



NEWS

For immediate release

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Securities America Fast-Tracks Advisors' Ability to Become Retirement Income Distribution Specialists

LA VISTA, Neb. – Aug. 4, 2011 – Enhancements to Securities America's NextPhase™ Retirement Income Distribution program speed advisors' efforts in positioning themselves as retirement income distribution specialists.

“Advisors need to be prepared to address this issue for clients,” said CEO Jim Nagengast. “We want to ensure that they have all the tools and support they need to be successful.”

To quickly get their advisors trained in how to effectively implement the NextPhase solution, Securities America is hosting a series of half-day educational sessions in various cities across the country. During these sessions, Securities America's NextPhase team will draw on actual client situations and address such topics as: how to initially approach clients; how to identify product solutions for the time-segmented income distribution model; and how to present the income distribution plan to clients. These compressed training sessions cover the content also available through Securities America's 12-week NextPhase coaching program.

Perhaps the most robust enhancement to the NextPhase program is the Income Distribution Desk, developed to support advisors in building income distribution proposals and plans for clients. Experts staffing the Desk will create the proposal in the advisor's system, using a completed client profile sent by the advisor and will consult with the advisor on the initial portfolio plan. A printed and bound copy of the proposal and plan, including specific recommended investments, is delivered to the advisor. This service, provided free of charge, will be available to advisors who have been through the coaching program and meet all the prerequisites.

Securities America, a leader in bringing the time-segmented retirement income distribution solution to advisors, has been building out the NextPhase program since in 2005. Earlier this year, the company expanded the Reliability of Income “ROI” Profile that was originally developed to address the impact that clients' emotionally based decision-making can have on portfolio performance. The ROI Profile has been a great tool to help advisors assess and measure clients' emotional needs for guaranteed income and their reaction to volatility. The expanded ROI Profile, renamed the Client Fact Finder, now includes questions about whether a client will

need large lump sums during retirement and whether they want to specifically focus on leaving a financial legacy. The Client Fact Finder includes an advisor scoring key and suggestions for products and services based on client responses.

“The Client Fact Finder allows the advisor to take a comprehensive look at all of the client’s needs to create a more effective income distribution plan,” said Paul Lofties, first vice president for wealth management. “Traditional tools for risk profiling tend to work well during accumulation years, but aren’t always adequate for the distribution years, when clients have a shorter time horizon and fewer new assets to help recover from losses. Tools that rely solely on hard numbers like assets and income can certainly give the client a ‘number,’ but they don’t address the client’s needs for major expenses or the impact on the client’s legacy plan.”

Another recent enhancement is the Product Allocation Model, which helps advisors determine which products may be suitable for each time segment when investing client assets into the NextPhase strategy. It summarizes the product options for the time segments and highlights factors for advisors to consider when deciding on which options to choose for each client. In addition, it provides an Efficient Practice rating to indicate ease of implementation for each product type.

“Securities America has been focused on this important income distribution issue for the past six years,” said Nagengast. “With our NextPhase training and implementation tools, we are ensuring that our advisors can lead the way in helping boomers prepare for a successful retirement.”

About Securities America

Headquartered in La Vista, Neb., Securities America, Inc. has more than 1,800 financial professionals nationwide with approximately \$46 billion in client assets under their supervision. Securities America Advisors, Inc. is an SEC-Registered Investment Advisory firm with more than \$15 billion in assets under management and administration that offers investment management, financial advice and financial planning through financial advisors. For more than 25 years, Securities America’s mission has been to foster the success of financial professionals so they can provide quality, objective counsel and services to their clients. Additional information is available at www.securitiesamerica.com.

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