

CFS Affiliate Programs – Become A Sales Generating Machine

- Create easy sales with little work required from you
- Expand your marketing efforts to thousands of new prospects and existing clients
- Generate larger, more consistent sales
- Take out the guesswork for your clients
- No Cost and Higher Payouts to you

The Miser Advisor Affiliate Program

It has never been more important for Insurance and Investment Advisors to be set apart. The CFS Miser Advisor Affiliate Programs are a series of Financial Services Concepts that CORNERSTONE Agents, Brokers and Planners can choose from or combine for a complete Client solution. They include, but are not limited to “Becoming Your Own Bank - IBC”, Business Succession Planning, College and Retirement Planning.

Products and Services that Support Our Agents to Meet MORE Prospects, Help MORE Clients and Make MORE Money

- **“Be Your Own Bank”** - QMS Financial is a company dedicated to teaching and promoting the Infinite Banking Concept (IBC) developed by R. Nelson Nash. They offer regular seminars and webinars to educate and inform about the concept. Along with the in-depth step by step Plan they provide your clients, they also offer ongoing support and coaching as your clients develop and use their IBC system for retirement planning, college planning, and funding major purchases.
- **“College Planning”** Assisting families in creating a realistic **college game plan** linking both the student’s academic abilities with the parent’s financial resources. The result is a plan design that will not break the family bank, force your client dip in to retirement savings, or require a change in their current lifestyle. It is the precise goal of *Equity by Design* is to help navigate the complex and often confusing process of planning college education.
- **“Business Succession Strategies”** providing business owners and their key team members with the “Family Business Secrets” to insure they know what every successful business knows. Irving Katz book, tools and training will open the doors, break down the barriers and provide a successful road map for the Advisor and Business Owners Success.
- **“Cash Flow GPS”** an Accountability and Coaching program that calculates the fastest ways to pay off debt while building a savings nest egg based on your specific income, payments, living expenses and financial goals. The Cash Flow Coach and GPS guides you every step of the way. You never have to guess which loans to pay off first, when to pay or how much extra to send. Your Clients can use this program independently or with any of the Affiliate Programs to INSURE their success.

For those agents that wish to enhance their proficiency in these areas, CFS has partnered with the Institute for Financial Literacy to get you Certified as an Educator in Personal Finance CEPF® then you can proudly display Your Personal Finance Expertise.



The mission of the Institute for Financial Literacy is to make effective financial literacy education available for all American Adults



“Training You Can Trust” the mission of the Center for Financial Certifications is to advance the professionalism and effectiveness of education and counseling within the field of financial literacy

CEPF® **Certified Educator in Personal Finance®** (CEPF®) was designed to provide professional development and training for financial educators who work with clients and communities in a group setting

Miser Advisor Radio is the core of the program. Get training, ask questions, hear from successful agents and experts, share ideas and opinions. If you miss the show listen to the weekly podcast at your convenience.

For More information call C. Rod Maxson @ (800) 682-7174 x207 or email crm@cfsinc.org