THE SAME PAGE®
Users Manual

Contents

INTRODUCTION

This is your guide to using the Same Page System®.

The Same Page System® serves five distinct and useful purposes. The Same Page® was written to:

- Assemble client financial facts through a structured information-gathering process
- Organize the information in clear, simple terms
- Identify new cross-selling opportunities
- Train your successor and/or assistants
- Help your client learn to open a conversation with his or her parent about their assets - "parenting your parents" can be tough.

The final product is the Same Page® Portfolio and the DataKey(s)®:

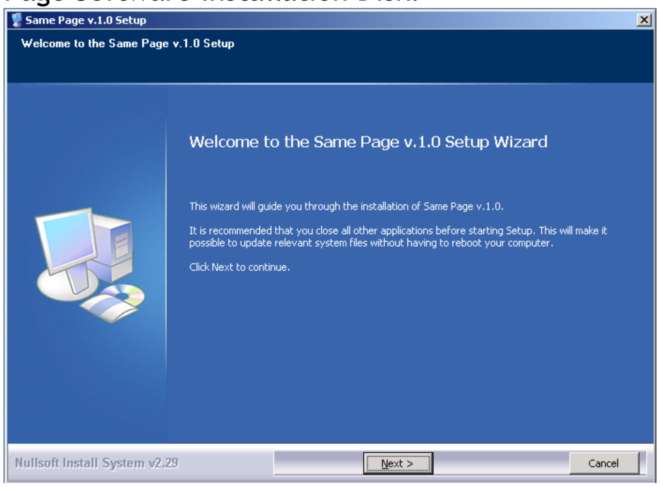
The Portfolio will include all of the information gathered. **The DataKey®** is a jump (or flash) drive to which you have scanned the clients' advance directives, living wills and durable power of attorney for their health care. There will be no confidential documents on the DataKey®. This DataKey® will only include the information the client would need in case of an emergency.

The Same Page System works well for a number of important reasons that benefit both you and your client. Having an advisor meet with the client ensures that the necessary and complete financial information will actually be gathered. In the process of gathering the information, cross-selling opportunities will passively be identified, and then can be presented to the client. And the process of gathering information and identifying new opportunities works as a good training tool to help your new advisors learn fact-finding techniques.

On the following pages are the steps involved in delivering the final product to the client. Familiarize yourself with the flow and the process of gathering the data in this format, and then make adjustments to fit your own office procedures.

GETTING STARTED
Software Installation

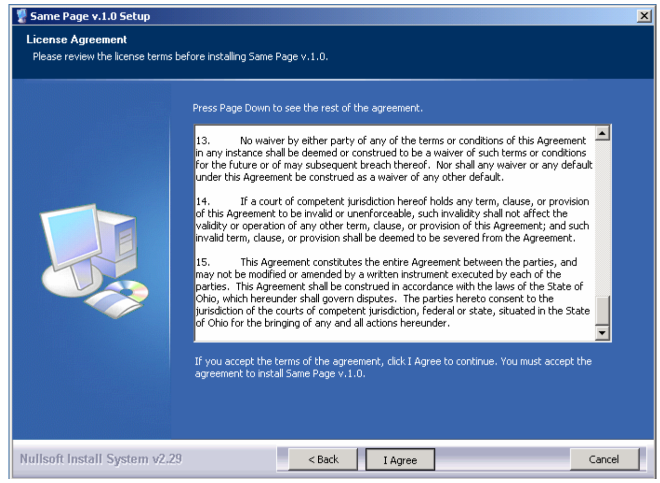
1. Close all open applications and insert the Same Page Software Installation Disk:



Note: If your auto-run setting is disabled, the Setup Wizard will not start automatically. Simply open "My Computer" and open the CD Drive containing the Same Page Installation Disk to start the Setup Wizard.

Click the "Next" button

2. Review the License Agreement:



Click "I Agree"

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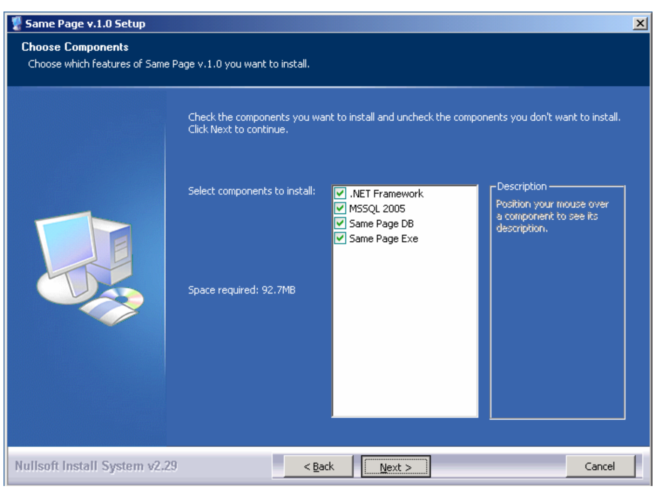
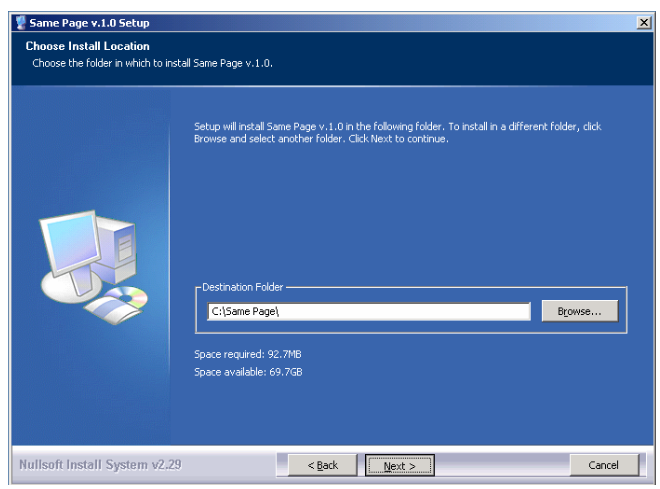
3. Confirm which components to install:



Important: Unless you are certain that your system is running compatible versions of .NET and MSSQL, do not uncheck these boxes.

Click "Next"

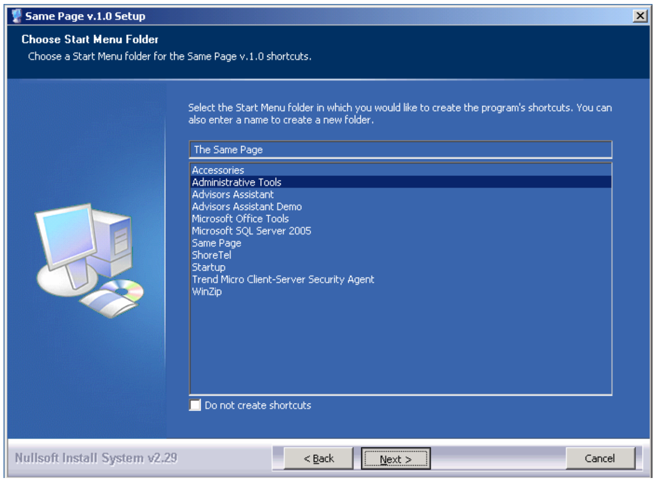
4. Choose Install Location:



Note: Same Page v1.0 runs best when installed in the C:\ folder.

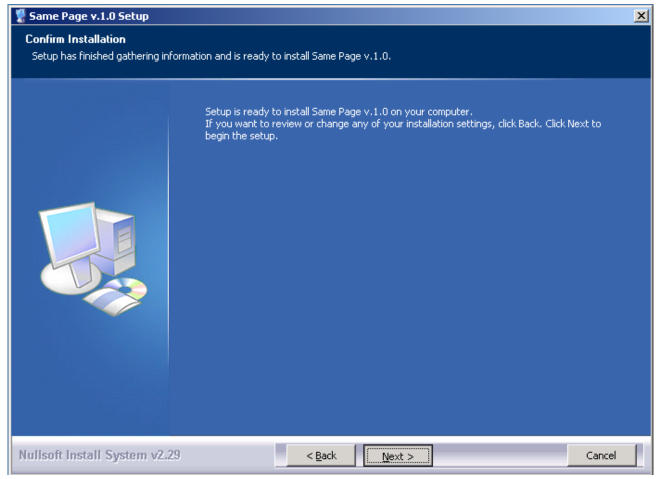
Click "Next"

5. Choose Start Menu Shortcut Folder:



The default folder is "Same Page," but you may create a new folder or select a pre-existing folder for the Start Menu shortcut.
Alternatively, you can choose not to create shortcuts.
Click "Next"

6. Confirm Installation:



Click "Next" to confirm settings and begin Installation. This will take approximately 5 minutes to complete, and the installer will open and close a series of windows during this time. When installation is complete, leave the "Run Same Page" box checked and click OK to finish the setup and register to begin using the software.

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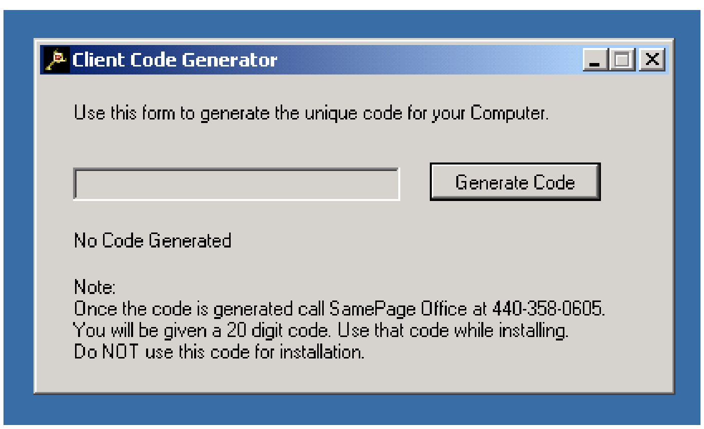
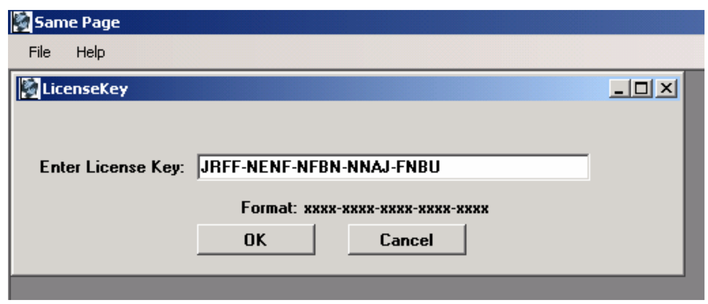
7. Register your software in 2 easy steps.
First, generate a Client Code:



i. Click "Generate Code."
ii. A 16-digit line of text should appear in the box, with the message "Code Generated Successfully."
iii. Either select, copy and paste this code and send it in an email to <u>info@samepageonline.com</u> or call 440-358-0605 with this number and we will provide the License Key to unlock your software.

<u>**NOTE**</u>: You can open the Client Code Generator at any time from the C:\Same Page Folder or Start Menu → Same Page Folder.
Click the "Key" icon labeled "ClientKey" and perform steps i – iii to generate your code.

8. Then, enter your License Key:



i. Open the Same Page Software (if not still open from the installation process).
ii. Copy and paste or type the 20-digit License Key provided to you via email and/or phone.
iii. Click "OK."
iv. Your Same Page Software has been unlocked.
You may login with this information:
Username: admin
Password: admin

THE SAME PAGE PROCESS

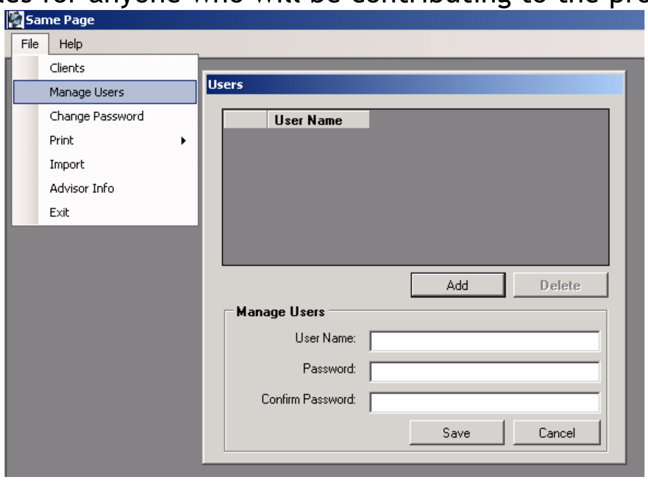
From Fact-Gathering to Final Product Delivery

STEP ONE	Go through the Same Page System with your staff, and set up your Same Page software.

The Same Page System works best when it is done with at least two people -- one person to gather the information and another to examine it, and confer about the potential selling opportunities uncovered. Of course, this process can work with one person performing both tasks.

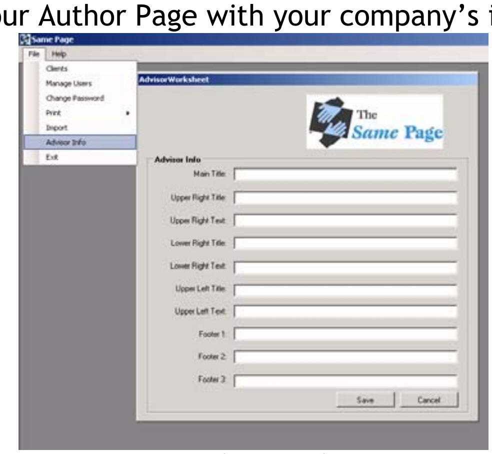
Be sure to read the "*Getting Started*" Guide in the Portfolio. This is not only a good place to begin with the client, but also a valuable introduction to the fact-finding process for new advisors and staff.

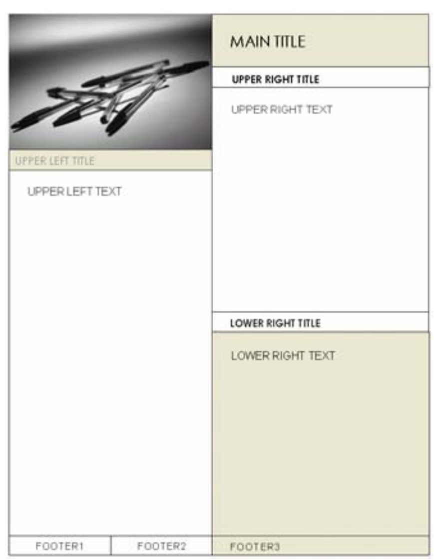
A. Set up user/password profiles for anyone who will be contributing to the process:



i. The first time you login, use the Username / Password combination admin / admin
ii. Click on **File → Manage Users**
iii. Click the "Add" button
iv. Type the User Name and Password in the text fields, click "Save"

B. Customize your Author Page with your company's information:

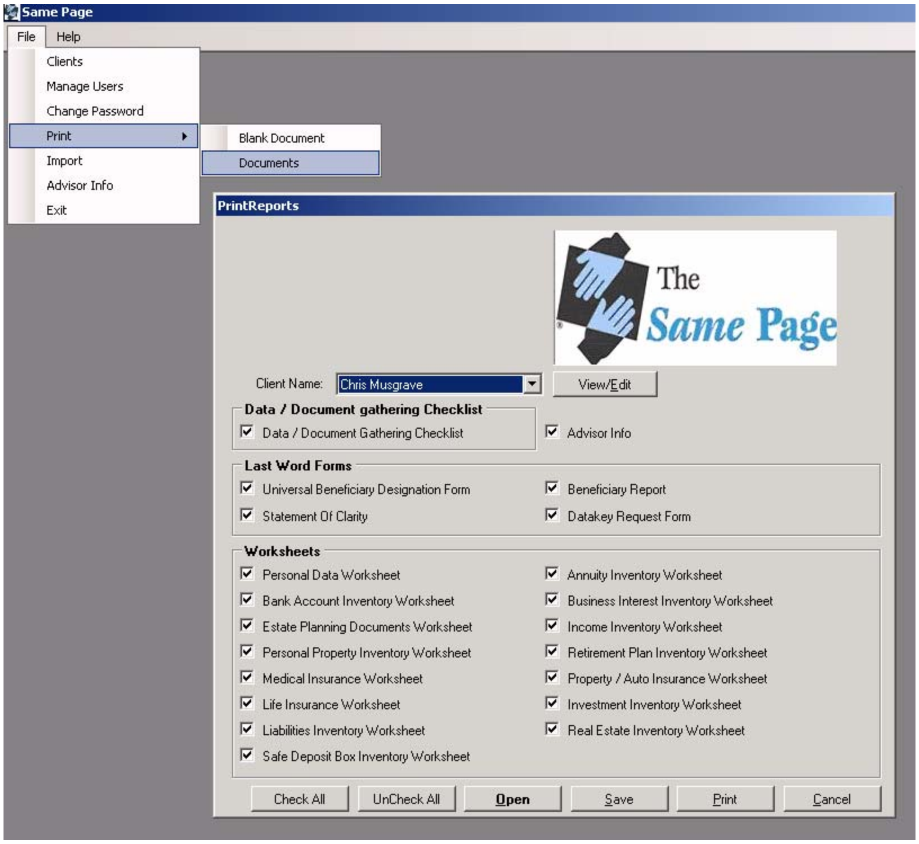




i. Click on **File → Advisor Info**
ii. Type your information

STEP TWO	Gather the Materials

From the Same Page software, print the draft workbook pages to take with you to the client for the first information gathering session. Choose the specific pages that will be necessary for this particular client. At different times and with different clients, you will need different sections.



i. Click on **File → Print → Documents**

ii. In the pop-up window, check the boxes next to each of the documents you will need. Or, use the “Check All” button at the bottom to select all worksheets.

iii. At the bottom of the window, click “Print Blank Documents”

Put these blank worksheets into a Same Page System Portfolio to bring to the client’s office or residence.

STEP THREE	Call the Client

Either the Senior or the Junior financial planner will call the client and explain that you are offering a new service, the Same Page System. *“The Same Page System is a new system that will organize all your financial information such as policy numbers, beneficiary information, account numbers, locations of loans, and sources of income in one place.”*

Your client knows that you already have many of these pieces of information, and you will explain that there are probably other things such as homeowners insurance, titles of cars, and other information that they may not have readily available but would like to have all in one place.

There are many reasons it will be of value to have all this information consolidated in one program. There could be a hurricane, fire or flood in the client's home, or the client might not be there to explain things to the kids, or the parents might not be there to explain everything to the client. This system ensures that in such a dreadful scenario, all of the clients' important information will still be available – a solid foundation upon which to rebuild everything lost in the disaster. In addition, the Same Page System is a valuable resource in estate settlement. Often, the information is not readily available, and the bereaved are not in a state of mind to resolve seemingly endless estate matters. Providing a consolidated set of directives ensures that the client's wishes are carried out properly. And remember, this system helps to revisit opportunities that we haven't touched on with our clients in many years.

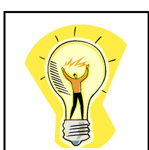
At the end of the information gathering and evaluation process, we will deliver a leather portfolio with all of this information stored in it, and a DataKey®. Each year, if the client would like, you will update this information for a nominal fee.

The DataKey® is a small flash drive containing scanned copies of the advance directives that the client's attorney has provided to the client. With the DataKey® clipped onto their key ring, the most important information is with the client always.

For example, if the client were to be in a car accident, the responding police officer would take the DataKey® right from the key chain and plug it into their laptop computer. The necessary documents will be opened -- contact information, medical records, anything that a client would want a hospital or a police officer to have. The DataKey® will not have private information on it so that if it were to be stolen or lost, the client's privacy would not be compromised.

Although information gathering can be a lengthy process, it is not a complicated process. Explain to the client that you're going to have your staff person, your junior advisor, or your administrative assistant give them a call, and go out to see them in their homes possibly two or three times. The assistants are to gather the information and then they're going to bring it back to the office. The process of gathering information may take half a day. I have been successful charging $500-$1000 for this step.

After the staff person brings back the information, you, the senior advisor, will examine the information to make sure everything is complete and up-to-date.



AUTHOR'S NOTE…

As you review the information, you will uncover some opportunities to provide additional services. In several cases we have uncovered blocks of cash, double D savings bonds, and life insurance policies that had been previously noted with plans for change but not followed through with.

You may also find that your client has been talking to their Northwestern agent, or that they've been looking at changing their bank accounts, updating their mortgages, or looking at long-term care insurance. You find that these are the clients we spend most of our time with and we think that they come to us for everything. They also think they do, but they just didn't realize we offer those services as well. We have found investment assets that they've inherited that are dormant, and older brokerage accounts that their parents left behind. We've found stock certificates we didn't even know existed.

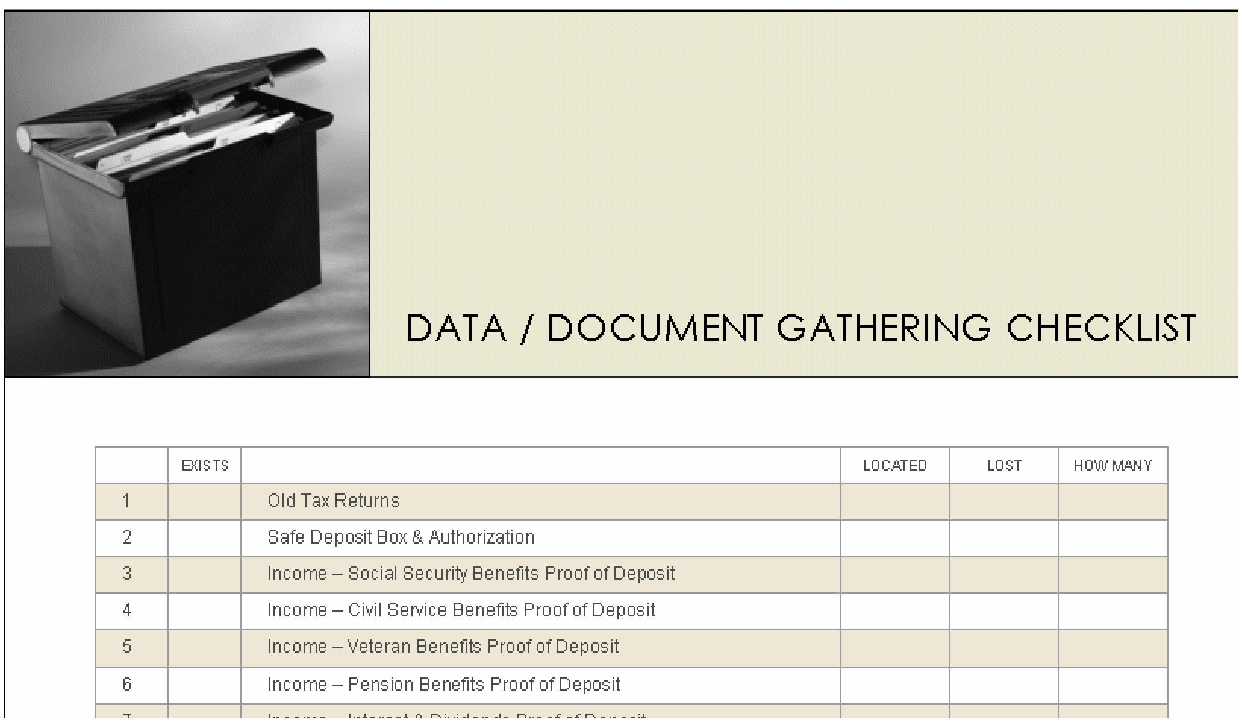
Another common opportunity has been finding that when our usual companies de-mutualized (MetLife, New England, Prudential), most of these clients never actually received their stock. They're held in the certificate form or electronic form and the clients never received the cash. They've never cashed their dividends so this money is showing up into unclaimed funds.

This is also a great opportunity to uncover other stocks inherited or about to be inherited.

STEP FOUR	Go to the Client's home or office to begin the fact-gathering process.

The advisor or staff person takes the portfolio to the client's home or office with the draft pages printed to use in gathering the information. A good starting point is to go through the "*Introduction*" and the "*Getting Started*" documents. This will familiarize the client with the steps necessary to gather their information. Then, with the client and the client's documents, the advisor fills out the information on the worksheets. Explain to the client that these worksheets are simply drafts of the final product; after the data is entered into the Same Page software they will be reprinted and presented in the finished portfolio.

Be sure you have printed the checklist, and keep it handy as you go through the worksheets:


DATA / DOCUMENT GATHERING CHECKLIST

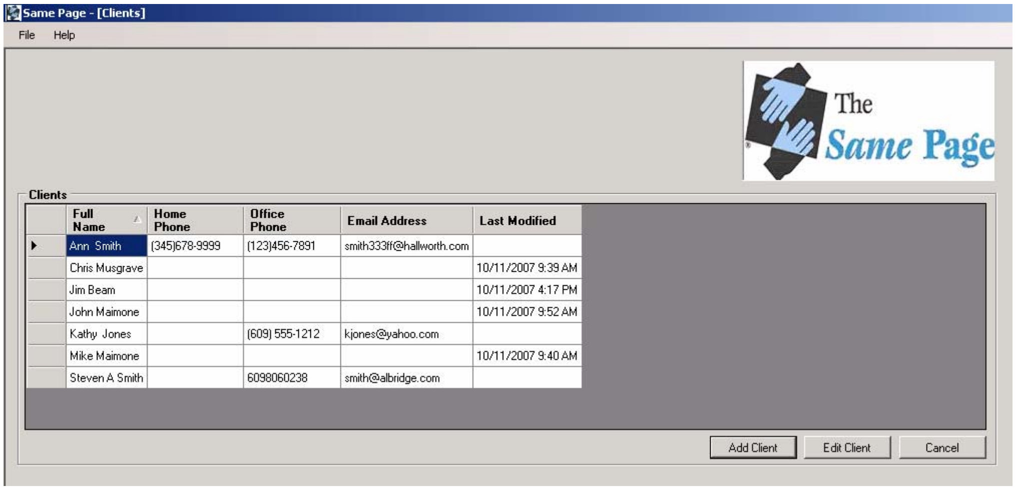
	EXISTS		LOCATED	LOST	HOW MANY
1		Old Tax Returns			
2		Safe Deposit Box & Authorization			
3		Income – Social Security Benefits Proof of Deposit			
4		Income – Civil Service Benefits Proof of Deposit			
5		Income – Veteran Benefits Proof of Deposit			
6		Income – Pension Benefits Proof of Deposit			

As noted before, this is a lengthy process, and it will work best for both advisor and client if you stay organized and gather most, if not all, of the information during the first meeting. Follow-up meetings or phone calls are almost always necessary, but keeping them to a minimum ensures that the final product is compiled as smoothly as possible.

STEP FIVE	Enter the information into the Same Page System

Back at the office, the advisor enters the information into the computer using the Same Page System software.

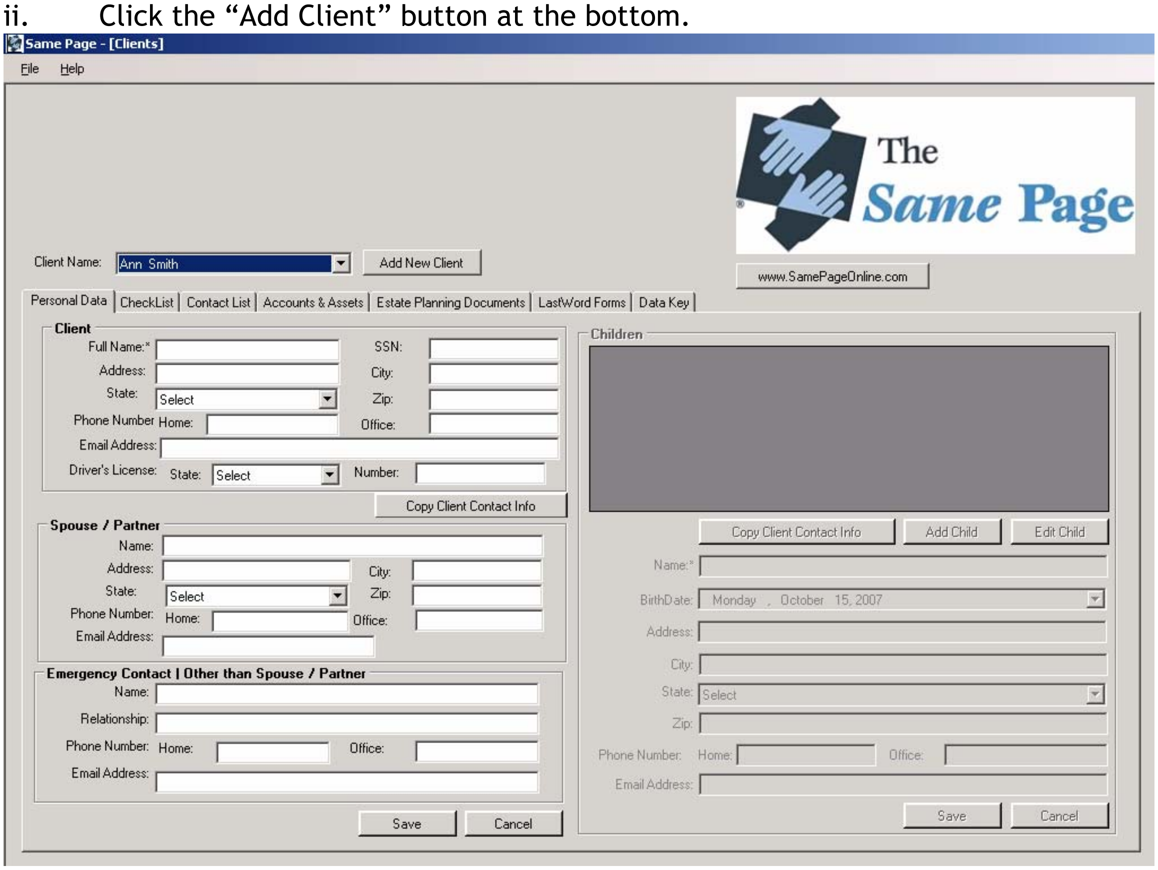
A. Add a new client to the system:



i. Click **File** -> **Clients** to bring up the client list.

NOTE: This list may be sorted by clicking any of the header categories.

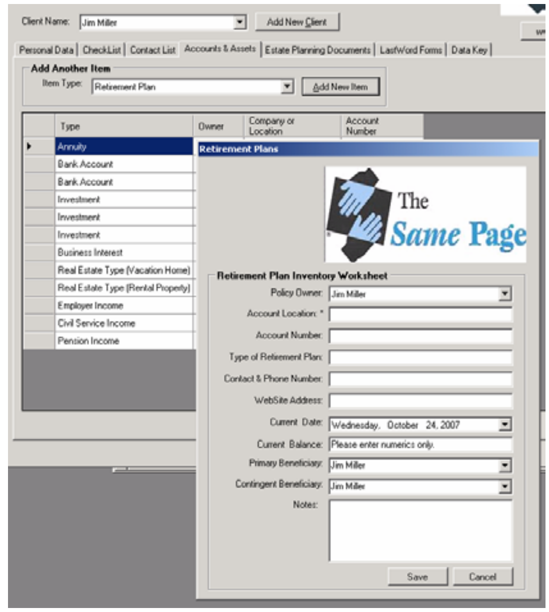
ii. Click the "Add Client" button at the bottom.



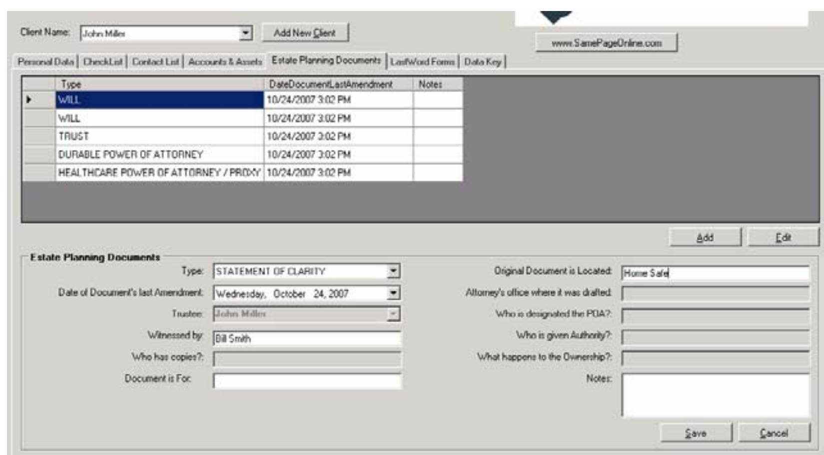
iii. **This is the main screen of the client information window.**

The **Personal Data Tab** is the starting point for adding client information. Enter basic details such as Name, SSN, etc. for your client. If contact info is the same for client and spouse, click the "Copy Client Contact Info" button to automatically fill in the Spouse/Partner info.
If your client has any children, enter the first child's information on the right side of the Personal Data Tab. Clicking "Save" will enter the child's information. Repeat this process until you have entered all of the client's children into their profile.

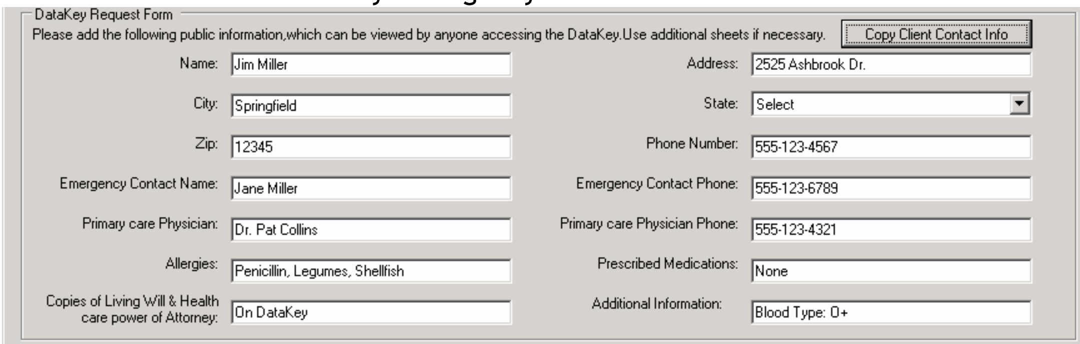
B. Fill in information on each of the remaining 5 informational tabs:
   a. Checklist
   b. Contact List
   c. Accounts & Assets –
      i. Select each item type (Annuity, Bank Account, Business Interest, Investment, etc.) and click "Add New Item"
      ii. In the pop-up box fill in all known information about the account or asset.
      iii. Click "Save"
      iv. Choose to add another item of this type, or close to move on to another item type.



   d. Estate Planning Documents –
      i. Click "Add"
      ii. In the drop-down box, select the type of document (will, trust, durable power of attorney, etc.)
      iii. Fill in all information about the document.
      iv. Click "Save."



e. Last Word Forms –
   i. Select the Form Type (Universal Beneficiary Designation, Statement of Clarity, Beneficiary Receipt or DataKey Request Form) and click "New"
   ii. For each type, follow the on-screen prompts and fill in all information possible.
   iii. The DataKey Request Form is a document that will go on the client's DataKey and contain all necessary emergency information:



DataKey Request Form

Please add the following public information,which can be viewed by anyone accessing the DataKey.Use additional sheets if necessary. Copy Client Contact Info

Name:	Jim Miller	Address:	2525 Ashbrook Dr.
City:	Springfield	State:	Select
Zip:	12345	Phone Number:	555-123-4567
Emergency Contact Name:	Jane Miller	Emergency Contact Phone:	555-123-6789
Primary care Physician:	Dr. Pat Collins	Primary care Physician Phone:	555-123-4321
Allergies:	Penicillin, Legumes, Shellfish	Prescribed Medications:	None
Copies of Living Will & Health care power of Attorney:	On DataKey	Additional Information:	Blood Type: O+

C. The final tab is the Data Key Tab. See Step Eight.

After entering all of the information gathered on the first visit, the advisor will probably need to make follow-up phone calls to clarify information or to gather additional information.

STEP SIX	Print out the drafts and confer with Senior Advisor to identify new opportunities

Following a similar process as in Step 2, go to "File → Print" and select the documents you would like to print for review, or click "Select All" to print the entire portfolio contents. Click "Print." The senior advisor will examine the information as well as begin to identify and uncover new service opportunities.

Alternatively, you may choose not to print the documents yet, and instead review them on your computer screen. At the bottom of the Print window, click the "Save" button to export all of the selected forms in MS Word format. The documents will appear exactly how they will print.

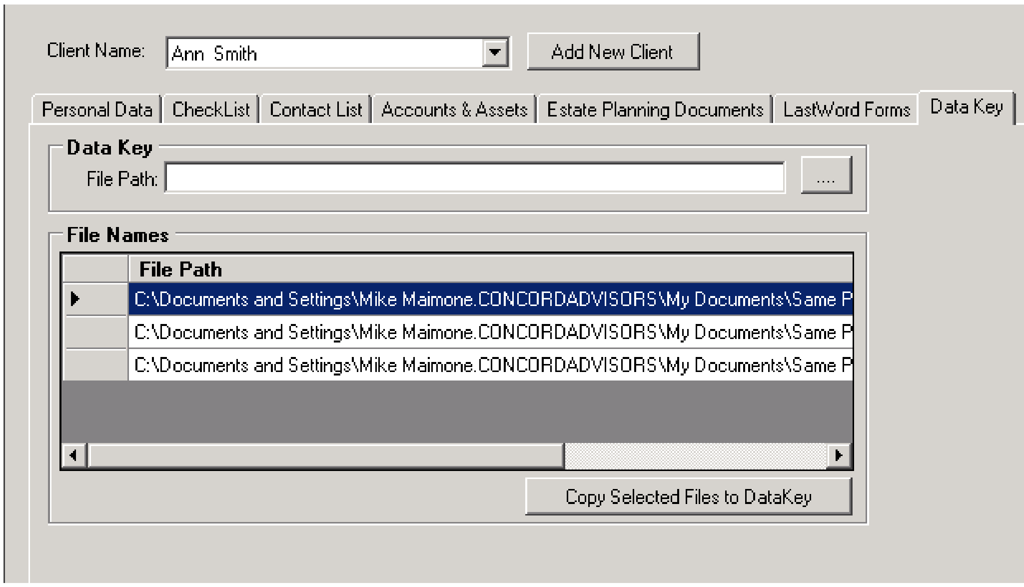
STEP SEVEN	Contact the Client with new suggestions.

Following the conversation between a senior financial planner and the staff member who gathered the information, newly uncovered opportunities can be presented. This proactive approach, based on each client's individual financial status, will engender confidence in the financial planners' ability to manage the client's finances.

STEP EIGHT	Scan the documents for the **DataKey**®.

Scan the advance directives from the client's attorney. Keep track of each client's documents in a separate client folder to ensure you can locate them easily.

These pages can then be copied onto the DataKey®:



i. Click on the final tab in the Client Information Screen, labeled "Data Key"
ii. Press the button labeled "…" to browse for the scanned files.
iii. In the pop-up box, browse to the folder on your computer that you scanned this client's documents into. Select the file and click "Open."
iv. Once all of the files are listed under "File Names," select all of them by clicking the top file, hold SHIFT, and then click the bottom file.
v. Once all files have been selected (the lines should turn blue) click "Copy Selected Files to DataKey"

STEP NINE	Print out the final portfolio contents for the client. Deliver the **Same Page System**® **Portfolio** with **DataKey**™.

The finalized Portfolio pages can be printed directly from the Same Page System as described in steps Two and Six. If updates to specific pages are needed at any time, those pages can be printed out separately and given to the client.

Insert the final printed copies of the materials into the leather Portfolio, and place the DataKey in its holder. Present the finished Same Page System to your client.

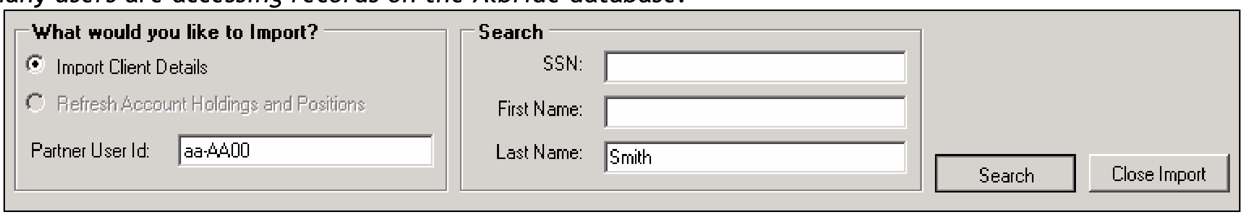
ALBRIDGE IMPORT

An internet connection is required for Albridge Import.

1. Open the Albridge Import Window:
   Click on **File → Import**

2a. Enter your Partner User ID:
Provided by Albridge. Contact us for information on obtaining your Albridge Import Partner User ID.

2b. Enter search criteria. Search by Social Security # or by client name:
The search process can take several minutes, depending on the speed of your internet connection and how many users are accessing records on the Albride database.



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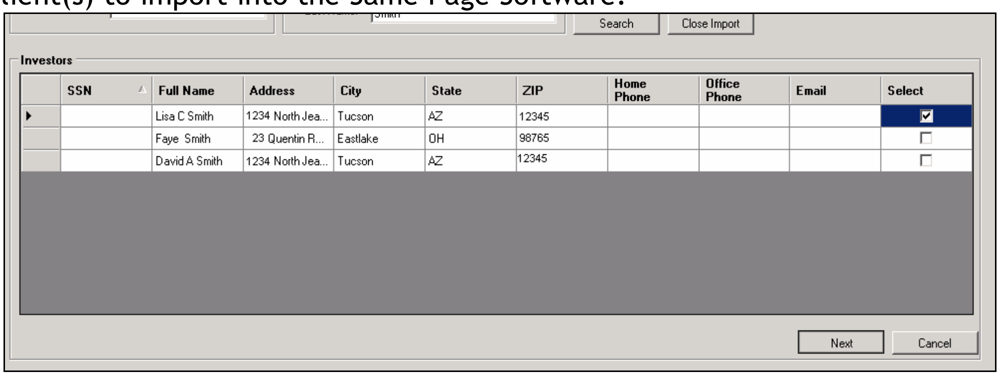
3. Select your client(s) to import into the Same Page Software:



SSN	Full Name	Address	City	State	ZIP	Home Phone	Office Phone	Email	Select
	Lisa C Smith	1234 North Jea...	Tucson	AZ	12345				☑
	Faye Smith	23 Quentin R...	Eastlake	OH	98765				☐
	David A Smith	1234 North Jea...	Tucson	AZ	12345				☐

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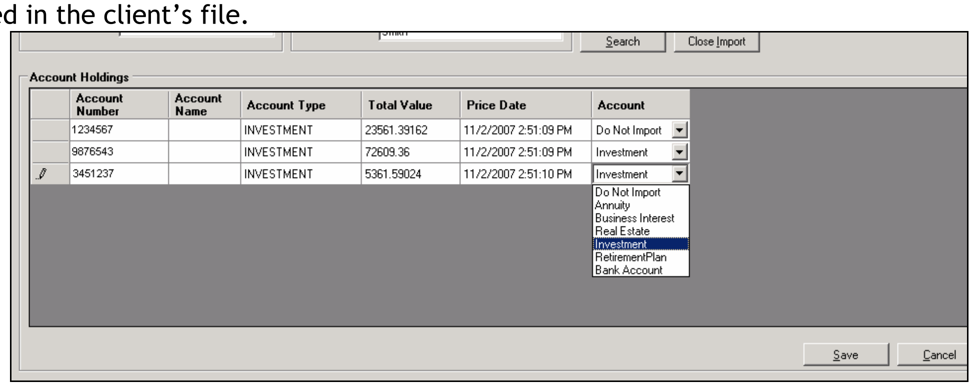
4. Classify client accounts accordingly in drop-down boxes.
   To skip importing an account, leave "Do Not Import" selected. **Click Save.**
   Note: Any information that is unavailable or incorrect in the Albridge database, such as Account Type or Name, can be edited in the client's file.



Account Number	Account Name	Account Type	Total Value	Price Date	Account
1234567		INVESTMENT	23561.39162	11/2/2007 2:51:09 PM	Do Not Import
9876543		INVESTMENT	72609.36	11/2/2007 2:51:09 PM	Investment
3451237		INVESTMENT	5361.59024	11/2/2007 2:51:10 PM	Investment