

Legacy Advisors
Network

Fall Fly-In 2023

October 8-10, 2023



Thank you, Sponsors & Presenters!



Welcome, New Members!



Ernie Vorpahl, CFP[®], CEPA

Senior Wealth Advisor | East End Financial Group

East Hampton, NY



Mark Richards

Managing Partner | Cool Hollow Financial

Chambersburg, PA



Max Dembow, AIF[®], CFP[®], ChFC[®], CLTC[®]

Managing Director & Senior Wealth Advisor | Touchstone Wealth

Scottsdale, AZ

Welcome, New Members!



Taylor Hodges, CFP[®], CExp

Founder & Financial Advisor | Southern Capital

Tallahassee, FL



Steve Hopkins, ChFC[®], CPCU, CEPA

Owner & Business Transition Advisor | Charter BTA

Lake Oswego, OR

Welcome, Prospective Members!



Keith Kim, CFP[®], ChFC[®], CEPA

Managing Partner & Financial Planner | Trudence
Advisors MassMutual Perimeter

Peachtree Corners, GA



Matt Grace, LACP, CLU[®], ChFC[®], CEPA

Director of Business Oversight | First Financial Group

Bethesda, MD

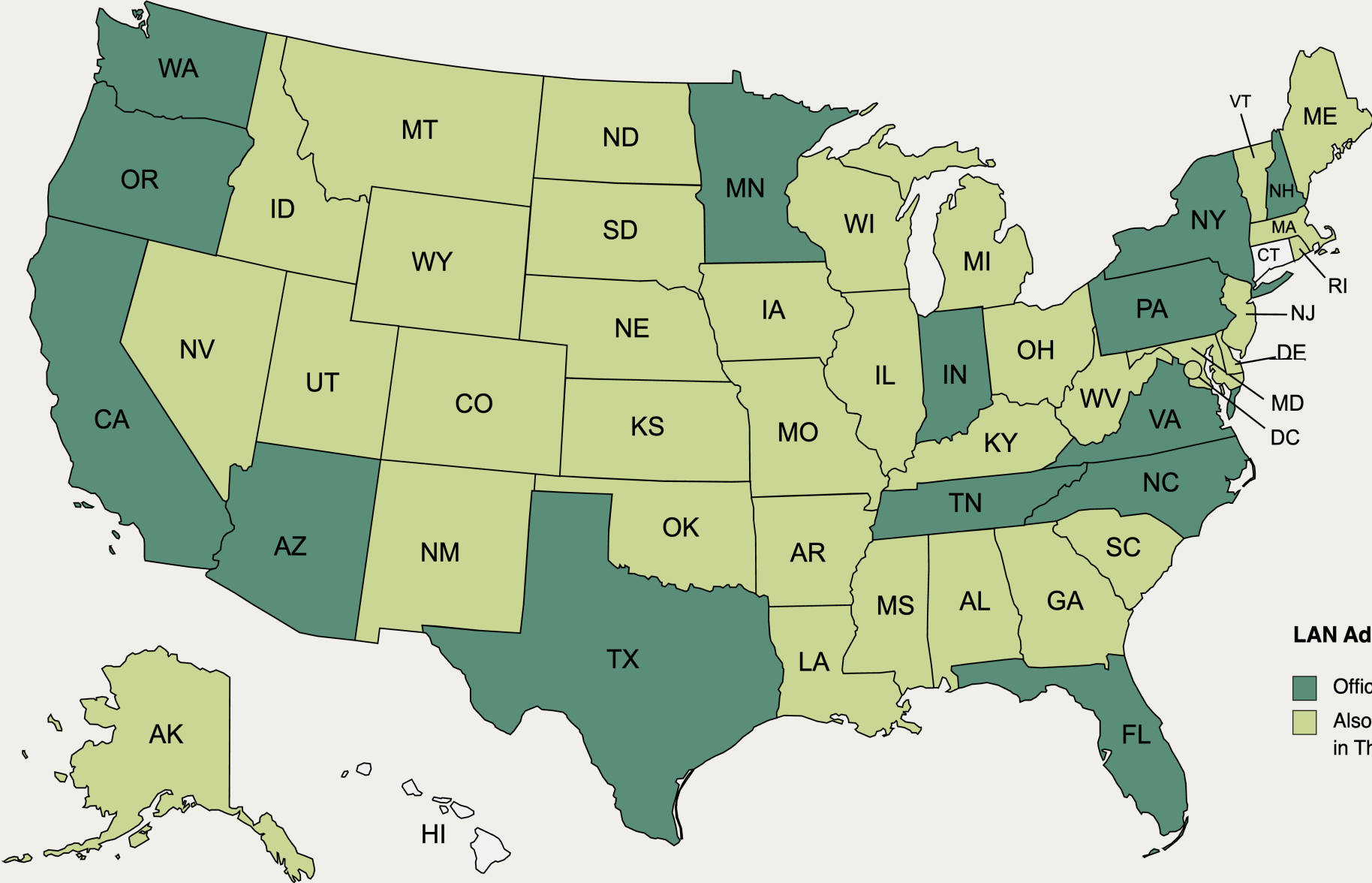
LAN Landscape Today



28 Members



24 Offices Serving
48 States + DC



LAN Advisors

- Office Locations
- Also Serving Clients in These States

Our Purpose

Client Impact

To help business owners create an abundant future for themselves, their families, their employees and their communities.

Advisors

To guide advisors in the business owner market to accelerate their success and achieve exponential business growth.



Our Core Business

The Premier National Network of Advisors Collaborating to Serve Privately Held and Family-Owned Business Market



People

Network members are thought leaders and experts in their fields, allowing you to confidently engage with professionals delivering top-tier succession and exit planning, business coaching, and related client solutions. Collaborate, grow your business, and expand your skillset with peers as dedicated as you are.



Processes & Tools

Our proprietary, disciplined process and best-in-class tech stack let us provide exceptional, uncompromising service to our markets. We put the resources you need right at your fingertips and always negotiate the best rates to keep costs manageable.



Practice Enhancement

LAN provides regular peer networking opportunities and professional development programs that help you excel at managing your business and position our network members as the preferred succession and exit planning advisors across the U.S.



Promotion

We'll help you get the message out. Branding support and marketing best practices are only a few of the ways LAN will work to position you as a thought leader in your industry, guiding you and providing the tools you need every step of the way.



The Who

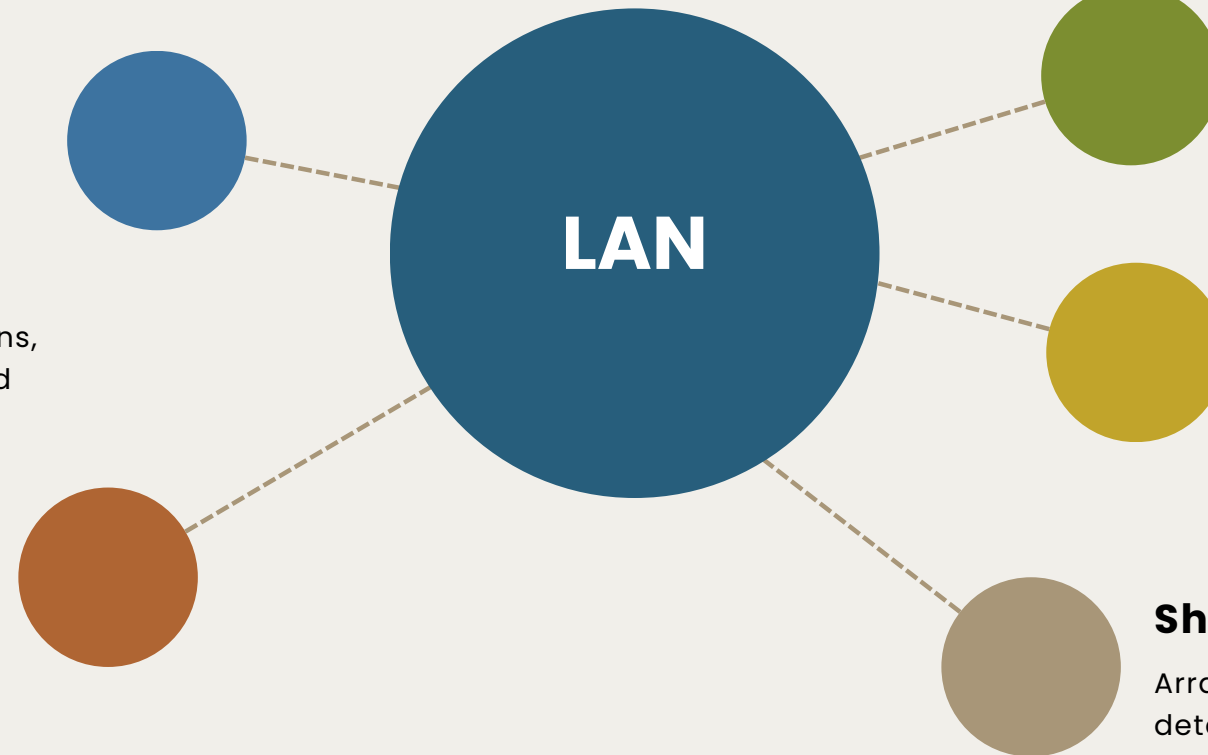
The Member Network

Financial Advisors

We are a national network of members advising the business owner market. Our advisors provide business valuation insights, address value gaps, support business growth, provide financial solutions, align personal and business planning, and guide the business owner(s) through continuity planning, succession and exit.

Allied Professionals

A vetted cohort of attorneys, CPAs, business coaches, HR consultants, fractional CFOs, etc., who the advisors engage to support the client work.



The How

Experienced Advisors

Advisors follow the LAN process, using our preferred technology. They may be fully engaged with the client or hand off the engagement following the discovery and business valuation stages.

Teaming Together

Members participate in teaming opportunities to accelerate their business growth, and they engage business coaches to drive the process with their clients.

Sharing Revenue on Joint Work

Arrangements provide for a split determined by the teaming parties.

Key Themes

Opportunity

Growth

Collaboration
& Team Selling

Strategic
Relationships



Housekeeping

LAN Meeting Protocols



Be mentally present.



Engage all voices.



Actively listen.



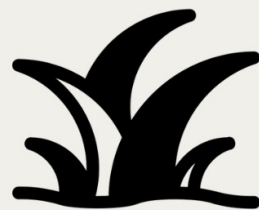
Be brief. Share the air.



Pose questions and solutions.



Practice "Yes, and..."



Stay out of the weeds.



Attack the problem, not the person.



Park off-topic comments.



ValuCompass

**10M BUSINESS OWNERS
WANT AND NEED HELP,
AND WILL PAY FOR IT**



PIONEERED PRIVATE BUSINESS OPERATING STANDARD (PBOS)



18 Drivers of Performance and Value (Twin of GAAP)



MARKET

- Growth
- Large Potential Market
- Dominant Market Share
- Recurring Revenue
- Barriers to Entry
- Product Differentiation
- Brand
- Margin Advantage
- Customer Diversification



OPERATIONS

- Company Overview
- Financial
- Sales & Marketing
- Operations
- Customer Satisfaction
- Senior Management
- Human Resources
- Legal
- Innovation



**Massachusetts
Institute of
Technology**



**National Association of
Certified Valuators and Analysts**



**National Institute of
Standards and Technology**
U.S. Department of Commerce

**50,000+
BUSINESSES**

**\$1T+
REVENUE**

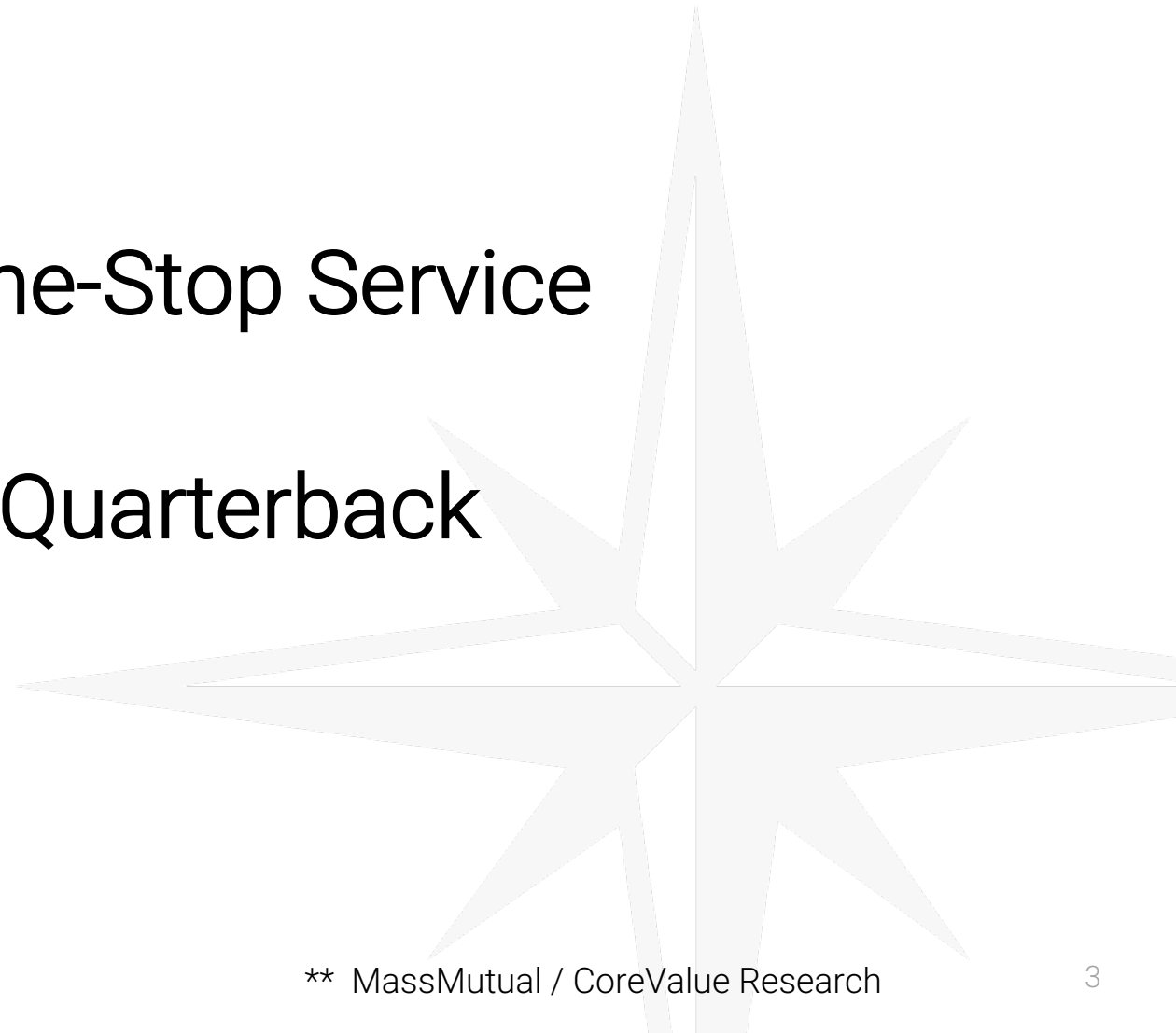


86%

Want One-Stop Service

79%

Want A Quarterback



PROBLEM 1: OWNERS/ADVISORS THINK DIFFERENTLY



OWNER BRAIN



ADVISOR BRAIN



ENGAGE OWNERS ON THEIR TERMS

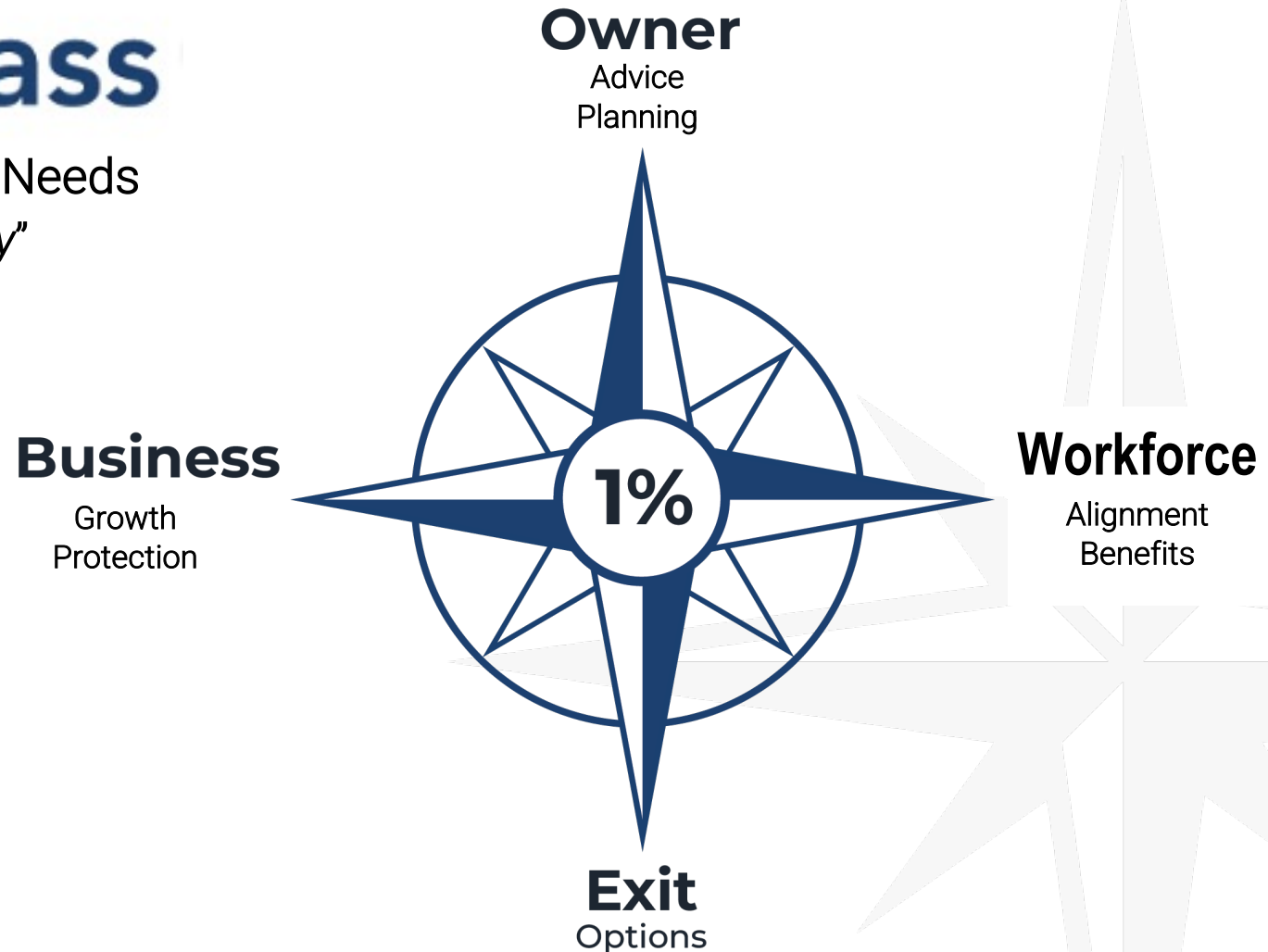
Solves the *industry's toughest challenge* the first conversation

PROBLEM 2: ADVISORS NOT "SERVING" ALL OWNER NEEDS

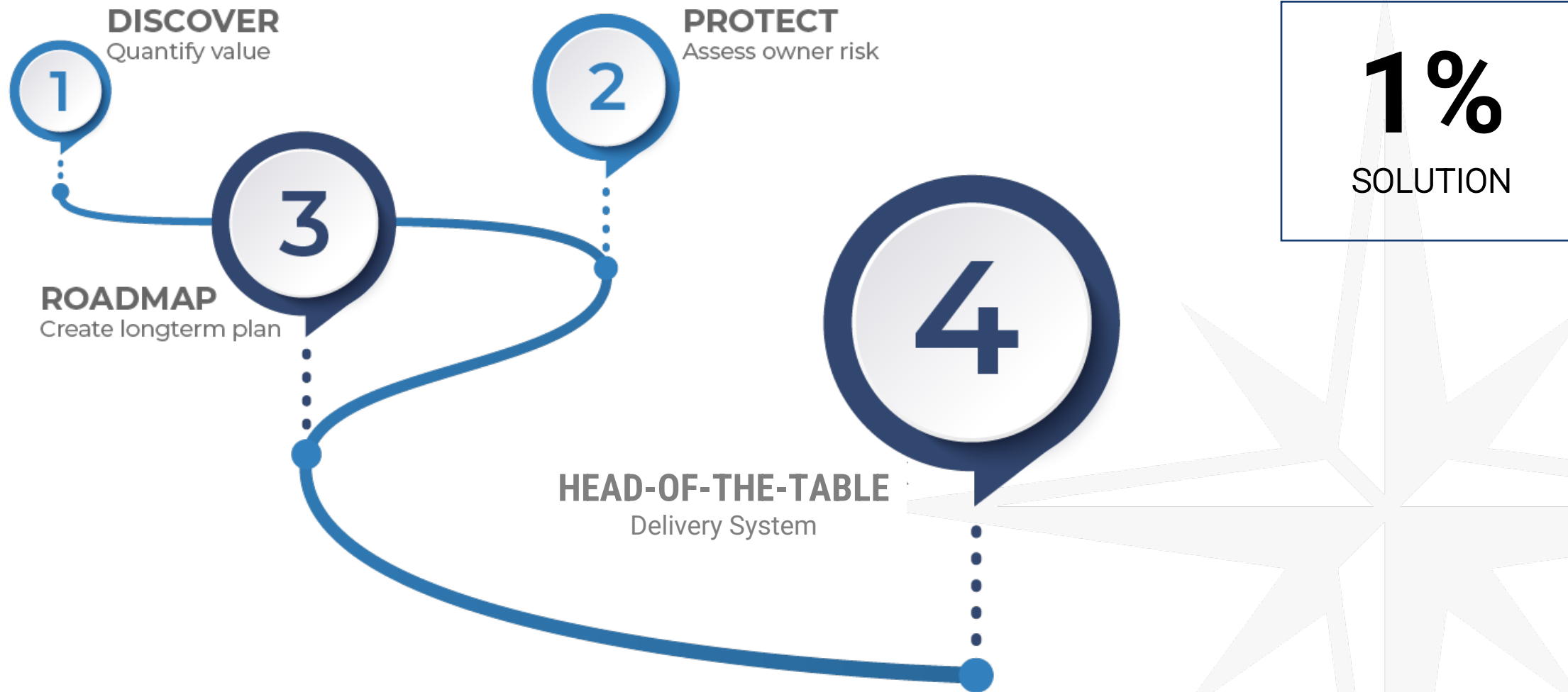


ValuCompass

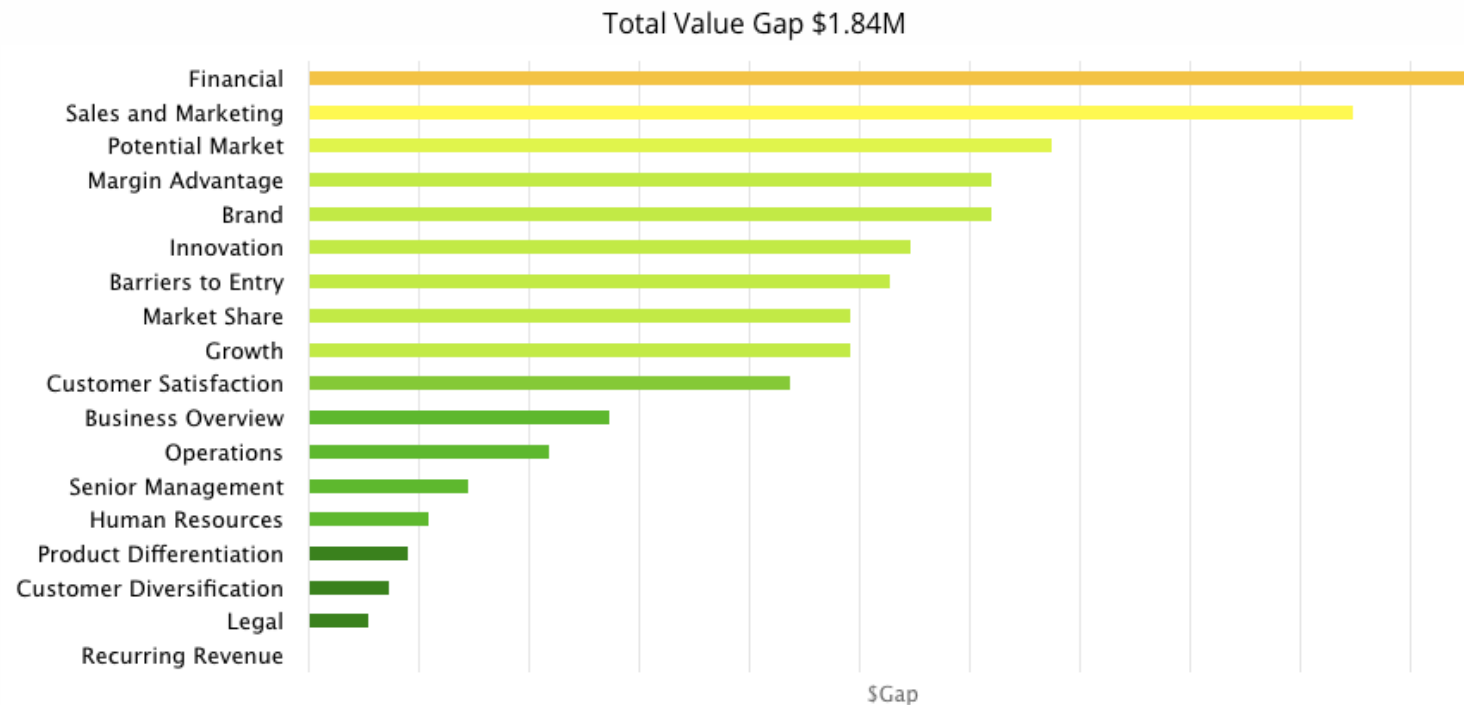
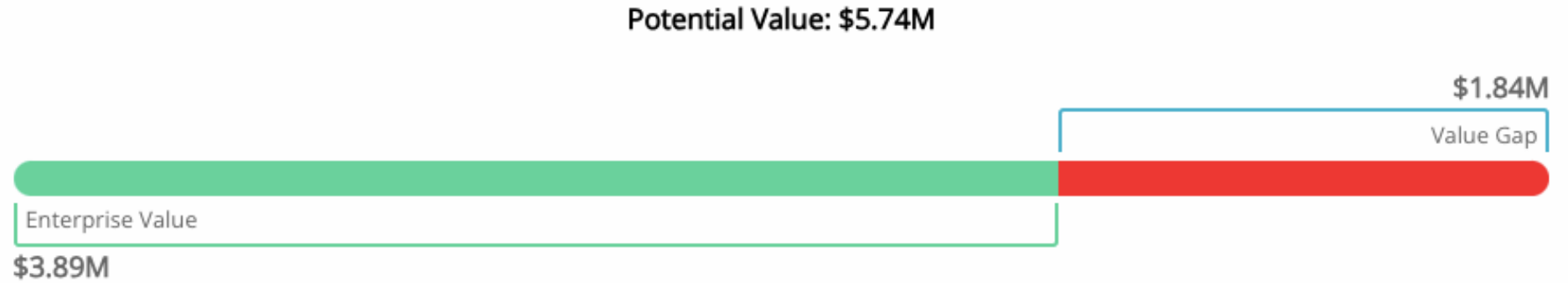
Quantifies Owner Wants and Needs
"Enables ROI Driven Delivery"



SOLUTION: FAST, EASY PROVEN SYSTEM



15 MINUTES TO LISTEN AND LEARN, QUANTIFY THE ASSET





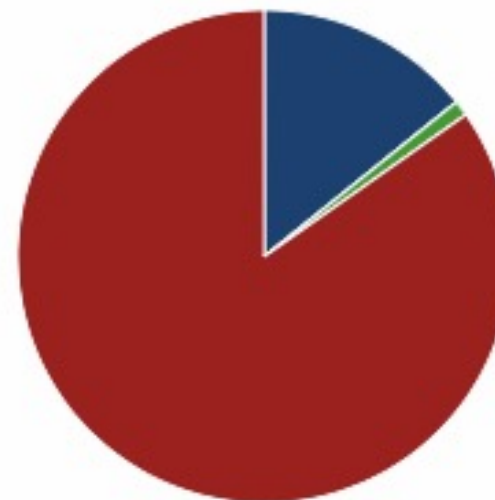
Wealth Gap



● Business ● Personal ● Gap

Total Assets & Gap

At Risk



● Life ● Disability ● Gap

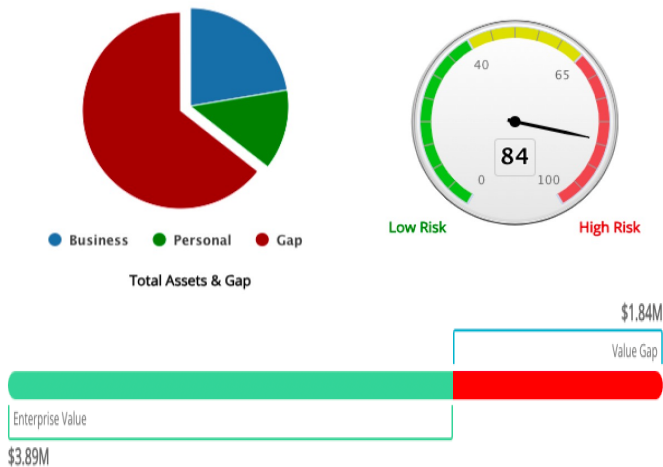
Personal Risk

“HEAD-OF-TABLE” ADVICE FOR LONG-TERM SUCCESS



3

Roadmap



4

Deliver on Core Issues



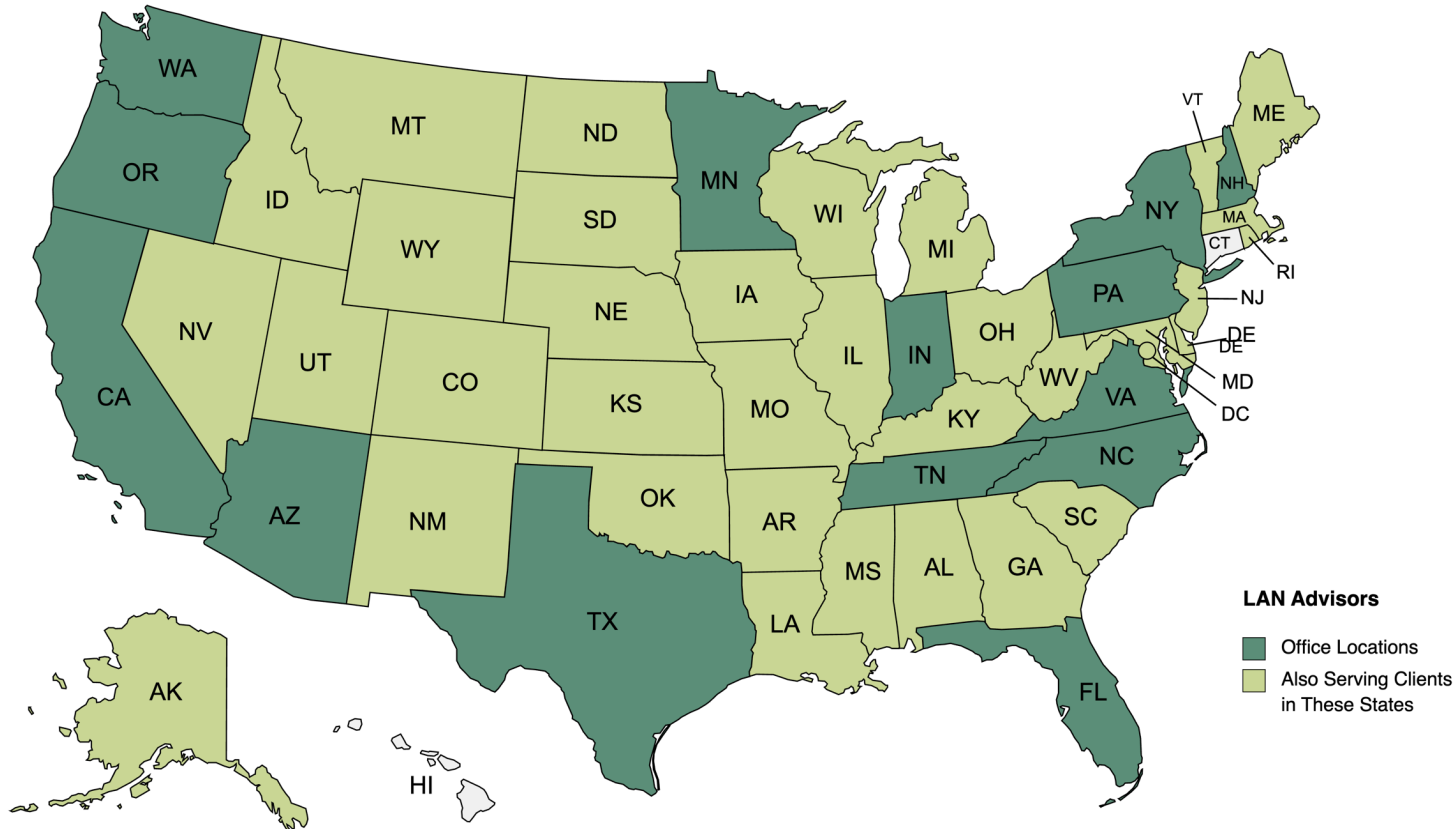
ValuCompass NETWORK

A Delivery Network for the next generation of Financial and Business Advisors

“HERE” LAN LOOKS LIKE OTHER ADVISOR NETWORKS



Legacy Advisors
Network



But that's not the case

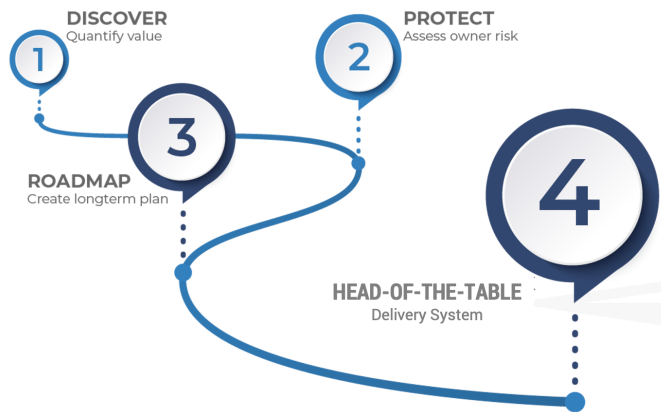
LAN has unique competitive advantages

LAN can leverage them to drive real value for members and owners

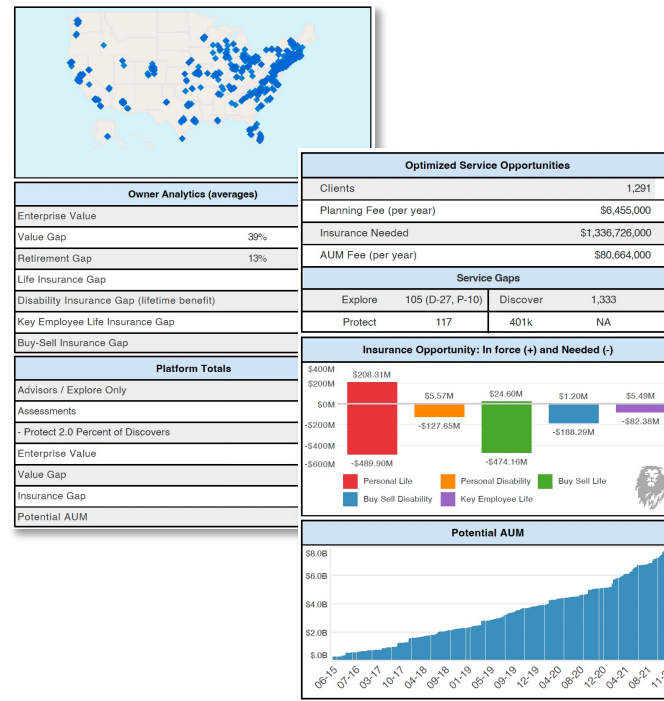
LAN CAN DELIVER ACROSS A DISTRIBUTION NETWORK



LAN HAS A SINGLE OPERATING SYSTEM



CONNECTED DATA COMPETITIVE ADVANTAGE



ACCESS TO DEEP TOOLS AND TEAMS AS NEEDED

- EPI/CEPA
- CAPITALIZ
- BIZEQUITY
- BEI
- MAUS
- ... + Others

FLEXIBLE TEAMS UNIQUELY FIT DISTRIBUTION NETWORKS



CASE STUDY: CONNECTED COORDINATED DELIVERY

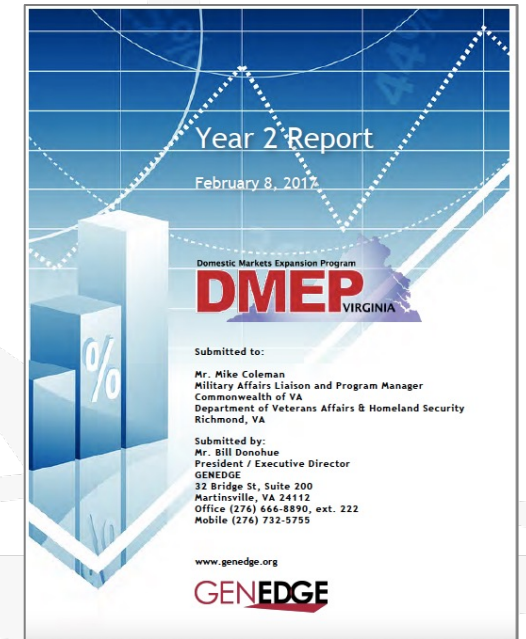


Genedge, Virginia Manufacturing Extension Program

The Department of Defense created the DMEP program to bolster and strengthen the military supply chain during sequestration. The objective was to ensure first tier suppliers would be available if called upon by the military. The program was scheduled for 2 years, but was so successful it ran for 3 years in multiple States.

Fee \$2,500,000

“We are pleased that 75% of the companies in Year 2 are already reporting projected impact (others are still in progress). The estimated company reported impacts from the first two years of DMEP total over \$206 million in annualized new sales, over 440 new jobs and over 175 retained jobs.”



[Read the Report](#)

WHY THE PRIVATE AND FAMILY BUSINESS MARKET

LAN Fall Fly-In Meeting | October 9, 2023



BCSTEP - ValuCompass

Fee Revenue

250K

200K

150K

100K

50K

0

90 days

6 months

1 year

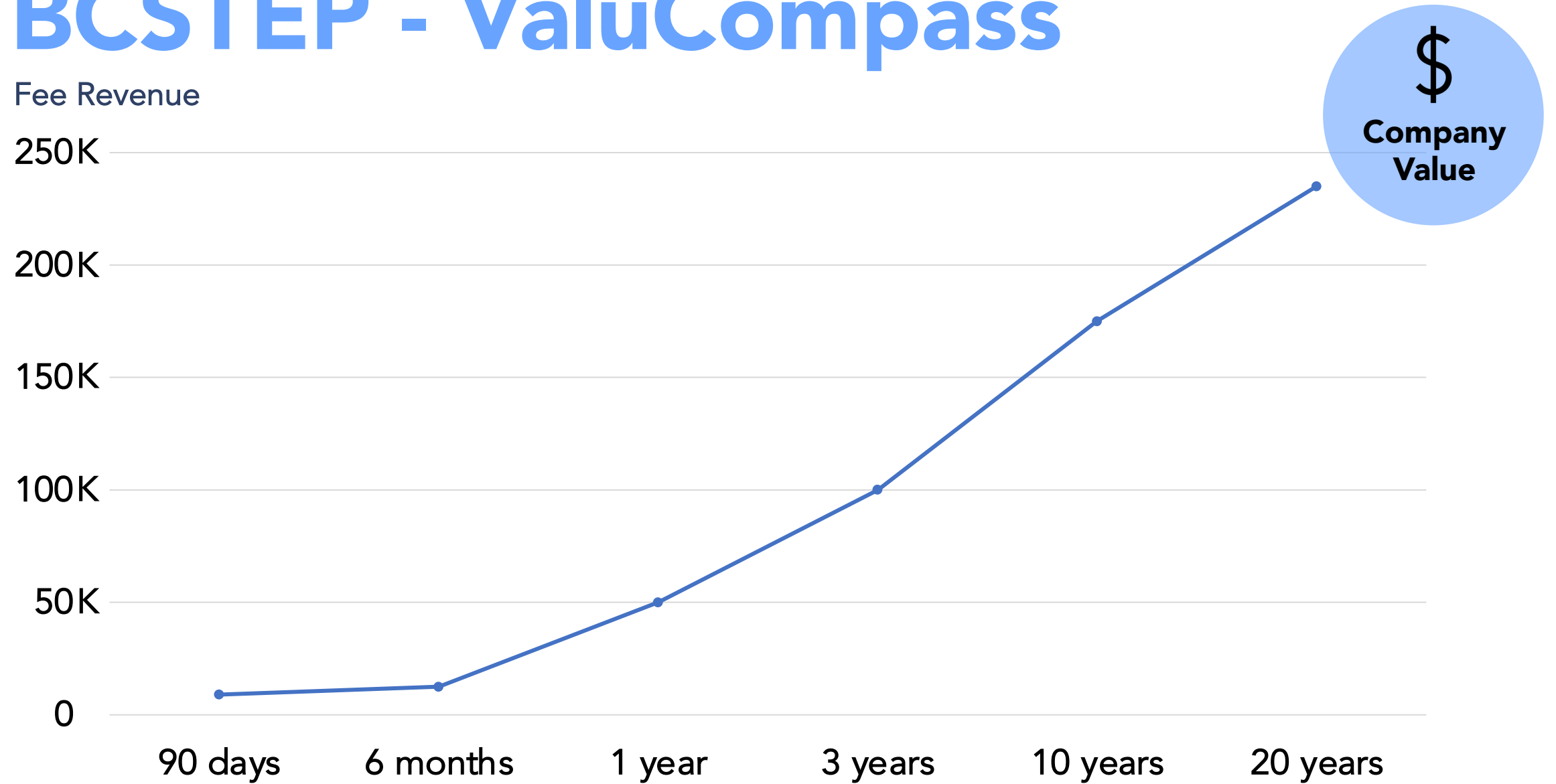
3 years

10 years

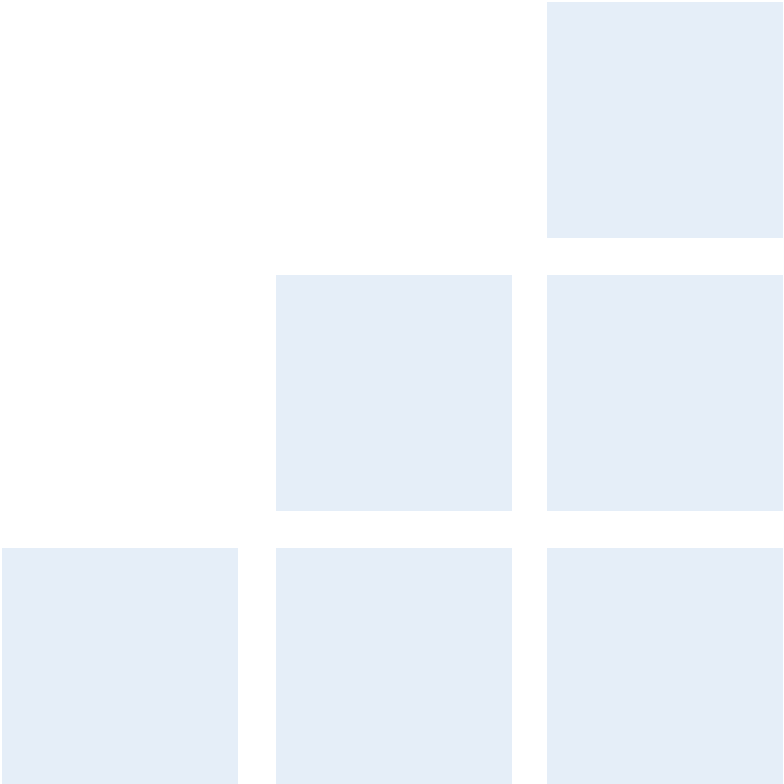
20 years

\$

Company
Value



BCSTEP – ValuCompass

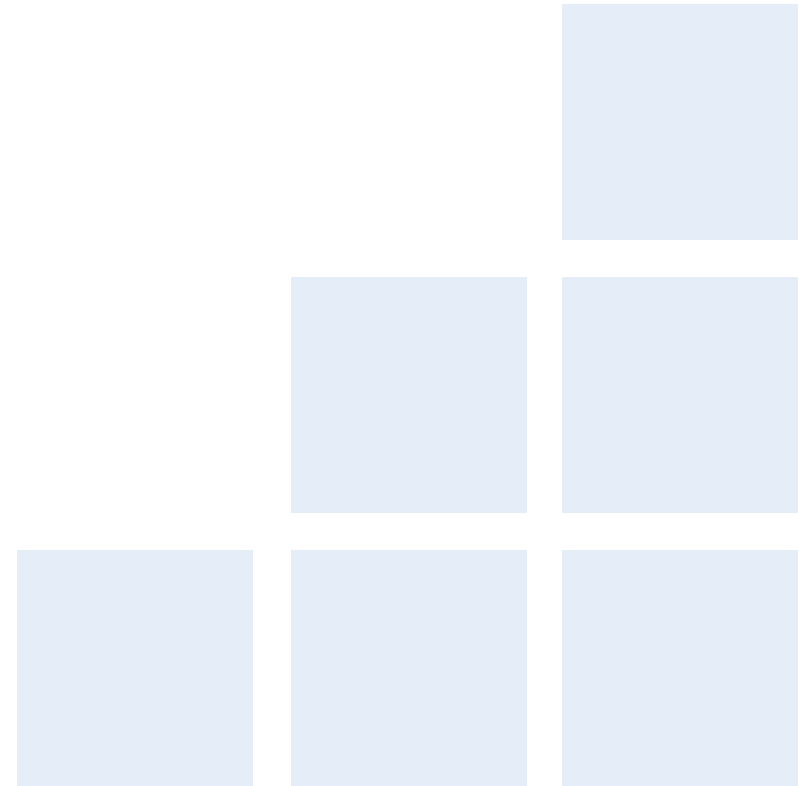
- 1** Discover: 20-30 minutes (instant value report)
 - 2** Protect: 30 – 45 minutes (instant recommendations)
 - 3** Align: Team Alignment (instant report)
 - 4** Road Map: Collaboration Begins
 - 5** Deep Dive: Long-term Relationship
- 

It's a Journey, Not a Destination

WINS	LESSONS LEARNED
1. Death: KPI - \$10 M	1. Death: ODF – No Life Insurance (Zero)
2. Sale: PTE - \$22 M (\$3 M DB)	2. Death: CA – \$10 M (Poor Positioning)
3. Sale: ATCO - \$3 M	3. Sale: HARCO – \$100 M (Poor Positioning)
4. Sale: FLS - \$3 M	4. Sale: FEVA – \$5 M (No Shot)
5. Death: M&R - \$3 M	3. Sale: Slocum – \$40 M (Fired)
TOTAL: \$44 M (Manage)	TOTAL: \$200 M AUM (Do Not Manage)

Future Opportunities

- ESOPS – 10 Clients / \$250 M (Future Rollovers and Growing)
- 401K – Rollover \$20 M (Annually and Growing)



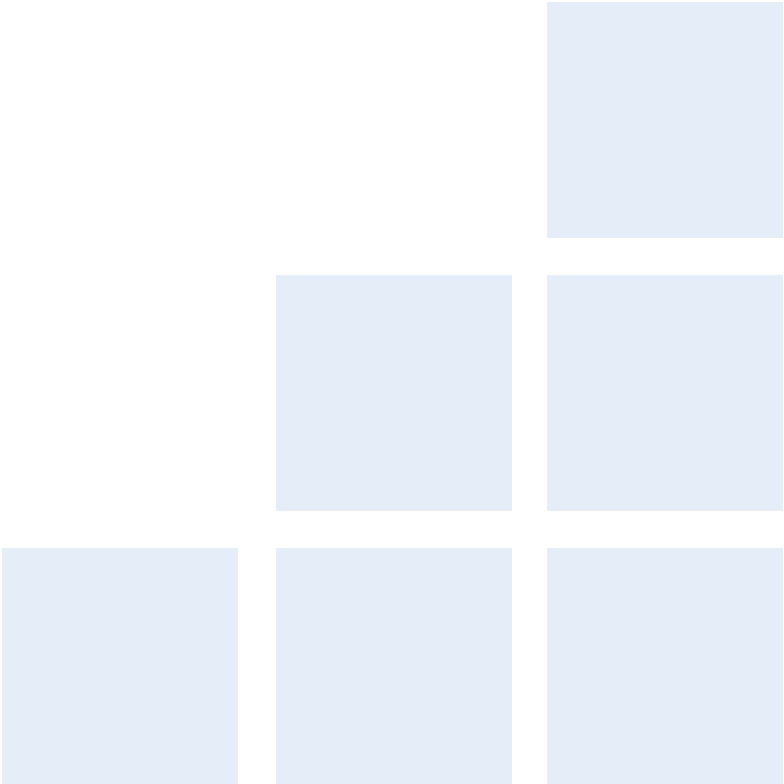
Best Kept Secret

February 2020 – Brian Trzcinski (MassMutal) & Chuck Richards (ValuCompass)

STEP	DISCOVERS	ALIGN	PROTECT	ENGAGEMENTS AND/OR PROJECTS
1	5			
2	15	5		
3	50	10		
4	Roundtables (2)	2		
5	Family Business Center (B)			
6	100		5 (Rick – Slow Learner)	
TOTAL:	175	17	5	25

Advisor Forecasted Success

# OF PROSPECTS	STATUS	LEVEL OF SUCCESS	CLIENTS
1	Maybe	Starve to Death	0-?
5	Low Odds	Starve to Death	0-1
10	Increasing Odds	Iffy Life Expectancy	1-2
25	Good Odds	Maybe Succeed	2-3
50	Great Odds	True Success	5-10+



Why Financial Solutions

*** Engagements: 6 months – 2 years**

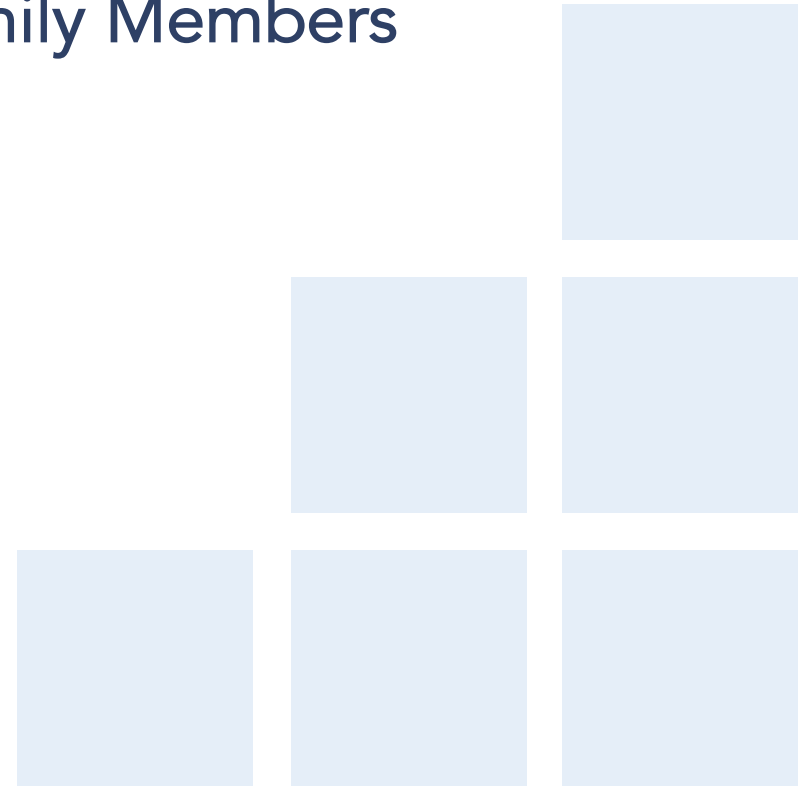
SOLUTION TYPE	TIMELINE	STATUS
LDL	5 – 40 years	Repeat Business
QP	5 – 30 years	Growing - Rollovers
AUM	10 – 100 years	Growing - Legacy
Planning	Annually – “Glue”	Growing - Legacy

**Get a head start
(at least 10
years). Plant the
seeds and grow
with the client.**

HEAD START	DEATH	TRANSITION	SALE
Retain \$	No \$	No \$	No \$
Who	TBD?	TBD?	TBD?

Build a Firm

- 70 Private and Family-Owned Businesses and Professional Medical and Dental Practices
- Representing 4,000 Employees and 16,000 Family Members



Thank You!

 Financial Designs



Financial Planning Services – Business Development
“Suppose there is a better way”



Disclosure

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.



Introductions

Agenda

1. Introductions
2. ValuCompass
3. Client Facing Resources
 - Business Owner Interactive for CEPAs – Know Your Gaps
 - Retirement Income Framework – Preparing for the “Next Act”
4. Business Development Team
5. Q&A
6. Next Steps



ValuCompass

Goals

Your goals are a reflection of what is important to you. We believe in a mutually committed relationship built on an exploration of these goals that goes beyond the numbers to instill clarity and confidence for you to take action. Together, each year, we will focus on what matters most in terms of achieving your business planning objectives.

It is our opinion that your goals can be attained by implementing the recommendations detailed in this plan. The key to succeeding is your ability and willingness to follow and maintain the plan. The plan is a living document and should be reviewed and updated annually, or upon the occurrence of a major personal or financial event.

<u>Goal</u>	<u>Action Plan</u>	<u>Target Date</u>
Attract and retain top talent	Implement strategies to attract and retain key employees who are vital to my business's success.	TBD
Begin intergenerational transfer	Begin to embark on a strategy to select and train a successor and systematically transfer ownership of the business to the next generation.	TBD
Grow my business	Grow the value of my business, either by organic strategic development or acquisition.	TBD
Protect my business	Protect the current value of my business by minimizing business, personal and financial risk.	TBD

Business Planning

Business Planning Core Topics

- Type of entity (C-Corp, S-Corp, Partnership, LLC)
- Ownership (Name of each owner and percentage ownership)
- Financial Statements (Income Statement {P&L} – if formed / Balance Sheet)
- Number of Employees (employee census if available)
- *Value of Business (if the client provides a value, indicate what it is and whether it is the client's estimate or result of a qualified appraisal.)



Core planning topics will be covered every year with the client. One goal-based planning topic is required to be covered.

No tools are required as part of the Business Planning Deliverable

Business Planning Goal Topics

- ✓ **Cash, Capital & Liability Management** – Review of assets and liabilities and strategies for managing. Monetization and financing strategies, entity structure and formation of business.
- ✓ **Liability Protection** – Minimizing liabilities, developing and maintaining business continuity.
- ✓ **Business Transition or Succession Planning** – including but not limited to buy-sell agreements, sources of funding and triggering events.
- ✓ **Key Employee Planning** – Strategies to retain and attract key employees.
- ✓ **Employee Benefits** – Provide advice around retirement savings vehicles, protection products, fringe benefits, cafeteria plans and health insurance.
- ✓ **Personal Capital Management** – coordination of the business with the client's personal estate planning, protection planning and sales of the business on personal retirement goal.
- ✓ **Exit Phase Planning** – Current state of the business with a focus on the business owner's goal of exiting the business.



Client Facing Resources

Financial Planning

Financial Planning Services



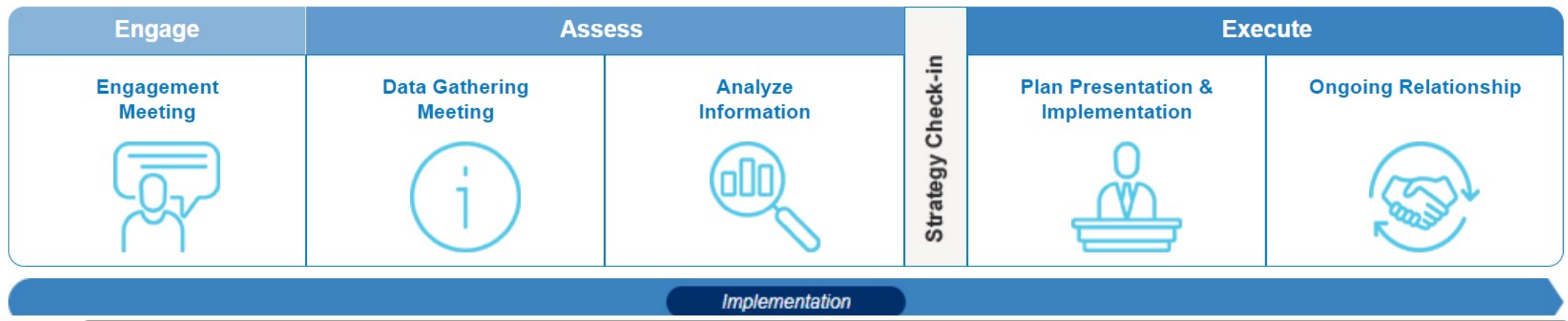
Financial Planner Toolkit

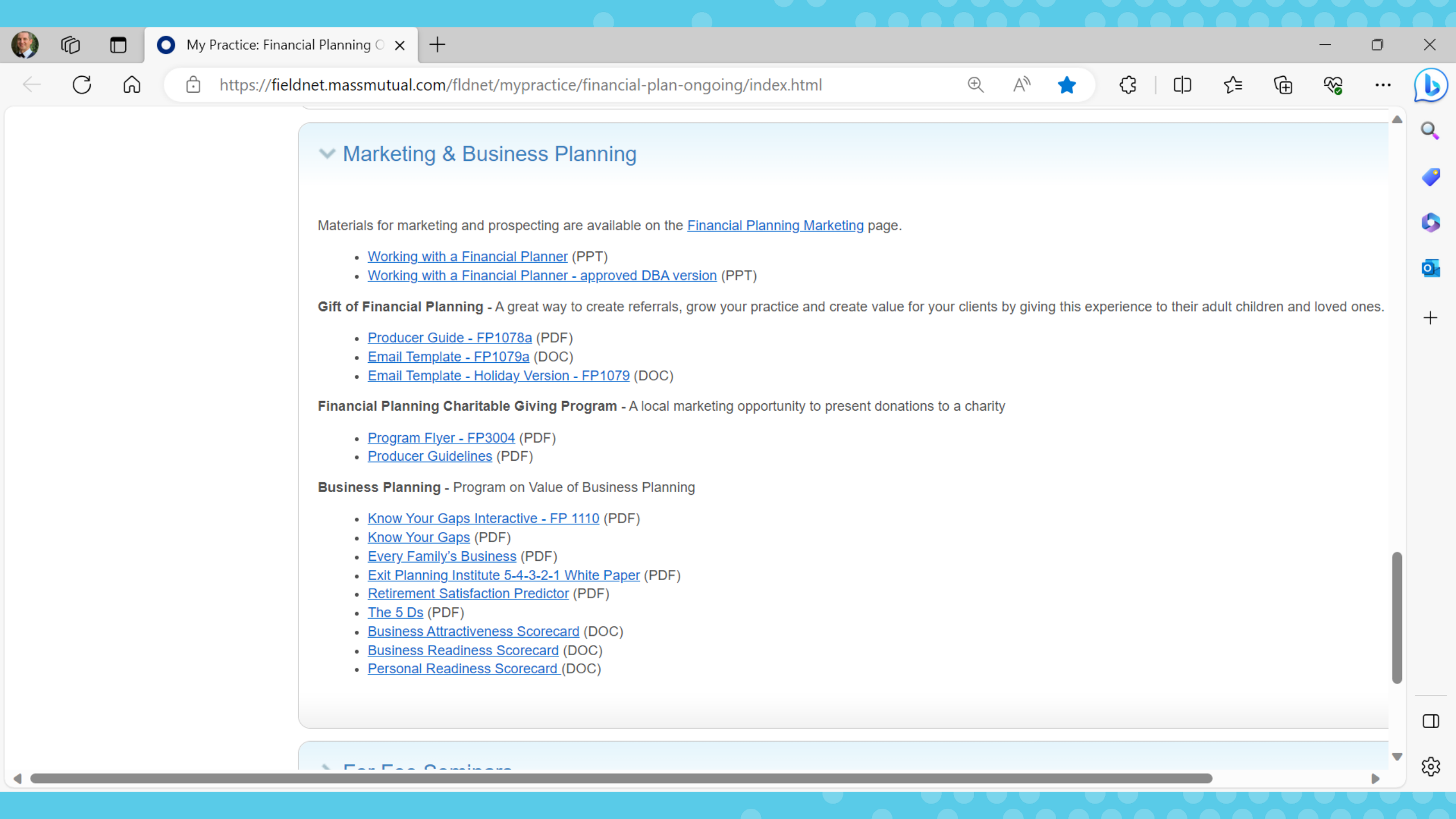
Learn more

News Key Forms

- » Register now for Advice & Financial Planning's September training call
- » Register now for Advice & Financial Planning's August training call
- » Planners: ePay enhancements boost self-service functionality
- » Register now for Advice & Financial Planning's July training call
- » Planners: Enhanced FPAS report now shows greater financial-planning comp detail

[See More Financial Planning News](#)





Marketing & Business Planning

Materials for marketing and prospecting are available on the [Financial Planning Marketing](#) page.

- [Working with a Financial Planner](#) (PPT)
- [Working with a Financial Planner - approved DBA version](#) (PPT)

Gift of Financial Planning - A great way to create referrals, grow your practice and create value for your clients by giving this experience to their adult children and loved ones.

- [Producer Guide - FP1078a](#) (PDF)
- [Email Template - FP1079a](#) (DOC)
- [Email Template - Holiday Version - FP1079](#) (DOC)

Financial Planning Charitable Giving Program - A local marketing opportunity to present donations to a charity

- [Program Flyer - FP3004](#) (PDF)
- [Producer Guidelines](#) (PDF)

Business Planning - Program on Value of Business Planning

- [Know Your Gaps Interactive - FP 1110](#) (PDF)
- [Know Your Gaps](#) (PDF)
- [Every Family's Business](#) (PDF)
- [Exit Planning Institute 5-4-3-2-1 White Paper](#) (PDF)
- [Retirement Satisfaction Predictor](#) (PDF)
- [The 5 Ds](#) (PDF)
- [Business Attractiveness Scorecard](#) (DOC)
- [Business Readiness Scorecard](#) (DOC)
- [Personal Readiness Scorecard](#) (DOC)

For Fee Seminars

Filling Your Business Gaps



WEALTH GAP		POTENTIAL BUSINESS VALUE		PROFIT GAP		VALUE GAP	
Personal Net Worth	\$ 4,000,000	EBITDA*	\$ 1,350,000	BIC EBITDA (Ratio X Revenue)	\$ 1,496,160	BIC Value	\$ 10,327,500
Necessary Net Business Proceeds from Sale of Business at Exit	6,000,000	Potential Multiple	3	EBITDA*	\$ 1,350,000	Current Potential Value	\$ 4,050,000
Income	\$ 400,000	Potential Business Value	\$ 4,050,000	Profit Gap	\$ (146,160)	Value Gap	\$ (6,277,500)



REVENUE	\$ 7,200,000
EBITDA*	\$ 1,350,000
EBITDA ÷ Revenue % (EBITDA margin)	18.75 %
BIC** Average EBITDA Ratio by Industry	20.78 %



RANGE OF VALUE						
	Poor or Non-Existent	Needs Improvement	Slightly Below Average	Slightly Above Average	Best-in-Class	Industry Leader - "The Standard"
Common Sense Rating	1	2	3	4	5	6
Range of Value Score	0-17%	18-33%	34-50%	51-67%	68-83%	84-100%
Industry Multiple by Rating	0	0.75	2.3	4.57	7.65	10.3
Potential Values:	\$ 0	\$ 1,012,500	\$ 3,105,000	\$ 6,169,500	\$ 10,327,500	\$ 13,905,000

* Recast EBITDA

** Best in class business

Ongoing Planning Model: Personalized and Timely

Suggested topics and touchpoints for business

Q1. Cash, Capital, and Liability Management

Start up: Explore options for raising capital and monitor business cash flow with P&L

Growth: Invest a portion of profits back into the business and continue to look for methods to advance growth

Mature/Transfer: Maintain business operations while planning for future income needs

GENERAL CONCEPTS:

- Cash Management
- Debt Management
- Financial Management

Q4. Tax Planning

Start up: Establish relationship with a tax professional

Growth: Establish business operations and administrative items to influence impact on taxes

Mature/Transfer: Work with tax professional to maintain tax efficient structure during operation and exit

GENERAL CONCEPTS:

- Relationship with a tax professional
- Minimize business tax liability
- Review entity type, value business, and cost basis



Q2. Personal Capital Management

Start up: Make sure planning reflects commitments made to the business

Growth: Align personal finances to ensure business continuity

Mature/Transfer: Ensure the viability of any business exit by ensuring strong personal finances.

GENERAL CONCEPTS

- Personal Estate Planning
- Personal Account Structure and Investments
- Personal Insurance Needs

Q3. Risk Management and Benefits

Start up: Select legal entity, explore business insurance, and employee benefits

Growth: Protect key elements and ensure competitive benefits

Mature/Transfer: Succession/Exit planning, valuations, and retaining talent

GENERAL CONCEPTS:

- Business, key employee, and other insurance
- Review Health/Life/Disability benefits
- Review retirement benefits
- Review other employee incentive options

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FINANCIAL PLANNING SERVICES

Menu of Services

Foundational Strategies and Ongoing Financial Planning Services: May be appropriate for businesses who want Foundational Strategies or an Ongoing Personalized Financial Planning Relationship on their Short and Long Term Financial Goals

Foundational Strategies

Designed for businesses who want Insurance or Investment Services and do not want to engage in Ongoing Financial Planning

Services Offered:

- **Insurance Services**
 - Insurance Needs Analysis
 - Insurance Strategies
- **Investment Services**
 - Portfolio Analysis
 - Brokerage Products
 - Investment Advisory Services
 - Employee Retirement Plans
- **Client Service**
 - Up to [] Meetings per Year
- **Implementation Cost**
 - Insurance: Varies based on products
 - Investment Services: Varies based on products and Account Types

Ongoing Financial Planning

Designed for businesses who want an Ongoing Financial Planning relationship that looks at the business's overall financial situation

Services Offered:

- **Core Topics**
 - Entity Structure
 - Ownership and Percentages
 - Financial Statements
 - Number of Employees
- **Goal Based Topics**
 - Cash, Capital, and Debt Management
 - Risk and Liability Management
 - Business Transition Planning
 - Compensation and Employee Benefits Strategies
 - Personal Capital Management
- **Client Service**
 - Up to [] Meetings per Year
- **Fee for Service**
 - \$ []

Ongoing Financial Planning (high complexity)

Designed for businesses who have complex planning needs requiring multiple professionals

Services Offered:

- **All Ongoing Financial Planning services, plus:**
 - Access to Advanced Planning Specialists
 - Executive Benefits Planning
 - Succession/Exit Phase Planning
 - Key Employee Planning
- **Coordination with Outside Professionals**
 - Accountants
 - Attorneys
- **Client Service**
 - Up to [] Meetings per Year
- **Fee for Service**
 - \$ []



Transitioning into the Manage Phase



What is the Retirement Income Framework (RIF)?

FINANCIAL PLANNING SERVICES

Retirement Income Framework

Projected Assets at Retirement: **\$ 3,000,000**



NECESSARY EXPENSES

Review necessary annual expenses compared to total income to determine a cash flow surplus or deficit.

Annual Necessary Expenses

Examples:

- Food
- Housing
- Clothing
- Transportation
- Medical
- Insurance

Estimated Total: **\$ 50,000**

Sources of Income to Consider:

- Social Security
- Pensions
- Other

Estimated Total: **\$ 30,000**

Annual cash flow surplus or deficit: **\$ 20,000**
 Total necessary expenses - Total income

Total Assets Required: **\$ 350,000**

DISCRETIONARY EXPENSES

Leverage the "Three Bucket" Strategy to cover discretionary expenses.

Annual Discretionary Expenses

Examples:

- Travel
- Hobbies
- Entertainment

Estimated Total: **\$ 75,000**

Hypothetical Allocation

Growth (7+ Years) **\$ 1,500,000**

Fixed (4-7 Years) **\$ 300,000**

Cash (1-3 Years) **\$ 225,000**



Total Assets Required: **\$ 2,025,000**

PROTECTION

Identify protection needs and review annually.

Insurance

- Life
- Health Insurance or Medical Insurance
- Liability Insurance
- Long Term Care

LTC Average Annual Cost: **\$ 80,000**

LTC Average Stay (# of Years): **x 3**

Estimated Total: **\$ 240,000**

LTC funding options:

Self funding	%
Government assistance	%
Family assistance	%
LTC Insurance	100.00 %
TOTAL (must equal 100%)	100.00 %

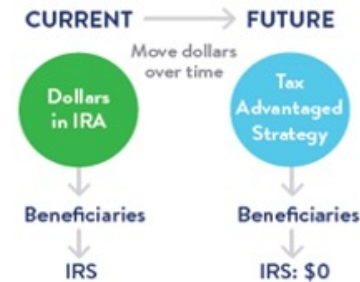
Total Assets Required: **\$ 80,000**

ESTATE PLANNING

Consider estate planning basics and opportunities for tax mitigation.

Docs	Yes	No	Date
Will	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
POA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
MedPOA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Living Will	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

- Beneficiary Reviews
- Gifting Strategies



Total Assets Remaining: **\$ 545,000**

Example: Retirement Income Framework Core Products



PRODUCT CLASS	NECESSARY	DISCRETIONARY	PROTECTION	WEALTH TRANSFER
ANNUITY	X	X	X	X
WEALTH MANAGEMENT	X	X		X
DISABILITY*			X	
LONG TERM CARE			X	X
TRUST SERVICES			X	X
LIFE		X	X	X

*Disability Insurance will still be positioned with Clients that are in Pre-Retirement

For financial professional use only. Not for use with other audiences.



Business Development Resources

Financial Planning Development

Focus Groups for a Select Few: A&FP Supported Advisor Engagement



Implemented through:



Leverage Product Experts based on Agency & Advisor Data Mining

Focus Groups
Monthly Field Leader Led Call
6-12 Advisors / Agenda Driven

- 1) Check in on Results
- 2) Facilitated Roundtable
- 3) Prescriptive Educational Focus: Planning, Product, Practice Management, Strategy

Micro Focus Groups
Monthly A&FP Led Call
4-6 Advisors / Primarily Advisor Driven

- 1) Advisor Spotlight
- 2) Group Discussion: Practice Management, Product or Strategy Focus
- 3) Scalability
- 4) Facilitation based

1 on 1 Coaching
A&FP Led

ADVICE & FINANCIAL PLANNING

Business Development Territory Map

Growth through Client & Prospect Engagement/Growth through Practice Efficiency

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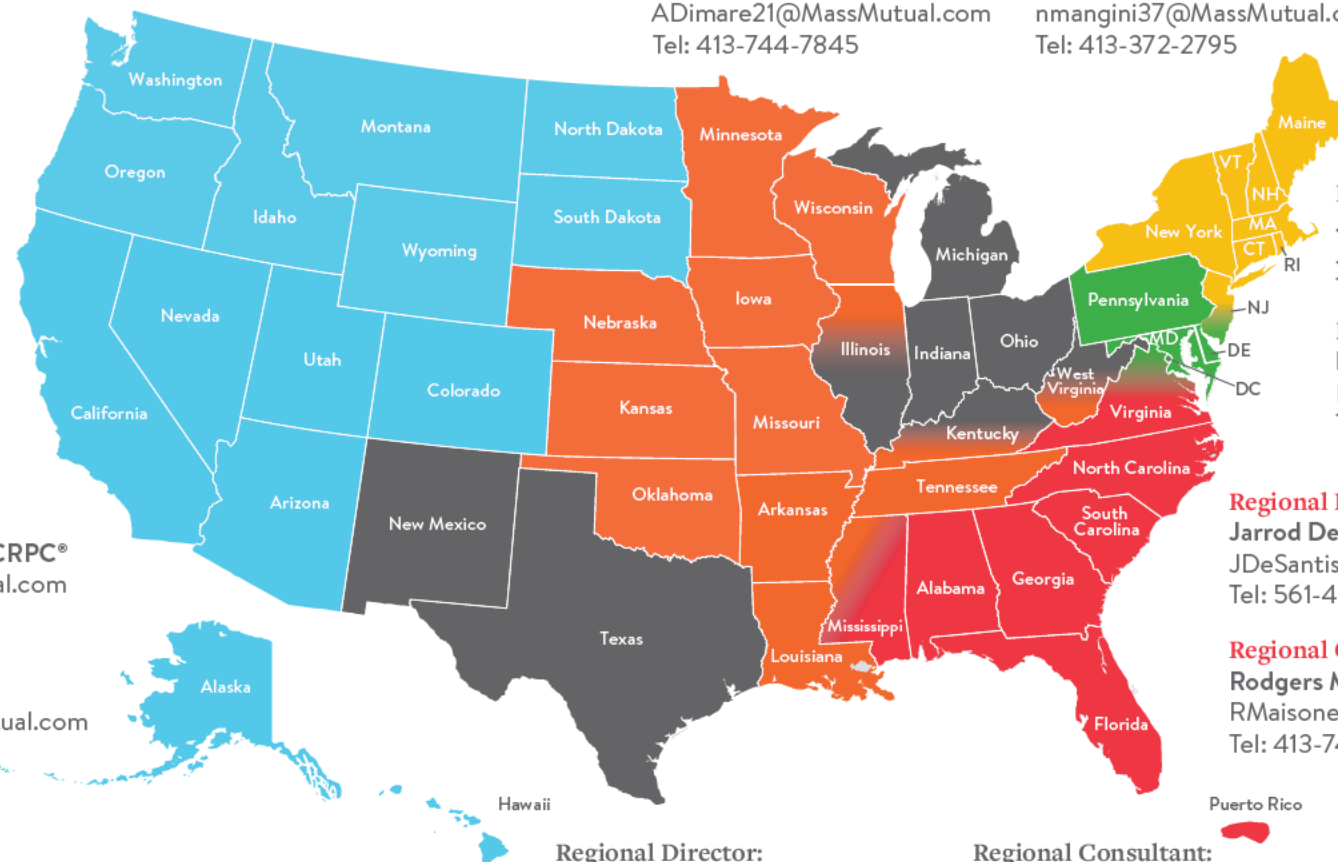
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Business Development Territory Map

Growth through Client & Prospect Engagement/Growth through Practice Efficiency

Vision: To empower all MassMutual® advisers with the ability to deliver personalized advice through an ongoing financial planning relationship so everyone can feel confident in achieving their financial goals.

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THE REGIONAL DIRECTOR & REGIONAL CONSULTANT OF ADVICE & FINANCIAL PLANNING ROLES ARE DESIGNED TO SUPPORT FIRMS AND ADVISERS TO HELP IMPLEMENT AND GROW FEE-BASED FINANCIAL PLANNING PRACTICES

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Questions?



Next Steps

- Familiarize yourself with the Financial Planning Fieldnet page. There are a number of business planning resources.
- Schedule 1x1 support with your regional business development team.
- Let us know if you are interested in being part of a Focus Group or would like recurring 1x1 support.

Thank You!





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