

Weekly Team Training - March 24

Overview of meeting agenda @ 0:00

Andrew Cardi welcomed everyone and provided an overview of the meeting agenda, which would cover indexing benefits from Al Cardi and then optimization of the Capstone sales process from Andrew.

Indexing benefits overview @ 1:37

Al Cardi provided an in-depth explanation of the benefits of indexing, contrasting it with traditional retirement accounts like 401(k)s and IRAs. He highlighted how indexing can provide higher returns with lower risk, and the tax advantages of index universal life insurance policies.

Indexing case studies @ 11:13

Al walked through specific examples of how indexing has performed over 20-year periods, showing how it can outperform the S&P 500 with downside protection. He compared the returns of different indexing strategies and indices within index universal life policies.

Indexing vs. other savings vehicles @ 15:17

Al contrasted the fees, flexibility, and tax implications of indexing through an IUL versus 401(k)s and IRAs, making the case that IULs provide significant advantages in terms of growth, risk protection, and tax-free distributions.

Capstone sales process overview @ 27:49

Andrew Cardi outlined the key steps in the Capstone sales process, including gathering the census data, submitting for the performance illustration, reviewing the paperwork with the client, and coordinating implementation. He emphasized the importance of having an MD guide the client through this process.

Capstone plan options @ 41:21

Andrew discussed the differences between the Capstone Plus and Capstone Choice plans, noting that Plus provides more comprehensive benefits but Choice may be better suited for smaller groups. He encouraged continuing to use the Plus plan unless explicitly directed otherwise.

Upcoming training schedule @ 53:26

Andrew reviewed the upcoming training schedule, including Tuesday sessions focused on product discussions and Wednesday Capstone-specific training.

Recap and next steps @ 57:17

Andrew wrapped up the meeting, encouraging participants to reach out with any questions and noting that recordings would be available for review.

Action Items

- **Update text saver 24-7 to remove Amaze app info from second video - [WATCH \(5 secs\)](#)**
- **Re-record presentations for back of tax saver portal - [WATCH \(5 secs\)](#)**
- **Reach out to Andrew re fixing email to receive NLS communications directly - [WATCH \(5 secs\)](#)**