthcare** due to the PPACA, but feel helpless to make any positive changes
- **75% of physicians think the medical profession is in decline**
- **Over 60% of physicians would retire today** if they had the means

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# Why Target Physicians?

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It is more important than ever for physicians to:

- Manage debt (including hefty student loans)
- Preserve wealth
- Minimize taxation
- Provide for dependents
- Provide educational funds and retirement savings
- Ensure eventual estate transfer

**Life insurance is an ideal vehicle for supplementing qualified retirement plans and transferring wealth to heirs.** Unfortunately, many doctors think they're capable handling financial planning on their own but are too busy to do it well.

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# Let's Not Forget the Sandwich Generation

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According to the Pew Research Center, one in every eight Americans between the ages of 40 and 60 belongs to the Sandwich Generation, caring for both children (of any age) and aging parents.

The Sandwich Generation has a greater need for:

- **Traditional life insurance over a longer number of years** as they support family members while saving for retirement
- **Careful financial planning and prioritizing** (including for those likely to find themselves in this situation in the future, particularly parents who had children later in life)

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# Let's Not Forget the Sandwich Generation

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The financial difficulties associated with caring for aging parents are complex...

- **Seniors are living longer** and they require more supervision and health care
- **Health care costs continue to escalate** faster than the rate of inflation.
- Independent-but-not-emancipated children (**Boomerang Children**) **continue to need support**
- Later marriages, second marriages, and career-minded families who have delayed parenthood have produced **a growing population of dependent children of older parents**

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# Special Needs Families Have Many Special Needs

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Families with special needs represent a growing part of the population. In 2010...

- Almost 20% of Americans **lived with a disability**—over half were severe
- 15% of children in the U.S. **needed treatment** for one or more developmental disabilities
- 22% of those families **experienced financial problems** due to the child's special needs
- 88% of families with a special needs child had **not set up a trust** to preserve benefit eligibility
- 84% had **not written a letter of intent**
- 62% **had not written a will**
- 49% had **not identified a guardian**

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Each family is unique, but the big picture is likely the same. Parents striving to:

- **Provide their child with the best possible care**—now, and in the future after Mom and Dad have passed away
- **Pay for education**—an ongoing goal for the special needs child as well as any siblings
- **Accumulate retirement savings**—always difficult, but more so with the added expenses of a child's special needs

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# Special Needs Families Have Many Special Needs

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This large, struggling population faces unique issues. Without careful planning:

**Special needs children** could face guardianship

- guardianship issues
- lack of a safety net
- loss of important government benefits.

**Parents** have their own issues, including the detrimental effects of stress and anxiety, which can lead to medical issues or marital strain

# Special Needs Families Have Many Special Needs

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Life insurance can help by:

- Funding a **special needs trust**
- Creating practical and **equitable inheritances** for all children
- Supplementing often-underfunded **retirement savings**
- Serving as a source of **emergency funds**

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# Why Approach Sports Enthusiasts?

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Large numbers of Americans are focused on fitness. Some go to the gym, but many more participate in sports—running, riding, swimming, golfing, skiing, and so on. Growing numbers choose to compete:

- 5Ks and half marathons
- Sprint triathlons
- Golf tournaments
- Over-forty basketball
- Amateur soccer leagues

Today, amateur athletes pursue their passion for sports well into retirement.

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# Why Approach Sports Enthusiasts?

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Athletes are accustomed to setting goals and working toward them. They make the time and put in the work required to accomplish their personal fitness goals.

**Unfortunately, athletes don't always apply that same purpose and drive to defining and reaching their financial goals.**

Financial professionals can gain an advantage by understanding the parallel between physical fitness and financial fitness:

- Setting goals and working to achieve them
- Overcoming challenges along the way
- Remaining committed to the end result

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# Why Market to Women?

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Today, an unprecedented number of women are economic powerhouses. Women:

- Make up more than half of the population
- Comprise 60% of college students
- Own half of U.S. wealth—estimated at \$11 trillion of a total of \$22 trillion by 2020
- Start businesses at twice the rate of men and own 40% of America's privately owned businesses
- Buy first-time homes at a greater rate than men
- Are breadwinners or co-breadwinners in 60% of households (two in ten married women out-earn their husbands)
- Over the course of a lifetime, 90% of women will control their family's wealth

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# Why Market to Women?

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While women live longer than men and enjoy healthier lives, when a spouse dies, women only stay with the couple's financial advisor less than half of the time. Despite all this, financial services professionals:

- Frequently neglect to approach women as clients
- Often fail to keep them when they do

Changing that dynamic requires understanding the unique values and priorities of women regarding:

- Risk management
- Wealth accumulation and transfer
- Retirement
- Philanthropy