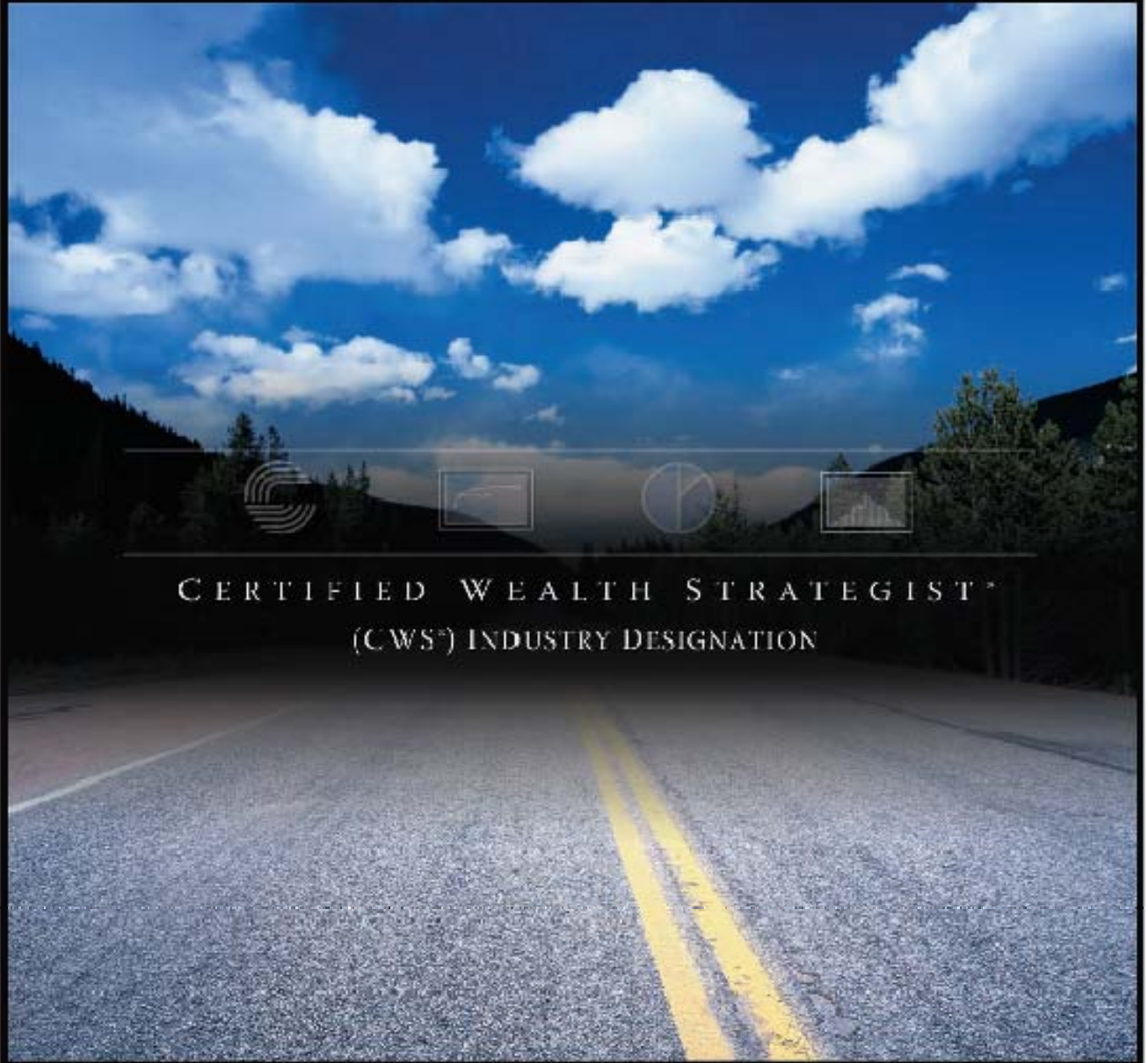


PROGRAM OVERVIEW



CERTIFIED WEALTH STRATEGIST®
(CWS®) INDUSTRY DESIGNATION

Certified Wealth Strategist® Industry Designation
from the CWS® Board of Standards



Thank you for considering the Certified Wealth Strategist® (CWS®) designation as part of your firm’s educational resources.

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WHO IS CANNON?

Cannon has been a premier strategic training and consulting partner for the financial services industry for over 30 years.

- We are comprised of over 50 experienced and dynamic professionals and support staff, all of whom are dedicated to helping you and your firm grow your business, manage accounts and client relationships, and keep your back office functioning at maximum capacity.
- Our mission is to take to the next level professionals and support staff that are already successful . . . leading to unsurpassed client experience and accelerated revenue boost.
- We deliver training solutions that are focused, relevant and strategically invaluable, moving Wealth Advisors to address client issues from the client's perspective . . . and not lead with pre-judged, product-focused sales.
- Our clients consistently – *and immediately* – see dramatic results and improved productivity from employees who have gone through Cannon training.

Unsurpassed experience. Unparalleled expertise.

- Our consultants bring specific knowledge, experience and demonstrated success in their respective areas of expertise.
- All of our professional staff have had successful careers in every segment of the financial services industry, including brokerage, private banking and commercial banking, investment management, trust, retirement plan services, operations, compliance and insurance.
- Because our instructors and staff are on the line and in the field with clients on a daily basis, we are continually at the forefront of changes, trends, and best practices shaping the financial services industry.

Who relies on Cannon?

- Leading U.S.-based banks, brokerage firms, mutual fund companies and insurance companies.
- Financial services firms in North America, Latin America, Europe and Asia.

Where and how is Cannon Used?

On-going consultative support and training formats

- Instructor-led training
- Interactive web-based learning
- Study guides for self-paced and guided learning
- Reference books and materials
- Audio learning series
- Teleconferences
- Webinars

Who are our Trainers?

- | | |
|--------------------|----------------------|
| • J. Phil Buchanan | • Clark Brown |
| • Duane E. Lee II | • David Bell |
| • Daniel Smith | • Lawrence T. Divers |

J. Phil Buchanan, CFP

Chief Executive Officer, Cannon Financial Institute

Educational Background

B.S. in Economics, University of Georgia

The College for Financial Planning

Certified Financial Planner™ Program

The American College

Chartered Financial Consultant Program

Chartered Life Underwriter Program

Professional Experience

Phil specializes in assisting financial advisors prepare themselves to reach the pinnacle of professional competence. His practical messages and insights as to creating and capitalizing on wealth management opportunities within the affluent client market have been sought out by many of the nation's top advisory firms.

Phil characterizes his efforts as one of both aspiration and inspiration. He seeks to help advisors aspire to greater heights through sharing many technical and strategic opportunities advisors have in both working their book and in attracting new clients. He seeks to inspire advisors by creating personal accountabilities and actionable business plans that produce results.

Phil works with both firms and individual advisors. He may be reached at pbuchanan@cannonfinancial.com.

Professional Licenses Held

Series 65

Life and Health

Professional Education

- *Trust Company of Georgia Commercial Lending School*
- *Advanced Trust Investments
Cannon Financial Institute*
- *Advanced Estate Planning Techniques
GICLE*
- *Personal Trust Administration
Cannon Financial Institute*
- *Employee Benefits Administration
Cannon Financial Institute*
- *Corporate Trust Administration
Cannon Financial Institute*
- *Trust Audit and Compliance
Cannon Financial Institute*
- *Sales Training Program
Cannon Financial Institute*
- *Small Business Analysis
American Institute of Banking*



Duane E. Lee II, CTS, CTFA, CTA, CTOS, CFS, CRSP, CRP, CRIA, CFKA, CSOP, CRPS
Chief Executive Officer, Cannon Financial Institute

Educational Background

B.S. in Finance, Investments and Banking, University of Illinois

A.S. in Real Estate, Triton College

M.B.A. in Securities Analysis and Portfolio Management, DePaul University

Basic and Standard Certificates in Trust Banking, American Institute of Banking, ABA National Trust School, Northwestern University

Prior to joining Cannon, Duane was employed by M&T Bank as Administrative Vice President. His responsibilities included senior management of Institutional Custody, Employee Benefits, Corporate Trust, Mutual Fund Administration and Sales, as well as, Operations. He was previously employed by the United Bank of Illinois as Senior Vice President and head of the Trust and Investment Division performing Trust Services throughout all seven member banks of the Holding Company. Before joining United Bank, he was employed by the Office of the Comptroller of the Currency as a National Trust Examiner.

Professional Experience

Executive Vice President

Cannon Financial Institute, Athens, Georgia

1995 to Present

Specialist in Investments, Custody, Employee Benefits, Corporate Trust and Operations.

Administrative Vice President

Manufacturers and Traders Trust Company, Buffalo, New York

1985 - 1995

Senior officer in charge of Administration, Operations, Mutual Funds, Strategic Planning, Acquisitions, Institutional Sales and Due Diligence for the Trust and Investment Services Division.

Senior Vice President

United Bank of Illinois, N.A., Rockford, Illinois

1982 - 1985

Head of the Trust and Investment Division providing Trust services to the seven banks of the holding company.

National Trust Examiner

Officer of the Comptroller of the Currency, Chicago, Illinois

1977 - 1982

Examiner of National Bank Trust Departments.

Daniel Smith

Executive Vice President and Director of Personal Trust Services

Cannon Financial Institute

Author, Basics of Estate Planning: CD-ROM, Video and Workbook course

Adjunct Faculty, The College For Financial Planning™

Multiple articles published in Trust & Estates magazine

Founding Editor, Cannon Capsule, a quarterly financial services newsletter

Co-Author of Concepts & Analysis of Estate Planning Audio Series

Associate Editorial Consultant, Essential Estate Planning: A Definitive Guide to Planning and Practice by Roy M. Adams

Contributing Author, 21st Century Estate Planning by Roy M. Adams

EDUCATIONAL BACKGROUND:

Certified Instructor/Facilitator

Certified Financial Planner™ Certificant

B.S. - Business Administration, *Marketing (major) and Finance (minor)*

University of South Carolina

Oregon State University

Cannon Trust School, Honor Graduate

PROFESSIONAL EXPERIENCE:

Daniel's extensive real-world wealth management experience brings his classroom information into immediate, practical, applicable form. Prior to joining Cannon in 1990, Daniel was a Trust Services Officer at First Hawaiian Bank and an Account Executive with Dean Witter Reynolds (now Morgan Stanley). He specializes in sales and relationship management, and the taxation, estate planning, charitable giving, and investment management issues of the affluent client. His years of experience with Cannon have added best practices from constant interaction with many of the nation's top financial advisors and wealthy individuals.

PROFESSIONAL EDUCATION:

Advanced Administration of Estates & Trusts

Cannon Financial Institute

Advanced Estate Planning Techniques

ALI-ABA

Advanced Instructor Techniques

Langevin Learning Services

Advanced Personal Trust Update

Cannon Financial Institute

Advising Clients on Estate Planning & Philanthropy

University of Hawaii Foundation

Agent's License, Life & Health Insurance (expired)

Cannon Trust School I, II, III

Cannon Financial Institute, Inc.

Estate Planning and Probate in Hawaii

National Business Institute

Financial and Estate Planning

Hawaii Institute for Continuing Legal Education

Gift and Estate Tax Committee, Probate Section



Hawaii Bar Association
 Hawaii Estate Planning Council
 Hawaii Tax Institute
 Chaminade University of Honolulu
 How Adults Learn
 Langevin Learning Services
 Instructional Design for Trainers
 American Management Association
 Instructional Techniques for Trainers
 Langevin Learning Services
 Impact of Divorce on Estate Planning
 Institute of Certified Financial Planners
 National Association of Securities Dealers (NASD)
 Series 7 Securities License (expired)
 Series 63 State Securities License (expired)
 Managing Customer Relationships
 Hawaiian Educational Council
 Philip E. Heckerling Institute on Estate Planning
 University of Miami Law Center
 Sales Training Program
 Cannon Financial Institute
 The Budget and Taxes: How they affect financial planning
 Institute of Certified Financial Planners
 Trust Accounting
 American Institute of Bankers
 Twenty Five Creative Ways to Add Excitement to Your Training
 Langevin Learning Services
 Wills, Trusts, Probate and Inheritance Taxes
 University of Hawaii, Richardson School of Law

Fran D. DeMaris**Executive Vice President, Cannon Financial Institute****EDUCATIONAL BACKGROUND:**

B.S., University of Illinois
 M.Ed., University of Illinois
 Honor Graduate of Cannon Trust School

PROFESSIONAL EXPERIENCE:

Fran joined Cannon full time in 1994, after serving five years on its faculty. Her responsibilities include school administration, continuing faculty teaching and in-house training. She has spoken and presented programs for numerous regional and national meetings of personal trust, audit, compliance, risk management and tax professionals. She has served as Editor of the Cannon Capsule. Formerly Vice President and Trust Officer of Champaign National Bank at Champaign, Illinois, she has over twenty years experience in personal trust, estate and guardianship administration. Her areas of specialty include property and fiduciary law, transfer taxation, personal and charitable trust, estate and guardianship administration.

Fran formerly served on the adjunct faculty of Parkland Community College. She is currently a member of the East Central Illinois Estate Planning Council and holds the designations of CTFA and CISP.

PROFESSIONAL EDUCATION:

Agent, Custodian and Safekeeping Committee
 Corporate Fiduciaries Association of Illinois
 Charitable Giving and Estate Planning
 Illinois Institute of Continuing Education
 Estate Planning for the Elderly
 Illinois Institute of Continuing Education
 Estate Planning Short Course
 Illinois Institute of Continuing Education
 Fiduciary Taxation
 Illinois Institute of Continuing Education
 Personal Trust Graduate School
 Cannon Financial Institute
 Personal Trusts Committee
 Corporate Fiduciaries Association of Illinois
 Philip E. Heckerling Institute on Estate Planning
 University of Miami Law Center
 Probate Administration Committee
 Corporate Fiduciaries Association of Illinois
 Tax Committee
 Corporate Fiduciaries Association of Illinois

PROFESSIONAL DESIGNATIONS/ORGANIZATIONS:

- Certified Trust Financial Advisor
- Certified IRA Services Professional
- East Central Illinois Estate Planning Council

Clark D. Brown

Senior Vice President, Cannon Financial Institute

Educational Background

B.S. Business Administration, University of Southern California

Bank of America Certified Private Bank and Investment School

Various Associations –delivered Credit and Financial Planning Programs

Key Knowledge Areas

- Strategic Planning
- Sales and Sales Management
- Relationship Management
- Trust and Estate Planning
- Technical Investment Theory
- Lending and Private Banking Services
- Investment Management Product Development
- CRM & Client Contact Software Systems

Professional Experience

Clark has over seventeen years experience in selling investments, investment management services, trust services, private banking services and insurance. In addition to his extensive sales background, his experiences also include retail investment program management, product management, administration, marketing, and securities brokerage.

Regional Vice President

Bank of America, Private Bank

Los Angeles, California

Territory manager responsible for the wholesaling of Bank of America Private Banking Services to high net worth clientele. Geographic Territory included Los Angeles, South Central, Long Beach and South Bay Communities in Southern California. Managed and coordinated delivery through three sets of distribution channels including 30 Investment Brokers, 86 Relationship Managers, and 80 Retail Bank Branch Managers and staff. Product lines included creation of customized trust, investment management and private banking services to high net worth individuals and their families. Duties included product and sales training, referral resource management programs, developing marketing plans, and client contact. Territory goals required \$100 million dollars of new asset acquisition annually.

Vice President, Product Manager

City National Bank

Beverly Hills, California

Managed the product development efforts for the Investment Management & Trust Services Unit of City National Bank. Primary products developed included a mutual fund asset allocation wrap fee program, CityChoice, and the distribution of retail class load mutual funds. CityChoice program recognized by The VIP Forum as a Best New Product in their report At the Frontier, Product Innovation in the Affluent Market, November 1996. Primary responsibilities included product development, marketing plans and implementation of investment products. Additional Responsibilities included sales management and multiple product distribution across all bank channels and client contact.



Vice President, Senior Investment Officer

Security Pacific National Bank

Los Angeles, California

Institutional Bond Salesperson for the Municipal Bond Department of Security Pacific's Capital Markets unit. Developed a high-end retail sales program that ultimately included fixed income and money market securities, equity mutual funds and variable annuities. Opened various offices for the retail investment unit in an effort to penetrate the high net worth clients of the corporate and commercial banking relationships. Retail sales revenue from the 65 sales people and discount brokerage operations and capital markets activity was \$65 million annually.

Professional Designations and Licenses Held

- Certified Private Banking and Investment Specialist
- NASD Series 7 General Securities Representative
- NASD Series 6 Investment Company and Variable Contracts Products Representative
- NASD Series 52 Municipal Securities Representative
- NASD Series 63 Uniform Securities Agent
- Life Agent California Department of Insurance Life Agent
-

David Bell

Senior Vice President, Cannon Financial Institute

Educational Background

B.S. Management Science – Georgia Institute of Technology

Licensed Agent – Life, Health, Property, & Casualty

Professional Experience

With a wealth of real world experience in the financial services industry, David brings with him the expert areas of global Comprehensive Wealth Management, with an emphasis on taxes, investments, insurance, life income planning, and trusts. His experience in developing relationships, delivering technical subject matter, and producing results in the sales industry has given him the backbone for delivering training/consulting positioned directly to the affluent marketplace. He has worked with some of the most well know athletes and entertainers and their managers in the areas of risk management for both their world exposure and their personal lives. This has given David a very clear and realistic view of the high-net worth client situation and the issues associated with that individual. Known for his complete grasp of all the areas of wealth management for the affluent client, participants and students in his classes consistently rate his programs as highly effective and immediately useful

Lawrence T. Divers

Executive Vice President, Cannon Financial Institute

Educational Background

Graduate of Cannon Financial Employee Benefits Trust School

Graduate of Cannon Financial Employee Benefits Sales School

BA's (2) St. Martins' College

M.S., Illinois State University

Certified Retirement Services Professional

Certified Securities Operations Professional

Certified IRA Services Professional

Certified Retirement Counselor

Certified Retirement Administrator

Professional Experience

With over 23 years of industry experience, Larry has demonstrated experience in the areas of marketing and sales of Institutional Trust Services including:

- Investment Management Services
- Trustee Services
- Packaged 401(k) Plans
- Custom Designed Plans
- Taft-Hartley Plan Services
- Non-Qualified Plans
- Custody Services
- Corporate Trust Services

Prior to being a Vice President and Institutional Sales Officer of Wells Fargo Capital Management Group, he was the Regional Manager of Institutional Trust Sales for First Interstate Bank, covering a five state territory of Washington, Oregon, Idaho, Montana, and Alaska. Additionally, Larry was responsible for the investment consultant and third party influencer sales process, including direct calling, development of R.F.P. proposals, and final presentations to nationally recognized corporations. He also planned, organized, created, and managed a centralized IRA/Keogh Department for First Interstate Bank. Larry has also been an Assistant Vice President at another Northwest Financial Institution in charge of their retirement plan services department.

Larry has lectured for over twenty years in all aspects of employee benefits, investment management, investment management sales, sales management, and marketing on a local and national basis, and for Cannon Financial Institute.

Memberships

- Western Pension Conference
- The Institutional Foundation of Employee Benefit Plans
- Former President of the Society of Certified Retirement Plan Specialists
- Former Chairman of the Board of the Society of Certified Retirement Plan Specialists
- Society of Certified Retirement Service Professionals

WHAT IS THE CERTIFIED WEALTH STRATEGIST® DESIGNATION?

The Certified Wealth Strategist® Education and Designation have been developed by the Cannon Financial Institute.

Program Description

The creation of the Certified Wealth Strategist® designation is in response to a need in the industry for a practical, application-based certification program in wealth management. The CWS® designation is immediately applicable to advisors, managers, and leaders serving the affluent and high-net-worth client.

The Certified Wealth Strategist® designation program is focused on meeting the need of financial services professionals to work both, confidently and competently, with the affluent and high net worth client.

The goals of the certification program are to provide advisors, managers, and leaders with

1. An advanced level of understanding of financial issues faced by affluent and wealthy clients
2. The ability to integrate critical financial concepts into everyday work and client interactions
3. A blended learning delivery presenting critical financial concepts in multiple formats to facilitate assimilation of the knowledge and skills
4. A learning experience for all skill levels to obtain both the technical financial concepts needed to competently serve clients *and* the implementation and delivery skills to confidently apply that knowledge in client interactions throughout the life of the client relationship

The Certified Wealth Strategist® designation program provides financial services professionals an additional level of knowledge to both competently and confidently serve their clients and to *exceed client expectations*. The program is designed to provide financial services professionals with the knowledge and skill sets needed to work with more complex client issues in these four broad and primary phases of wealth management: Creation and Growth of Wealth, Preservation and Protection of Wealth, Distribution of Wealth during Life, and Distribution of Wealth at Death.

The ability to work with clients in these four broad phases is based upon two key premises.

- The first premise is that there are a finite number of key issues that must be addressed with all clients of this type. These issues form the program's ten topical lessons that address the issues and underlying technical financial concepts key to working with affluent and high-net-worth clients.
- The second premise is that, without the client-interfacing and application skills necessary to attract high-net-worth clients, advisors will not effectively transfer technical knowledge into *actionable* client strategies that will improve their clients' financial situation for generations to come.

Overview of the Blended Learning Experience

Instructor-led Training	Directed-Study	Instructor-led Training	Capstone
<p>Creating a Blueprint for a Wealth Management Practice-Skills, Knowledge and Practice</p> <p><i>Timeline:</i></p>	Study Guides/Audio/Resource Materials/e-Learning Lessons		<p>Complete Capstone Project and submit to CWS® Board of Standards</p>
	Case Study Analysis	Developing Capstone Project Components	
	Self Assessments	Mastery Exams	
Week 1	Weeks 2 Through 27		Week 28
			Weeks 29-32

Prerequisites to CWS®

- Must have 1+ year experience in the financial services industry
- Must have significant experience in a client-facing role
- Strongly recommend you have one of the following:

- o Series 6
- o Series 7
- o Series 65
- o CPA License
- o Attorney License
- o Chartered Life Underwriter (CLU)
- o Chartered Financial Consultant (ChFC)

This Roadmap is a checklist of the required elements of the Certified Wealth Strategist® program. Following this plan sequentially will take you through the entire program in approximately 26-32 weeks.

Use this roadmap to track your progress through the Directed Study portion and to pace your work on the Capstone project of the program. Specific tactics and/or Capstone items are listed next to their related components within the CWS® program of study (in red).

Plan to devote approximately 2½ weeks to each lesson within the 4 modules. Completion of all 4 modules and mastery exams is expected before you attend the second instructor-led session on client interaction skills. **Please see completion requirements on Page 4.**

Instructor-Led Classroom Session I

CWS® Practice Management Skills (*Growing Your Business I*) **Tactics 1-9**

- ✓ Introduction to CWS®
- ✓ Practice Management for the Certified Wealth Strategist®
- ✓ Receive CWS® program materials 10 days after GYB I
- ✓ Receive Cannon Financial Institute LMS logon information

Directed Study

Module 1

Start Date:

End Date:

Prework for Directed Study **Tactics 1-9**

- Listen to Audio CD: Growing Your Business - Disc 1
- Listen to Audio CD: Growing Your Business - Disc 2
- Listen to Audio CD: Growing Your Business - Disc 4
- Listen to Audio CD: Growing Your Business - Disc 5
- Listen to Audio CD: Growing Your Business - Disc 6

Directed Study Begins

Module 1 (approx. 5 weeks of Directed Study) **Tactic 5**

LESSON 1: Investment Issues of Affluent and High Net Worth Clients

- Listen to Audio CD: Growing Your Business - Disc 3
- Listen to Audio CD: The 13 Wealth Management Issues - Disc 1
- Read Investments Issues Study Guide Core Materials
- Read Concepts for Professionals References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Investments* eLearning Lesson

LESSON 2: Liabilities, Debt, and Lending Issues of Affluent and High Net Worth Clients

Wealth Management Issues - Items #39-41

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 4
- Read *Liability, Debt, and Lending Issues* Study Guide Core Materials
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Liabilities* eLearning Lesson

Logon and Complete **Module 1 Online Mastery Exam**

Directed Study continued

Module 2

Start Date:

End Date:

Module 2 (approx. 7½ weeks of Directed Study)

LESSON 1: Insurance Issues of Affluent and High Net Worth Clients

Wealth Management Issues - Items #39-41

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 2
- Read Insurance Issues Study Guide Core Materials
- Read Concepts for Professionals References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Insurance* eLearning Lesson

LESSON 2: Compensatory Stock Options Issues of Affluent and High Net Worth Clients

Wealth Management Issues - Items #45-47

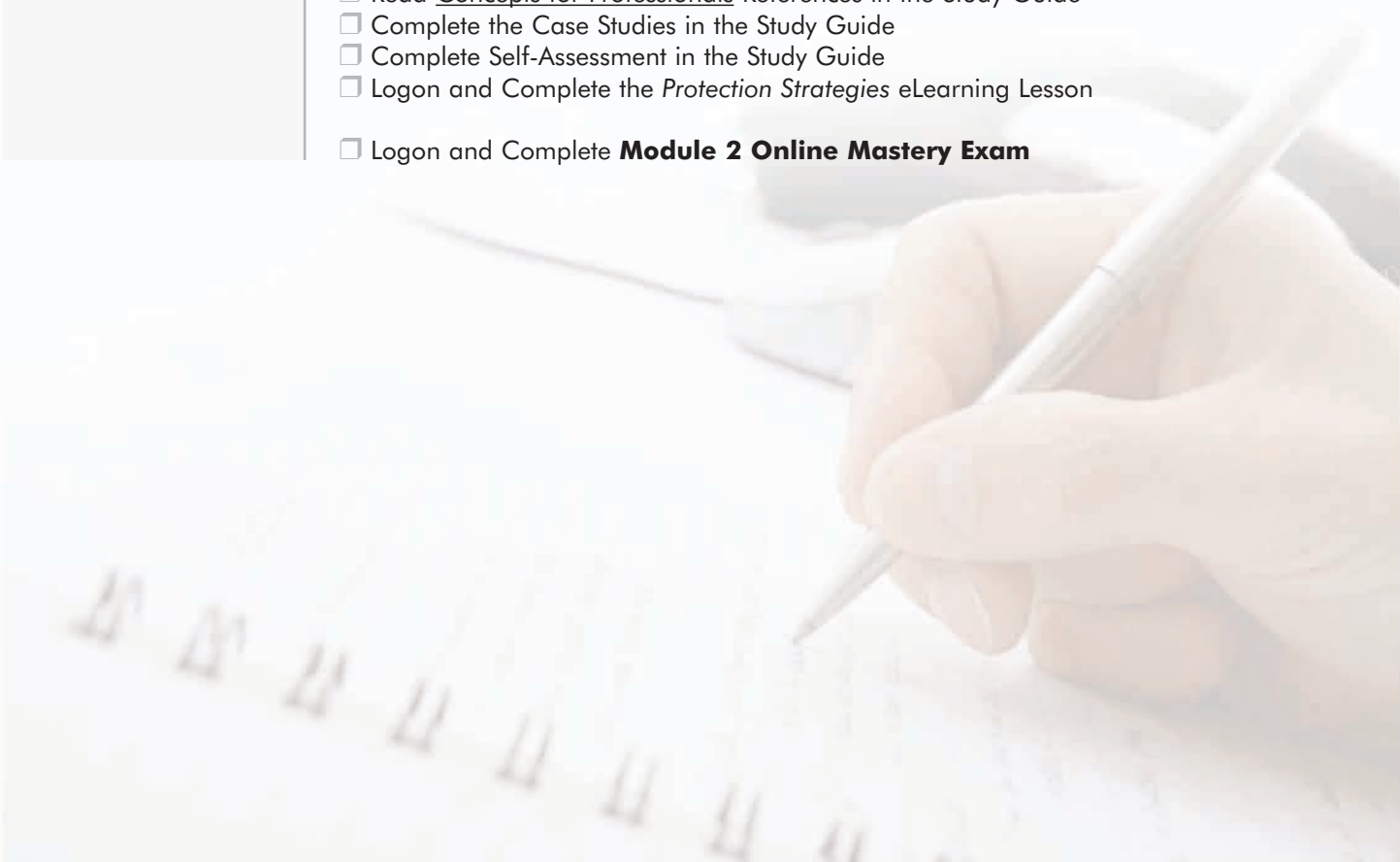
- Listen to Audio CD: The 13 Wealth Management Issues - Disc 4
- Read Compensatory Stock Options Issues Study Guide Core Materials
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Executive Compensation* eLearning Lesson

LESSON 3: Titling of Assets, Choice of Executor / Trustee, Durable Power of Attorney Issues of Affluent and High Net Worth Clients

Wealth Management Issues - Items #48-56

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 6
- Read the Study Guide Core Materials
- Read Concepts for Professionals References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Protection Strategies* eLearning Lesson

- Logon and Complete **Module 2 Online Mastery Exam**



Directed Study continued

Module 3

Start Date:

End Date:

Module 3 (approx. 10 weeks of Directed Study)

LESSON 1: Qualified Retirement Plan – IRA Distribution Issues of Affluent and High Net Worth Clients

Wealth Management Issues - Items #57-59

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 3
- Read Qualified Retirement Plan – IRA Distribution Issues Study Guide Core Materials
- Read Concepts for Professionals and 21st Century Estate Planning References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *IRA/QRP* eLearning Lesson

LESSON 2: Business Succession Planning Issues

Wealth Management Issues - Items #60-62

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 5
- Read Business Succession Planning Issues Study Guide Core Materials
- Read Concepts for Professionals References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Business Succession Planning* eLearning Lesson

LESSON 3: Gifting During Life Issues of Affluent and High Net Worth Clients

Wealth Management Issues - Items #63-65

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 7, Gifting to Children/Descendant During Life section
- Read Gifting During Life Issues Study Guide Core Materials
- Read Concepts for Professionals and 21st Century Estate Planning References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Gifting to Children and Descendants* eLearning Lesson

LESSON 4: Charitable Gifting Issues of Affluent and High Net Worth Clients

Wealth Management Issues - Items #66-68

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 7, Charitable Gifting During Life and Charitable Inclinations section
- Read Charitable Gifting Issues Study Guide Core Materials
- Read Concepts for Professionals and 21st Century Estate Planning References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Charitable Gifting* eLearning Lesson

- Logon and Complete **Module 3 Online Mastery Exam**



Directed Study continued

Module 4

Start Date:

End Date:

Module 4 (approx. 2 _ weeks of Directed Study)

LESSON 1: Distribution Plans at Death for Tax Efficiency and Control

Wealth Management Issues - Items #69-71

- Listen to Audio CD: The 13 Wealth Management Issues - Disc 8
- Read Distribution Plans at Death Study Guide Core Materials
- Read Concepts for Professionals and 21st Century Estate Planning References in the Study Guide
- Complete the Case Studies in the Study Guide
- Complete Self-Assessment in the Study Guide
- Logon and Complete the *Distribution Plans at Death* eLearning Lesson
- Logon and Complete **Module 4 Online Mastery Exam**

Instructor-Led Classroom Session II

Start Date:

End Date:

Client Interaction Skills and Capstone Project

Tactic 10-12, Readiness Self Assessment

- Client Interaction Skills for the Certified Wealth Strategist® -- Interviewing, Gap Analysis, Presentation Skills, Action Planning
- Discuss Capstone Project

Capstone Project

Start Date:

End Date:

Complete all components and priority action items by: Recommended 30 days after Client Interaction Skills Class

- Submitted
- Evaluated and Approved within 3 weeks

Certified Wealth Strategist® Designation

- Awarded- upon receiving the Award Packet via email, a plaque will be shipped. Shipment takes 2-3 weeks.

Completion Requirements

- eLearning must be completed within 12 months of activation
- Capstone must be submitted within 6 weeks of CWS® II session
- Must attend CWS® II session within 12 months of attending CWS® I session



CE Hour Requirements

CWS® certificants are required to complete 33 hours of CE (30 general and 3 Ethical) for each reporting period:

Reporting period is defined as two-years, beginning January 1 following the date of receiving your CWS® certification.

The **subject matter for general CE** must entail technical training that extends knowledge within the 13 Wealth Management Issue's and/or training that improves on practice management and client relationship building skills.

Any courses approved by the following organizations automatically qualify for CWS® CE credit:

CFP

CTFA

ICB

CIMA

CPA(no self study courses)

State approved Insurance Courses

Please visit www.certifiedwealthstrategist.com for more information regarding maintaining your certification. Coming soon all CWS practitioners will have access to an online submission process.

Earning CE Hours

CE hours must be earned during the current reporting period, which is a two-year period beginning January 1 following date of receiving the CWS® award.

Any CE hours in excess of the requirement **may not** be applied to subsequent reporting periods. CE hours earned for any one program may not be split between two reporting periods.

Reporting CE Hours

CE programs not registered with CWS® Board may be submitted online by the certificant

Please email kgroft@cannonfinancial.com to report and accompany with a proof of attendance.

Proof of attendance: Documentation may be a grade report or transcript for activities involving an examination. For other programs, a written confirmation of attendance (i.e., Certificate of Attendance, Certificate of Completion, etc.) from the sponsoring organization is acceptable and should include: CWS® certificant name, name of program, name of CE sponsor, date of program, location, number of CE credits and signature of sponsor representative. In addition, an agenda showing the topics addressed and the time allotted for each topic should be retained. Please provide documentation electronically (scan or upload to email).

Reporting and Recordkeeping

CE hours may be reported electronically to CWS® Board at any time by CE sponsors or by CWS® certificants. CE hours must be submitted to CWS® Board by the end of the CE reporting period, along with the other renewal requirements.

CWS® Renewal and Maintenance dues

Each reporting period (2-year) the CWS® certificant will be required to pay dues of \$350 to renew and maintain good standing with the CWS® Board of Standards. A reminder will go out in the summer and again in the fall to remind alumni to complete their CE requirement.



ETHICAL STANDARDS:

Responsibilities of a Certified Wealth Strategist®

In accepting the Certified Wealth Strategist® designation I agree to support and adhere to the obligations and responsibilities set out below.

To Clients and the Public:

1. Responsible to the public to provide accurate and truthful representation in advertising and public statements regarding services and expected results
2. Responsible to the client to provide objective, accurate and truthful professional services
3. Responsible to maintain and respect confidentiality of sensitive information obtained in the execution of professional responsibilities
4. Responsible to ensure that a client's interests are not compromised by conflicts of interest or other unethical and inappropriate influence of professional judgment

To the Profession:

1. Responsible to provide truthful representation of all information regarding the Certified Wealth Strategist® designation
2. Responsible to comply with all applicable laws, regulations and ethical standards governing professional practice in the state and county when providing professional services
3. Responsible to respect the intellectual property of others in the profession and to act in an accurate and truthful manner with respect to intellectual property
4. Responsible to maintain necessary knowledge and skill in compliance with professional, organizational, and certification standards

Administration of the Responsibilities:

1. To maintain my certification, agree to meet the continuing education requirements of the CWS® to include 33 hours of approved programs on accepted subjects every 2 years from the time of initial certification or recertification
2. Responsible to report violation of the Responsibilities of a Certified Wealth Strategist® to the CWS® Advisory Board
3. Responsibility to Cannon Financial Institute, Inc. to use registered trademark on all CWS® or Certified Wealth Strategist® marks being licensed to me by Cannon.
4. If suspended or revoked from the designation one must cease all use and relinquish all rights to the use of the CWS® or Certified Wealth Strategist® marks within any marketing or public display.

PUBLIC COMPLAINT PROCESS:

Complaint Procedures

The following information is provided to assist the public in becoming acquainted with CWS® Board's investigation and complaint procedures while encouraging Certified Wealth Strategist® professionals to maintain high ethical standards. These procedures provide for a thorough review and a decision as to whether there has been a violation of CWS® Board's *Code of Ethics and Professional Responsibility* and if internal sanction is warranted.

A charge against the conduct, actions or recommendations of a Certified Wealth Strategist® professional is a matter that CWS® Board takes seriously. Accordingly, if you feel that the *Code of Ethics and Professional Responsibility* has been violated you should not hesitate to begin the grievance procedure against a Certified Wealth Strategist® professional.

The Board of Directors of this organization provides for a Disciplinary and Ethics Committee that determines whether allegations are justified and whether the unethical conduct warrants disciplinary action. There is no cost to you.

Because one of the functions of CWS® Board is the evaluation of grievances, please be assured that your grievance will be investigated vigorously and impartially.

Ethics and Discipline

When authorized to use the CWS®, Certified Wealth Strategist® and CWS® certification marks (the "CWS® marks"), a Certified Wealth Strategist professional agrees to abide by the *Code of Ethics and Professional Responsibility* and to comply with the philosophy and mission of the CWS® Board.

A grievance filed against a designee must be considered very carefully since it could negatively affect a certificant's career, reputation and ability to earn a living. Thus, it takes more than a claim of misconduct to justify disciplinary action. Proof of misconduct must be established by the importance of the evidence.

A grievance should relate to unethical conduct – a violation of CWS® Board's *Code of Ethics and Professional Responsibility* – that can be proven by evidence. An error neither in judgment nor disagreement about how a matter should or should not have been handled would constitute unethical conduct. Certified Wealth Strategist® professionals, as any other professionals, may not always give the perfect reciprocation to a given set of circumstances.

For example, disagreements about fees do not necessarily constitute unethical conduct. Unexpected declines in security values or the length of time it may take to communicate to a client with a completed plan do not necessarily constitute unethical conduct.

WHAT IS THE REVIEW AND DISCIPLINE PROCESS?

Disciplinary Process and Procedures

The disciplinary procedures of CWS® Disciplinary & Ethics Committee have been devised to ensure a fair and reasonable process for a CERTIFIED WEALTH STRATEGIST® professional against whom allegations of *Code of Ethics* violations are brought. The committee consists of 4 subcommittees, which are comprised of Staff, the Hearing Panel, Board of Professional Review and the Board of Appeals. The committee meets on a monthly basis to review all complaints.

1. Request for Investigation – Upon receipt of a written complaint, the CWS® Staff will review the allegations to determine if further investigation is warranted.
2. Investigation – If the staff determines to proceed with an investigation a CERTIFIED WEALTH STRATEGIST® professional is given written notice of the investigation, which contains the general nature of the allegations. The CERTIFIED WEALTH STRATEGIST® professional is given 30 days within which to file a written response. If no response is received within the allotted 30 days a formal complaint is issued and the case is presented to a hearing panel (see #4).
3. Probable Cause Determination – The staff determines if there is probable cause to believe grounds for discipline exist. If so, the staff will issue a formal complaint against the CERTIFIED WEALTH STRATEGIST® professional and a notice of hearing. The complaint contains the specific allegations of misconduct and the potential *Code of Ethics* and/or *Practice Standards* violations. The CERTIFIED WEALTH STRATEGIST® professional has 20 days from the date of receipt of the complaint to file a written answer. If no answer is received, the allegations in the complaint are deemed admitted and the CERTIFIED WEALTH STRATEGIST® professional's right to use the CWS® certification marks is administratively revoked.
4. Hearing Panel – When a formal complaint is filed a hearing takes place before a panel of a minimum of three individuals. At least two members of every hearing panel is a member of the Board of Directors and at least one member must be CERTIFIED WEALTH STRATEGIST® professionals. The respondent is entitled to appear in person or via teleconference, to be represented by counsel at the hearing, to cross-examine witnesses and to present evidence on his or her behalf.
5. Board of Professional Review – The hearing panel submits its findings for review to the Board of Professional Review, which, after considering all the facts and recommendations, renders a final decision.
6. Board of Appeals – If a CERTIFIED WEALTH STRATEGIST® professional is aggrieved by the decision of the Board of Professional Review a CERTIFIED WEALTH STRATEGIST® professional has the right to petition the decision to the Board of Appeals. The Board of Appeals is composed of up to three members. Members of the Board of Appeals may not be members of the Board of Professional Review.

Forms of Discipline

If grounds for discipline have been established, the Board of Directors may impose any of the forms of discipline below. All disciplinary actions, except private written censure, may be publicly disseminated.

- A private written reprimand
- A public letter of admonition
- Suspension of the right to use the CWS® marks for a specified period of time, not to exceed five years
- Permanent revocation of the right to use the CWS® marks.

WHEN DO WE REMOVE A PROFESSIONAL?

Grounds for Discipline

Misconduct by a CERTIFIED WEALTH STRATEGIST® professional, including the following acts or omissions, constitutes grounds for discipline, whether or not the misconduct occurred in the course of a client relationship:

- Any act or omission which violates the provisions of CWS® Board's *Code of Ethics and Professional Responsibility*
- Any act or omission, which violates the criminal laws of any state or of the U.S.
- Any act which is the proper basis for suspension of a professional license
- Any act or omission which violates CWS® Board's *Disciplinary Rules & Procedures*
- Failure to respond to a request by the Board of Directors without good cause
- Obstruction of the Board of Directors performance of its duties
- Any false or misleading statement made to CWS® Board

This list is not exclusive, and there may be other acts or omissions amounting to unprofessional conduct, which may also constitute grounds for discipline.

CWS® Contact Resource Guide

Responsibility	<i>Cannon Contact</i>		Responsibility	Firm Contact
Relationship Manager (Primary contact)				
Program Manager (Day-to-day and logistics of program)				
CWS® Product Manager (questions)	Cindy Hooper chooper@cannonfinancial.com 706-389-7659			
CWS® Technical Support (Online access and login)	Kevin Hofele khofele@cannonfinancial.com 800-416-0512			
CWS® Communications (Monthly reporting)	Kevin Hofele khofele@cannonfinancial.com 800-416-0512			
Cannon CE Coordinator	Laurie Frye Lfrye@cannonfinancial.com 706-389-7640			
CWS® Capstone Project	Cindy Hooper chooper@cannonfinancial.com 706-353-3346			
CWS® materials and database	Michelle Cole mcole@cannonfinancial.com 706-389-7621			

CWS® e-Learning Technical Requirements

Below is a listing of the minimum technical requirements needed to access the CWS® e-Learning lessons:

NOTE: To properly view the lessons, your system will need to meet the following minimum configuration:

- **Microsoft Internet Explorer v5.5 SP2 through v6.0 SP2**
- **Flash 7 Plug-in (Active X)**
- **Soundcard and speakers**
- **Screen resolution set to 1024x768**
- **Pentium III or higher 500MHz-750MHz minimum**
- **Pop-up blockers must be disabled or set to allow pop-ups**

Pop-up blockers will prohibit a user's ability to successfully launch the e-Learning lessons within the Cannon Learning Management System. The reason is because the LMS uses secondary instances of Internet Explorer to deliver each lesson. While these instances are not really "pop-up" windows in the traditional sense, Internet Explorer will block them as a pop-up.

Pop-up blockers are detected when users navigate to the LMS login page. If a pop-up blocker is active on a computer a warning message like this one will appear: "**Pop-up blockers will affect the use of this site.**"

HOW TO FILE

Certified Wealth Strategist® certification towards CE Credit *August 2009*

	Program Components	CFP (PACE) Credit Hours Approved 57.50	CTFA Credit Hours Approved 63.75	CIMA CE Hours Approved 42	Other CLE, CPE, FINRA(Series 7)
1	CWS I	10.5	10.75	16	
2	Study Guides	27	40.50	12(Combined with Elearning only)	
3	Elearning	10	12.5	See study guide	
4	CWS 2	10	NA	14	
		Cannon/CWS® to file:	Participant to file	Participant to File	FILING
		Cannon/CWS® must have participants last 4 digits of Social OR CFP registrant # to apply for CFP CE hours *Cannon will file	Individual is responsible for submitting a certificate of attendance to CTFA to apply for CTFA CE hours	Individual is responsible for completing and submitting to CIMA in order to receive CE credit	CLE is based on individual request for credit. Must request CE when registering for CWS® program
		The Certification "Award Letter" serves as your certificate of attendance	The Certification "Award Letter" serves as your certificate of attendance	Designees must identify which part of the CWS program was completed	CPE-is determined by the # of class hours-16 total with CWS®-NASBA Sponsor #-103655
		Cannon will submit to CFP for CE only upon completion and passing of the entire program of study	The individual may submit to CTFA for CE only upon completion and passing of the entire program of study	The CWS program is approved by IMCA in support of the CIMA®, CIMC® and CPWA SM designations	FINRA(Series 7)-Cannon does not apply; participant may apply on their own
<p>Questions regarding filing your CWS® program of study towards CFP, CTFA and CIMA please notify Laurie Frye, Cannon CE Coordinator, at 706-353-3346 or lfrye@cannonfinancial.com</p> <p>NOTE: Cannon Financial Institute will re-file with the agencies every 2 years to keep the approved CE current</p> <p>For information regarding <i>Maintaining Your CWS® once you become a Certified Wealth Strategist®</i> Please visit www.certifiedwealthstrategist.com</p>					





Certified Wealth Strategist® I Growing Your Business

Time	Content	Objectives	Methodology
Day One 15 Minutes	Welcome	<ul style="list-style-type: none"> Welcome Participants Introduce Purpose and Goals of Workshop Review Logistics Introduce Cannon Facilitator 	Lecture
1 Hour	Overview of the Blueprint <ul style="list-style-type: none"> Work Your Current Clients <ul style="list-style-type: none"> Retain Current Client Relationships Expand Current Client Relationships Attract New Clients <ul style="list-style-type: none"> Create Opportunities Capitalize on Opportunities Self Development – 5 Common Traits to Success 	<ul style="list-style-type: none"> Review the Blueprint for Growing Your Business Review 5 Common Traits to Success 	Interactive lecture
15 Minutes	Break		
2 Hours	Work Your Current Clients <ul style="list-style-type: none"> Retain Current Clients <i>Exercise:</i> Develop Your Client Experience and Communication Plan Templates for Each Client Segment 	<ul style="list-style-type: none"> Introduce the First Strategy to Work Your Current Clients Review the three tactics to Retain Current Clients <ul style="list-style-type: none"> Identify Your Client Experience Adopt a Communication Plan for Each Client Create a Special Events Plan 	Interactive lecture, large group discussion and small group exercise
1 Hour	Lunch		
2 Hours	Work Your Current Clients <ul style="list-style-type: none"> Expand Current Client Relationships <ul style="list-style-type: none"> <i>Exercise:</i> Practice Introducing the 13 WMI Document in Triads 	<ul style="list-style-type: none"> Introduce the Second Strategy to Work Your Current Clients Review the three tactics to Expand Current Clients <ul style="list-style-type: none"> Gain Additional Insight Obtain Additional Assets Introduce the 13 Wealth Management Issues Document 	Interactive lecture, large group discussion and skill practice
15 Minutes	Break		



Certified Wealth Strategist® I
Growing Your Business

Time	Content	Objectives	Methodology
1.5 Hours	Attract New Clients <ul style="list-style-type: none"> • Create Opportunities <ul style="list-style-type: none"> ➤ Identify the Profile of the Client You Serve Best ➤ Construct a 4-Point Branding Message ➤ Refine Your Prospecting Plan ➤ <i>Exercise:</i> Develop Your 4-Point Branding 	<ul style="list-style-type: none"> • Introduce the First Strategy to Attract New Clients • Review the three tactics to Create Opportunities <ul style="list-style-type: none"> ➤ Identify the Profile of the Client You Serve Best ➤ Construct a 4-Point Branding Message 	Interactive lecture, large group discussion, and individual exercise
Day Two	Recap of Day One	<ul style="list-style-type: none"> • Review Major Points Covered in First Day of Training 	Interactive lecture and Q&A
15 Minutes 3 Hours	Overview of Key Wealth Management Issues <ul style="list-style-type: none"> • Common Issues • Common Solutions • Case Analysis 	<ul style="list-style-type: none"> • Investment Issues – [1 Hour] <ul style="list-style-type: none"> ➤ Asset Allocation ➤ Diversification ➤ Tax Sensitivity ➤ Lack of Overall Investment Advisor ➤ Performance ➤ Service (Communication) • Insurance Issues – [1 Hour] <ul style="list-style-type: none"> ➤ Life Insurance ➤ Disability Insurance ➤ Long Term Care Insurance ➤ Liability Insurance • Distribution of Wealth during Life Issues – [1 Hour] <ul style="list-style-type: none"> ➤ QRP/IRA Distribution Plan Issues ➤ Stock Options Issues ➤ Business Succession Planning Issues ➤ Durable Power of Attorney Issues ➤ Lifetime Gifting to Children/Descendants Issues <ul style="list-style-type: none"> ▪ Education ▪ UGMA/UTMA 	Interactive lecture, large group discussion and small group exercise



Time	Content	Objectives	Methodology
		<ul style="list-style-type: none"> ▪ Coverdell Savings Accounts ▪ Section 529 Plans <p>➤ Charitable Gifting during Life Issues</p>	
1 Hour	Lunch		
2 Hours	<p>Overview of Key Wealth Management Issues, continued</p> <ul style="list-style-type: none"> • Common Issues • Common Solutions • Case Analysis 	<ul style="list-style-type: none"> • Distribution of Wealth at Death Issues – [2 Hours] ➤ Titling of Assets Issues ➤ Executor/Successor Trustee Issues ➤ Distribution of Wealth Plan to Spouse/Descendants at Death Issues ➤ Charitable Inclinations at Death Issues 	Interactive lecture, large group discussion and small group exercise
15 Minutes	Break		
1.5 Hours	<p>Attract New Clients</p> <ul style="list-style-type: none"> • Capitalize on Opportunities <ul style="list-style-type: none"> ➤ <i>Exercise:</i> Practice Client Questioning Techniques in Small Groups 	<ul style="list-style-type: none"> • Introduce the Second Strategy to Attract New Clients • Review the three tactics to Capitalize on Opportunities <ul style="list-style-type: none"> ➤ Disciplined Interview Process ➤ Gap Analysis to Uncover Client Needs ➤ Disciplined Pre-planned Presentations to Present Solutions and Cross Selling Opportunities 	Interactive lecture, large group discussion, and skill practice
30 Minutes	Summary and Action Plan	<ul style="list-style-type: none"> • Review and Summarize the Major Points of the Workshop • Develop an Action plan for Implementing Ideas from the Workshop 	Interactive lecture and development of action plan



Certified Wealth Strategist® II
Client Interaction Skills- Growing Your Business II

Time	Content	Objectives	Methodology
Day One: 8:30 AM – 8:50 AM	Welcome	<ul style="list-style-type: none"> • Welcome audience to the workshop • Review logistics • Review of Growing Your Business Blueprint 	Interactive lecture
8:50 AM – 9:20 AM	Participant Success Stories	<ul style="list-style-type: none"> • Small group exercise <ul style="list-style-type: none"> ○ Participants to share and discuss Success Stories around the 12 Tactics from the Blueprint ○ Decide on best examples to share with the large group • Large group exercise <ul style="list-style-type: none"> ○ Facilitator will list and have an open discussion around the best examples from the small groups 	Small & large group exercise
9:20 AM – 9:40 AM	Setup the Skills Practice	<ul style="list-style-type: none"> • State purpose and goals of the workshop • Discuss the skills the participants will be refining and practicing <ul style="list-style-type: none"> ○ Branding Message ○ Disciplined Interview Process ○ Pre-Planned Presentations 	Interactive lecture
9:40 AM – 10:00 AM	The Branding Message	<ul style="list-style-type: none"> • Discuss why your Branding Message is so important • Review the format for the Branding Message • Facilitator models the use of the Branding Message <ul style="list-style-type: none"> ○ Initial prospects ○ Clients to reposition ○ Speech – Rotary / Special Events 	Interactive lecture
10:00 AM – 10:15 AM	Scripting and Refining Your Branding Message	<ul style="list-style-type: none"> • Individual exercise <ul style="list-style-type: none"> ○ Participants recall their personal Branding Message ○ Participants prepare to deliver Branding Message for the following scenarios: <ul style="list-style-type: none"> ▪ Initial prospects ▪ Clients to reposition ▪ Speech 	Individual exercise
10:15 AM – 10:25 AM	Break		



Certified Wealth Strategist® II
Client Interaction Skills- Growing Your Business II

Time	Content	Objectives	Methodology
10:25 AM – 12:00 PM	Delivering Your Branding Message	<ul style="list-style-type: none"> • Small group exercise <ul style="list-style-type: none"> ○ Participants practice delivering their Branding Message in small groups for each scenario ○ Participants pick the best from their group to share with the large group • Large group debrief <ul style="list-style-type: none"> ○ Share best Branding Message from each group 	Small & large group exercise
12:00 PM – 1:00 PM	Lunch		
1:00 PM – 1:30 PM	Overview of the Interview Process	<ul style="list-style-type: none"> • Review the components of pre-call planning • Present and discuss how to gain insight into the client's current situation, future, feelings and family dynamics • Present the 6-Step Interview Format <ol style="list-style-type: none"> 1. Frame the meeting with an agenda 2. Discuss your Branding Message/Repositioning Statement 3. Gather facts 4. Gain insight to identify gaps 5. Summarize and prioritize gaps surfaced 6. Establish next steps 	Interactive lecture
1:30 PM – 2:15 PM	Questioning Skills	<ul style="list-style-type: none"> • Present and review questioning and conversation techniques <ul style="list-style-type: none"> ○ Facts ○ Issues ○ Consequences 	Interactive lecture
2:15 PM – 3:00 PM	Case Analysis	<ul style="list-style-type: none"> • Small group exercise <ul style="list-style-type: none"> ○ Develop questions based on assigned client profile 	Small group exercise
3:00 PM – 3:15 PM	Break		
3:15 PM – 4:30 PM	Build the Interview Format	<ul style="list-style-type: none"> • Instructor will lead participants through each step • Participants will build their interview format step by step • Participants will practice Steps 1, 2, 5 and 6 with a partner before Instructor moves to the next step 	Individual & small group exercise



Certified Wealth Strategist® II
Client Interaction Skills- Growing Your Business II

Time	Content	Objectives	Methodology
Evening – Day One	Homework	<ul style="list-style-type: none"> • Review cases and instructions for homework activity <ul style="list-style-type: none"> ○ Participants will review 2 additional client scenarios to determine the issues for each ○ Participants will pick one client scenario that most likely represents the clients they serve to use in the interview and presentation role plays on Day Two 	Individual exercise
Day Two: 8:30 AM – 9:15 AM	Recap of Day 1 and Overview of Day 2	<ul style="list-style-type: none"> • Summary of content covered in previous day • Review agenda and focus for upcoming day • Facilitator will model an effective interview meeting 	Interactive lecture
9:15 AM – 9:45 AM	Role Play Preparation	<ul style="list-style-type: none"> • Participants to work individually to prepare for the Interview Role Play 	Individual exercise
9:45 AM – 10:00 AM	Break		
10:00 AM – 12:00 PM	Role Play - Effective Interviewing	<ul style="list-style-type: none"> • Role Plays: Individuals will work in triads to conduct the interview meeting • Large group debrief 	Role Plays and large group debrief
12:00 PM – 1:00 PM	Lunch		
1:00 PM – 1:45 PM	Overview of Presentation Skills and Format	<ul style="list-style-type: none"> • Review key presentation skills <ul style="list-style-type: none"> ○ Numeric framing ○ Bridging • Present the 7-Step Presentation Format <ol style="list-style-type: none"> 1. Review agenda and summarize current Gaps 2. Identify the Gaps to address today 3. Numerically frame the presentation points 4. Discuss each point 5. Describe the benefits of working with you and your team 6. Conduct a test close 7. Discuss steps to establish the relationship • Facilitator will model a presentation meeting 	



Certified Wealth Strategist® II
Client Interaction Skills- Growing Your Business II

Time	Content	Objectives	Methodology
1:45 PM – 2:15 PM	Build the Presentation Format	<ul style="list-style-type: none"> • Participants will build their presentation meeting step by step • Participants will practice each step with a partner 	Individual & small group exercise
2:15 PM – 4:00 PM Includes break	Effective Presentations	<ul style="list-style-type: none"> • Role Plays: Individuals will work in groups of three to conduct the presentation meeting • Large group debrief 	Role Plays and large group debrief
4:00 PM – 4:30 PM	Session Wrap Up	<ul style="list-style-type: none"> • Summarize key content from Days One and Two • Review next steps for Certified Wealth Strategist® designation <ul style="list-style-type: none"> ○ Program evaluation ○ Completing all components <ul style="list-style-type: none"> ▪ Assignments – Readings, Audio ▪ e-Learning ▪ Online Exams ○ Review of the Capstone Project • Action plan to drive revenue 	Interactive lecture

Quick Reference for Use of the CWS® Certification Mark

This quick reference is meant to get you started but should not replace The Guide to Use of the CWS® Certification Marks. Please refer to *The Guide* for the complete version of proper usage of the CWS® certification marks. It is imperative that each trademark be displayed under strict use and reproduction guidelines, or their value, as trademarks would be lost.

CWS®

- Always use capital letters.
- Never use periods.
- Always use the ® symbol.
- Always associate with the individual(s) certified by CWS® Board.

Certified Wealth Strategist®

- Always capitalize the first letters of each word.
- Always use the ® symbol.
- Always associate with the individual(s) certified by CWS® Board.

Whole Logo



- Always use the CWS® component of the logo; see above stand-alone version of CWS®.
- Always reproduce the design from original artwork.
- Never alter or modify the design.

Cannon Financial Institute, Inc. offers the Certified Wealth Strategist® industry designation. The designation recognizes those individuals completing thorough study of the issues surrounding effective wealth advising to comprehensively address clients' wealth management needs and the completion and passing of 4 mastery exams and a final project, the Capstone.

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(Submit on company letterhead)

(Include Public Relations/Information contact information)

(Submit on company letterhead)

(Include CWS® Practitioner and/or Firms PR contact information)

FOR IMMEDIATE RELEASE

Insert name obtains the *Certified Wealth Strategist*® industry designation

(Insert City, State) INSERT NAME, TITLE, COMPANY is among the first 1000 professionals obtaining the wealth management skill set of the future. The Certified Wealth Strategist® designation, administered by Cannon Financial Institute, recognizes those individuals completing thorough study of the issues surrounding effective wealth advising to comprehensively address clients' wealth management needs.

Obtaining the Certified Wealth Strategist® designation provides financial services professionals with the technical knowledge, practice management know-how and the critical client communication skills to create and build a wealth advisory practice that works effectively for clients with more complex wealth issues. These professionals strive to become their clients' trusted advisor.

"The creation of the CWS® designation was in response to a need in the industry for a practical, application-based certification program for financial professionals. Specifically, in volatile times like the present, a respected financial service professional requires the skill set of a "trusted advisor". Defined as an advisor with not only the competencies to understand their clients specific wealth needs but the conversational skills to communicate it in a way that the client comprehends. Completing this designation distinguishes the recipient for their commitment to their clients' financial future," said Phil Buchanan, Chairman, CWS® Advisory Board and CEO, Cannon Financial Institute.

(The CWS® practitioner adds a paragraph giving a brief professional bio and/or description of company and its services, and encloses a black and white glossy photo.)

To obtain the Certified Wealth Strategist® certification one must go through a comprehensive blended-approach to learning. The program consists of 4 days of classroom training, months of directed study, video (including textbooks & study guides, e-learning lessons, technical tests) and completion of a final Capstone project. The entire study takes approximately six months to complete. The designation is awarded upon the successful completion of the entire program and passing of the *Capstone* project. The Certified Wealth Strategist® education and designation are administered by Cannon Financial Institute, in which the CWS® Board of Standards awards to individuals who successfully complete initial and ongoing certification requirements.

For more info about the Certified Wealth Strategist® certification or Cannon Financial Institute please visit our website at www.certifiedwealthstrategist.com

Question regarding the Certified Wealth Strategist® program of study
Cindy Hooper, CWS® Product Manager
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