

*The Retirement Income Store*

# DISCOVER THE *POWER* OF FRANCHISING

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1.888.888.4176

## RETIREMENT INVESTING: IT'S TIME TO THINK DIFFERENTLY

Today's challenges for fixed income investors are well documented. Traditional fixed income, which has served investors well over the past three decades, now delivers little in terms of yield or capital gain potential.

Consequently, when it comes to planning for retirement, investors and their advisors need to apply fresh thinking to retain the traditional fixed income benefits of stable return, asset preservation, and diversification.

While traditional bond-only approaches to fixed income face headwinds, there remain many investment opportunities that can fulfill or improve upon the void left by legacy fixed income retirement investment solutions.

The low-yield, new normal investment environment is a challenge that every advisor must now address when investing for their client's long-term retirement success.

That's where The Retirement Income Store® can help set you apart. By working together, we can help you find sound and innovative solutions for all your clients' current income and longer-term retirement needs.



## HELPING RETIREES WITH A SOUND INCOME APPROACH

Through up, down, and sideways markets, The Retirement Income Store® helps provide clients with the guidance to achieve more consistent and reliable income streams with the potential for growth. Our Founder, David J. Scranton, has dedicated the last 20+ years of his career to helping investors maximize the amount of income their investments generate for retirement. **Our singular mission is to help provide retirement investment solutions that exceed your clients' expectations.**

The Retirement Income Store offers advisor partners:

- Custom retirement income solutions for your clients
- Access to our team of CFAs and portfolio managers
- As much business development support as desired

By doing so, we can help you remain focused on serving your clients and growing your business, without having to worry about managing individual portfolios.

We take the responsibility for your clients' financial success seriously and strive to deliver consistent results that build your client's confidence in you. We're able to do this on a first rate basis for reasonable fees, because we're focused on solving one specific problem for our clients and have the scale and resources to do it.

Our sister company, Sound Income Strategies (SIS), LLC, is the financial engine that powers The Retirement Income Store. Founded in 2015, SIS is a Registered Investment Advisory firm entrusted with more than \$1.5 billion in AUM. Its team of CFAs and portfolio managers are focused on helping our clients earn competitive interest and dividend payments.

SIS recently launched its own actively managed Exchange Traded Funds:

- **Sound Equity Income ETF (SDEI)** — One of the Highest Yielding, Actively Managed Equity ETFs
- **Sound Enhanced Fixed Income ETF (SDEF)** — Groundbreaking ETF That Mixes Bonds, REITs, and BDCs

## WE THINK DIFFERENTLY

Our income first, growth second approach helps generate renewable income streams that can fund recurring retirement expenses while helping preserve and grow investment principal over the long-term. It's a sound, long-term investment strategy that aims to eliminate the chance that your clients will have to cannibalize the principal balance of their savings to satisfy cash flow needs in retirement.

*Why?* Because your clients are earning interest and dividends and not withdrawing principal, which is really the only way for them to know their retirement savings will last a lifetime.

To accomplish this, we avoid mutual funds and focus on individual, income-generating securities that can be customized and managed for specific client investment needs. Advantages of individual securities include:

- Better justification of your management fee
- More transparency
- Higher client retention in a down market
- More secure tax management

By being willing to stray from a short-term benchmark, our experienced investment managers can focus on delivering reliable income, and opportunistically manage through volatility. A properly managed, income-oriented portfolio can deliver both short-term income and long-term growth opportunities to help solve the challenges investors face in today's low yield environment.

That's where The Retirement Income Store can set you apart from your competition. By working together, we can help you find sound income solutions for your clients' retirement planning needs.



## THE POWER OF STEADY DIVIDEND PAYMENTS CAN'T BE IGNORED

Although some might think a 2-3% dividend is not much to get excited about, remember that unlike interest payments, dividends from equities tend to grow over time. That's because the part of a company's earnings not paid out as a current dividend is often reinvested to make future dividends bigger.

For example, an initial \$100,000 invested in the S&P 500 Index in 1980:

- Without dividends reinvested, would have grown 17.9 times its value to \$1,790,000 by 2019.
- With dividends reinvested, would have grown 52.85 times its value to \$5,285,910 by 2019.



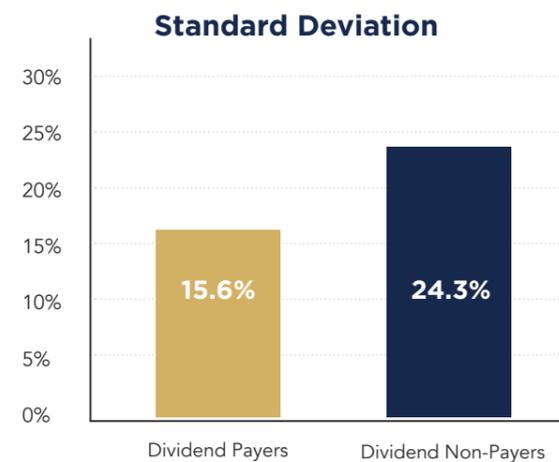
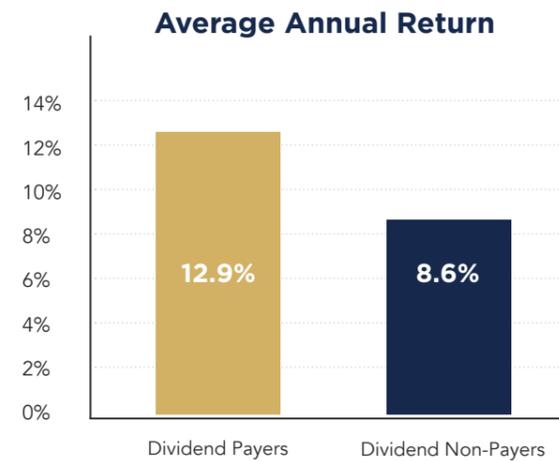
**Growth Of \$100 In The S&P 500, With vs Without Dividends**





## Dividend-Paying Companies Experience Higher Annual Returns and Reduced Volatility

Industry research shows that companies who pay dividends experience higher returns than non-payers and tend to have significantly lower volatility.



### How They Help Increase Return

When you are younger, you are saving a big enough percentage of your net worth every year to have a decent dollar-cost averaging effect. However, as you get closer to retirement, the lump sum of your savings has grown, meaning the amount you contribute comprises a much smaller percentage of your total balance. Therefore, it has a much smaller effect on your dollar-cost averaging efforts.

By investing in high dividend-paying stocks, it can accentuate your clients' returns, because when the market drops, those dividends can be reinvested into those stocks and essentially dollar-cost average since you can buy more shares when prices are down.

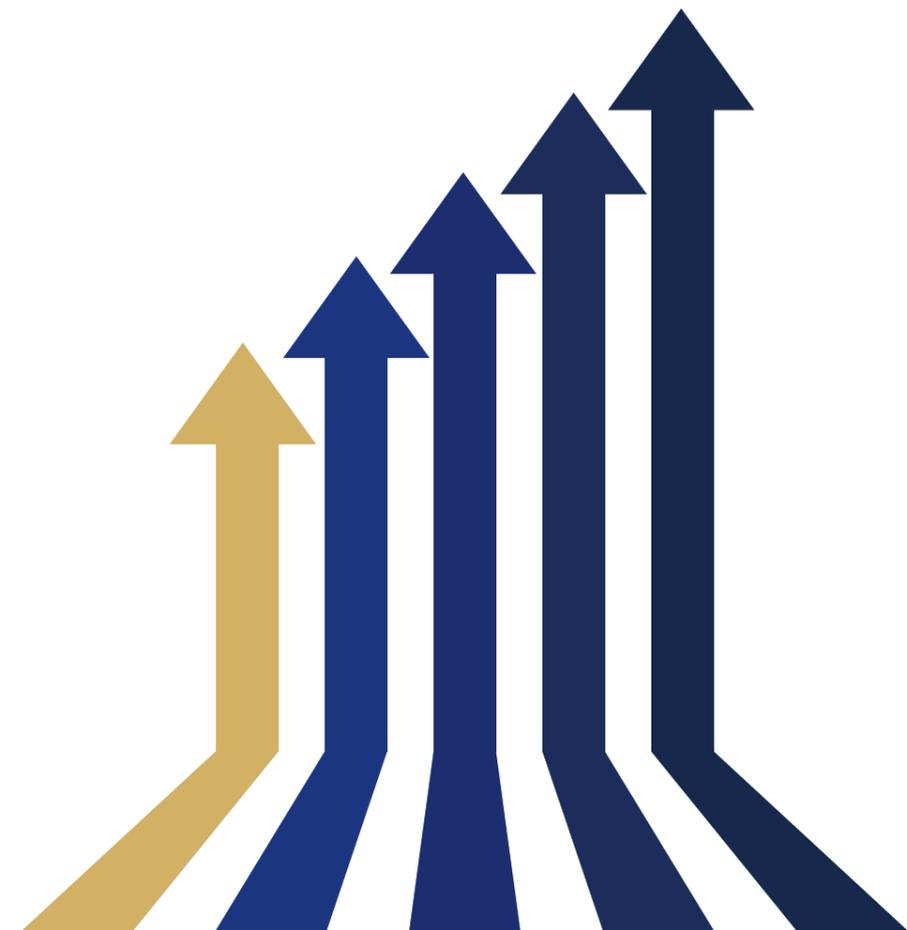
### How They Help Reduce Volatility

In the bond market, all else being equal, bonds that pay higher interest have a shorter duration and therefore less volatility. The same is true in the equity markets. Effectively, the higher the dividend, the shorter the duration, and less volatility.

# 5 THINGS YOU CAN EXPECT AS A FRANCHISEE

The Retirement Income Store prides itself on long-term client relationships, with a focus on integrity and an eye for detail. Franchisees will be awarded an Area of Primary Responsibility (APR) in which you can focus your main marketing efforts, although referrals outside the APR are also welcome.

Our Franchise Program is designed to give like-minded advisors best-in-class support, resources, and one-on-one guidance to grow their practice—while delivering a service that is needed and in demand.



01.

## **Clear and Recognizable Value Proposition:**

All elite firms possess unique value propositions that drive their success. Ours is delivering consistent and reliable income that clients can count on—while helping preserve the principal balance of their retirement savings. Our investment strategies, support, and partnership can help position your firm as one that embraces the highest level of fiduciary standards and always puts your client's interests above all else.

02.

## **A Proven Sales Process:**

During his 30+ years in the industry, our Founder has created and perfected his Sales Process. The Scranton Sales Process has been proven to help advisors boost their sales and closing ratios, while always doing what's in their clients' best interest. You'll receive one-on-one coaching and mentoring on how to put our Sales Process to work for you.

03.

## **Branding Support:**

Our National PR Program can help elevate your name and brand with guest appearances on Fox Business, CNBC, and Bloomberg—as well as on our Founder's show, *The Income Generation with David Scranton*. We are also part of the inside track in the financial publishing world, which means we can help make you a published author. Plus, our Turnkey Radio Show Program can get you on the air to help make your firm a well-known name in your area and beyond.

04.

## **A Dynamic Array of Lead-Generation Tools:**

Our 27 proprietary marketing systems can provide you with access to warmer and more cost-effective marketing strategies that can help you attract new business, so you won't have to chase it. We'll do all the market research, analysis, and legwork to help you grow and expand your practice. Pre-screened, pre-qualified lead generation is available for those who qualify.

05.

## **Best-In-Class Operational Support:**

Through one-on-one coaching for you and your staff, our Practice Management Program can help ensure that your practice runs like a well-oiled, revenue-generating machine. Instead of spending time managing operational issues, you'll be able to focus on the tasks that generate the most revenue for your practice.

ABOUT OUR FOUNDER:

**DAVID J. SCRANTON,**  
CLU, CHFC, CFP®, CFA®, MSFS



David Scranton is the founder of: Sound Income Strategies, The Retirement Income Store®, Advisors' Academy, and Scranton Financial Group. With more than 30 years of experience in the industry, David specializes in income generating investments.

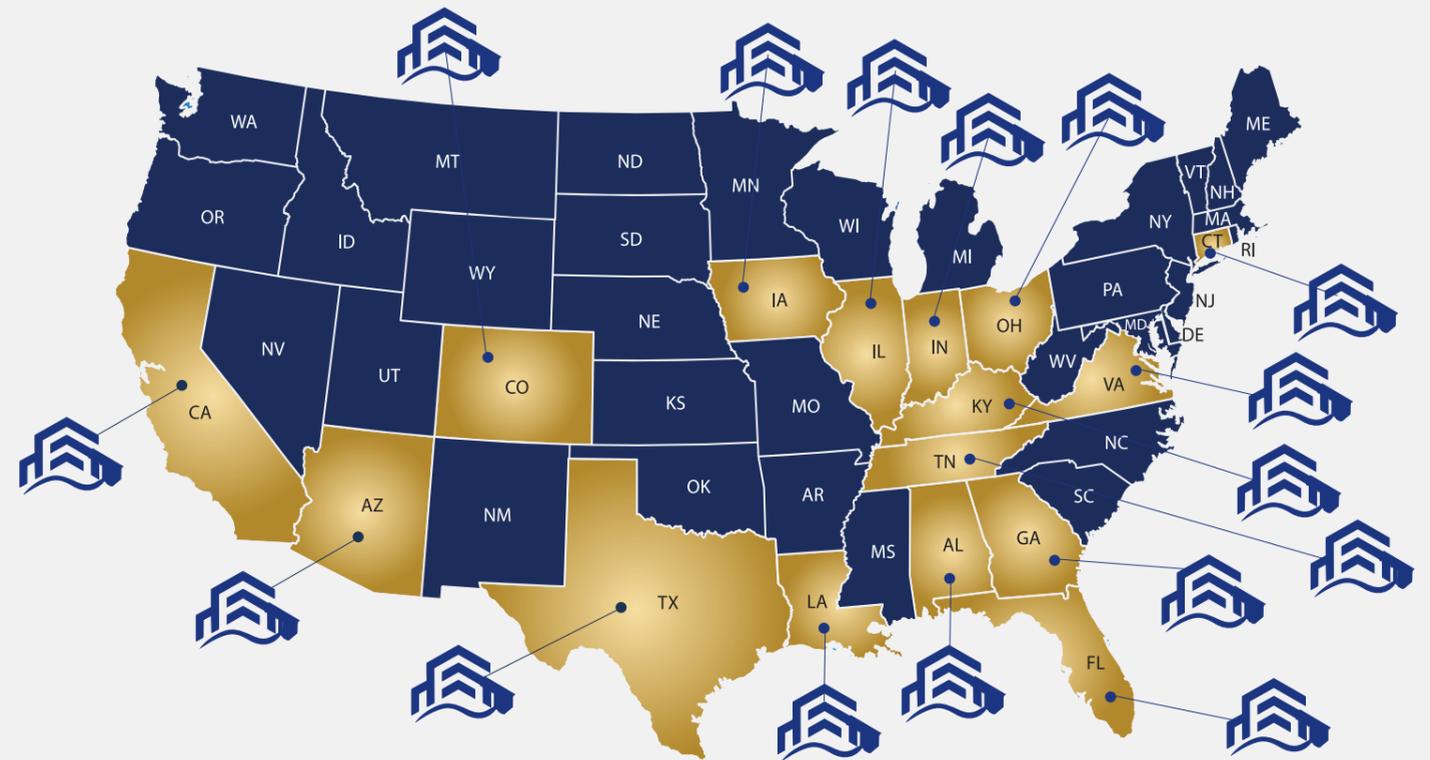
Prior to that, he followed a typical business model focused on stock market-based investments. However, in 1999, while many on Wall Street believed the sky was the limit for stock market investors, David's knowledge of history led him to believe something different.

It was at this time that David made the change to a business model focused on income generating investments. As a result, David was able to help many of his clients avoid damaging losses during the two major market corrections that started in 2000 and 2007.

Invited to share his insights on the financial markets on CNBC, Bloomberg, and Fox Business, David Scranton is also the host of his own national TV show, *The Income Generation with David Scranton*. After four years of being broadcast to millions of households every Sunday, the show now resides on its own YouTube channel.

Each week, David welcomes financial thought leaders like Steve Forbes, Jon Najarian, and Mohammed El-Erian to the show to address the financial issues that are most important to those who are retired or nearing retirement.

## STAKE YOUR CLAIM IN ONE OF THE ***FASTEST GROWING FINANCIAL PLANNING FRANCHISES***



VISIT [TheRISStore.com/franchise](http://TheRISStore.com/franchise)



David is the Amazon Bestselling Author of the books:

*The Retirement Income Stor-E: The Story behind the Launch of The Retirement Income Store*

*Return on Principle: 7 Core Values to Help Protect Your Money in Good Times and Bad*

*Stop the Financial Insanity: How to Keep Wall Street's Cancer from Spreading to Your Portfolio*

## THE RETIREMENT INCOME STORE® FRANCHISE BENEFITS



### You will also receive instruction and help with:

#### Site Selection

As a franchisee, you will be given parameters of what to look for in a site. Based on these parameters, The Retirement Income Store® will use a documented intake process to match the prospect to potential sites.

#### Operational Support

The Retirement Income Store® may provide you, the franchisee, ongoing training and support in many areas critical to the success of your business, including hiring, unit operations and maintenance, customer-service techniques, ordering materials and supplies, suggested pricing guidelines, and administrative procedures. Also, The Retirement Income Store® may create preferred relationships with certain third-party vendors.

#### Accounting/Audit/Legal

Reporting directly to administration, this department is responsible for the financial and legal oversight of franchisees. The Retirement Income Store® will provide you with support and guidance on how to manage your books.

#### Purchasing

The Retirement Income Store® may negotiate quantity discounts on behalf of all of its members, passing some or all of these savings on to you. This will include elements such as business supplies, software, marketing materials, and other needed items for operating a franchise location.

#### Ongoing Research and Development

The Retirement Income Store's® management and leadership will continue to research methods and techniques for franchise operations (including purchasing and promotional schemes) that enhance unit-level profitability.

## TAKE THE NEXT STEP IN THIS POTENTIALLY LIFE-CHANGING FRANCHISE OPPORTUNITY

The Retirement Income Store is on the lookout for qualified Investment Advisor Representatives who embrace our philosophy of “defensive” retirement planning and are interested in joining our growing team to take advantage of:

- A Turnkey Sales Process proven to help advisors boost their sales and closing ratios, while always doing what's in their clients' best interests
- National PR Program to help elevate your name and brand with guest appearances on Fox Business, CNBC, and Bloomberg
- Active Management of your clients' income generating investments
- Free leads of warm prospects in your area who are interested in your services
- Operational support to help ensure your practice runs like a well-oiled, revenue-generating machine





# Take Your Practice to the **NEXT LEVEL!**

Over *30 Locations* Nationwide



## Grow Your Business

Focus on your clients while we take care of the rest with our unparalleled business support



## Lead Generation

Free inbound pre-qualified leads in your market exclusive to your area



## National Exposure

Turnkey branding and marketing initiatives through national advertising that will attract clients to your franchise

Learn what's attracting successful financial advisors like you to The Retirement Income Store's financial planning franchise.



**Sam McElroy**  
Chicago, IL



**Lindsey Cotter**  
Murfreesboro, TN



**Wesley Wood**  
Hendersonville, TN



**David Stearns**  
Watkinsville, GA

## ENJOY THE *BENEFITS* OF FRANCHISE OWNERSHIP

- Remain independent without the usual risk and costs of going it alone
  - Appear as a guest on Fox News, Bloomberg, and CNBC
  - Receive free qualified leads and unrivaled business support



SCAN ME

Call: 1.888.888.4176 or Visit: [TheRISStore.com/franchise](https://TheRISStore.com/franchise)

Investment Advisory Services offered through Sound Income Strategies, LLC, an SEC Registered Investment Advisory Firm.

The Retirement Income Store®, LLC and Sound Income Strategies, LLC are associated entities.



*The Retirement Income Store*

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[www.TheRISStore.com/franchise](http://www.TheRISStore.com/franchise)

6550 N. Federal Highway, Suite 512  
Fort Lauderdale, FL 33308