THE HERITAGE PROCESS™

The 3rd element of planning.

Clients Forever

The HERITAGE INSTITUTE

The importance of relationship

IF YOU KNOW YOUR CLIENT'S CORE VALUES, YOU CAN THRIVE IN ANY ECONOMY.

The Heritage Process helps families prepare against the grim historical reality that shows that 90% of the time family fortunes are lost by the end of the 3rd generation, and more often than not, family unity is shattered along the way.

By helping clients to learn what the 10% of families who keep their families and their assets strong and unified across generations do *right*, Heritage-trained professionals differentiate themselves from other advisors by providing clients with an experience that delivers meaningful, multi-generational value.

Creating that experience begins with the development of better client relationships.

Several studies, which are confirmed by our experiences, all reach the same conclusion: If you have a deep relationship with a client, they will be loyal, bring you more business, and introduce you to more people. Or, stated another way, deeper client relationships result in the advisor making more money working with fewer people, while making a bigger difference in their lives.

Studies agree that improving client relationships is the most important thing advisors can do to grow and prosper in their businesses, especially in difficult economic times. But, the experts who write studies don't teach advisors how to build those relationships. We do.

WHAT THIS CAN DO FOR YOU.

- More business from existing clients.
- Higher retention of your top clients.
- More introductions from your top clients.
- Higher retention of the family's business after the death of your clients.
- Make the difference in your clients' lives you wanted to make when you got in the business.
- Provide your clients what they are seeking the most.
- Go from success to significance!

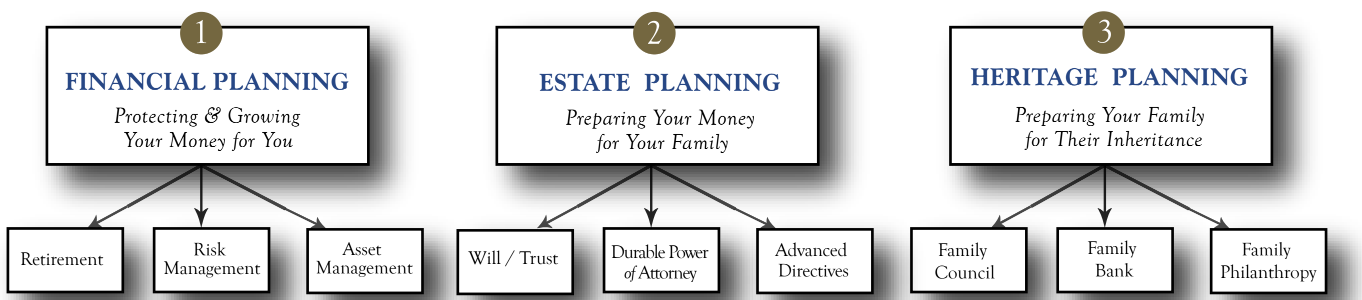
A 2005 study by Allianz found that leaving a legacy was far more important to clients than leaving an inheritance. 77% of both "boomers" and their parents rated "values and life lessons" as the most important legacy they could receive or leave. Only 10% of boomers said that financial assets or real estate were important as an inheritance.

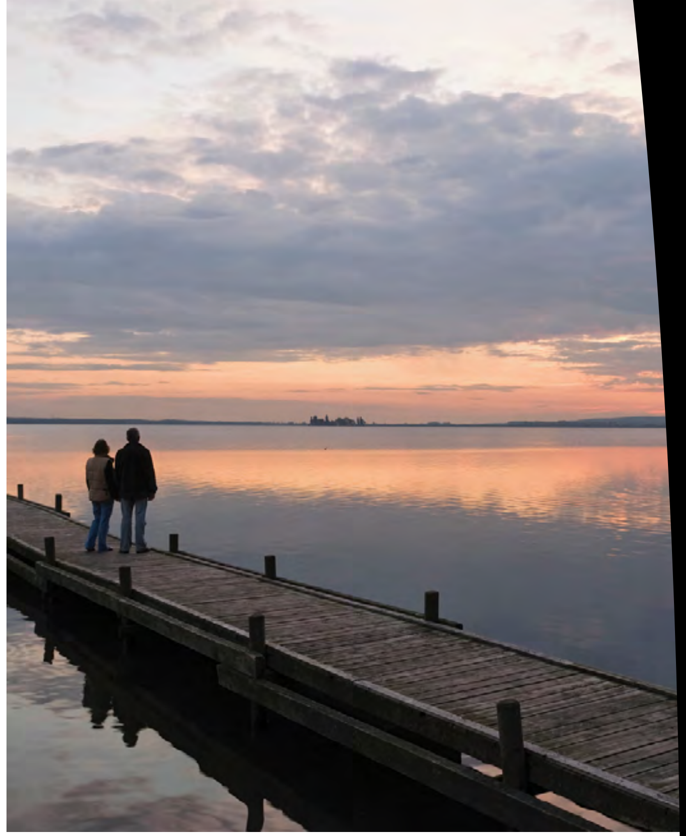
HOW THE HERITAGE PROCESS FITS INTO THE CLIENT'S PLANNING

Financial Planning prepares and protects the assets for the client;

Estate Planning prepares the assets for the client's family; and

Heritage Planning prepares the family to receive their inheritance.





The Heritage Process allows the advisor to help the family both pass and receive the family story and heritage, and to know the client's core values, which leads to more business and more introductions. What would it mean to your relationship with your clients (and your practice) if you could help your clients be part of the 10% who succeed?

THE CLIENT EXPERIENCE IS KEY.

Using The Heritage Process, you can give your clients an experience in which they identify their most important goals and how they want to accomplish them, and you provide them with direction for meeting those goals for generations - which results in them building a trusting relationship with you, and understanding how your products and/or services directly help them reach their goals.

TRAINING

Heritage Institute courses are taught by seasoned practitioners. *Clients Forever*, *MAXimizing Your Business* and Advanced Practice Academies provide tools and skills you can put to work in your business immediately. Some advisors come to develop new skills, others continue study leading to the Certified Wealth Consultant (CWC) designation.

SUPPORT

Heritage Members and CWC's receive training, marketing materials, hands-on mentoring, weekly coaching, study groups and web-based group support as they integrate The Heritage Process into their businesses.

COMMUNITY

Heritage members are a community of like-minded professionals who are dedicated to doing all they can to share, support and encourage one another.

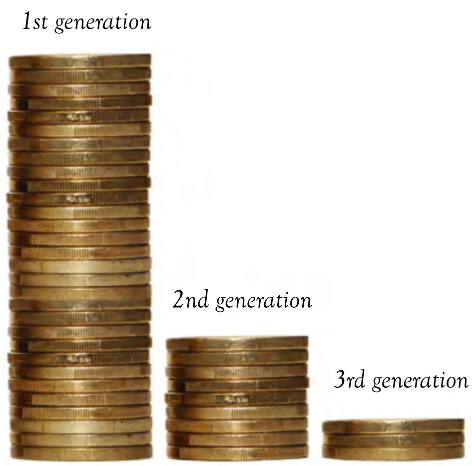
The story behind The Heritage Process™

In their own work with thousands of families over the past two decades, Heritage Institute cofounders Rod Zeeb & Perry Cochell confirmed what numerous studies have shown: nine out of ten families will lose the family assets across three generations. Worse yet, the family unity and individual achievement that the parents desired are often destroyed along with the money.

This is not a recent phenomena. Since ancient times, the majority of inheritance plans have failed, and with them, the unity of families has collapsed. Two thousand years ago a Chinese scholar said: "*fu bu guo san dai,*" or "*Wealth never survives three generations.*" In thirteenth century England they said *"Clogs to clogs in three generations,"* and in nineteenth century America the expressions became "*From shirtsleeves to shirtsleeves in three generations.*" Over 200 years ago, Adam Smith – of "specialization and division of labor" fame – summed it up in The Wealth of Nations: *"Riches, in spite of the most violent regulations of law to prevent their dissipation, very seldom remain long in the same family."* Many cultures. Thousands of years of history. One common tradition of failure.

This raised an obvious question: If 90% of families fail to keep the family and its assets together for more than three generations, what do the other 10% do differently?

Zeeb and Cochell concluded that for the 10% it was not so much a failure of their financial or estate planning, as it was that they had a 3rd element to their planning: heritage planning. They prepare their family for their inheritance.



In fact, families who have retained their unity *and* their assets across three or more generations have done so through recessions, depressions and world wars.

Zeeb and Cochell took what has worked in successful families for centuries, and crafted The Heritage Process™, a proven six-step process that helps people to discover and secure the future they really want. It was developed to help families and individuals achieve their dreams across generations. Its principles have nothing to do with money.

The Heritage Process™ applies to people at all income levels because, as centuries of experience proves, planning for the future of your *money* is not the same as planning for the future of your *family*.

The HERITAGE INSTITUTE

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