

MCP Insider eNewsletter

News for agents & advisors

March 2008

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Dear Financial Advisor,

March - like spring itself - has proved to be a new start for our firm and things are growing! As always, thanks for reading. Please contact me if you have any questions or suggestions for future articles.

Best regards,

*Dorice Maynard, VP
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Institutional-grade Service for Retail Clients

By Mitchell Maynard



I just wanted to provide you with a chart I recently created that I shared on a customer web cast. Every Saturday morning I have a web cast with MCP Suite Professional ("Premium Planning Platform") software users. We discussed how an advisor would promote themselves as a financial planner providing superior services.

I have coined the term "Institutional Services for Individuals". I earned a designation in 1997 as a Certified Investment Management Consultant. It was a course used to prepare advisors for working with pools of money that required a fiduciary approach to meeting client goals. Advisors using the MCP Premium Planning Platform and the Minuteman Rebalancing Program are very effectively providing services to retail clients only institutions receive currently!

Please take a look at the attached document to see how I address this concept at [InstitutionalService4Individuals.pdf](#)

More >

Is an EIA still the better fixed annuity?

By Dorice Maynard



A recession for the U.S. economy hasn't "officially" been declared, but even President Bush admits things will be difficult for awhile. The stock market is reeling and interest rates continue to fall. EIA rates are low, and fixed annuity rates will soon ratchet down, as well. The EIA was the former haven for risk-weary investors, but with current market conditions, traditional fixed rates are tempting. Is the EIA still the better fixed annuity? Hypotheticals and Monte Carlo offer an answer.

I compared a 45% par rate (no cap) annual reset EIA, versus a straight 4% guaranteed fixed rate, over the rough period of the 1970s. [Read more >](#)

What's Happening this Month

Premium Producers Group has provided exclusive license rights of the Minuteman Asset Management program mentioned above, to RIA firm **Gradient Investment Group**. Now advisors have a company to assist with portfolio selection and migrating assets into this unique ETF management program. We'll be issuing full details soon! [About Minuteman >](#)



MCP Suite 2007 Basic version was used for the hypothetical and Monte Carlo analysis featured in this month's EIA article. Not a customer? Use the coupon below and save 15%. [Software details >](#)

Demo Webinars held weekly: To speak with us and see a live demo of our software programs, please attend one of our free webinars. [Registration >](#)