



THE A+LIFE FAMILY PENTAGON
MORE THAN MONEY™

YOUR DIGITAL SOLUTION TO ATTRACT AND RETAIN HNW CLIENTS

61% rate legacy
development as a
top financial need.

—Morningstar



- ◆ Scale your core business
- ◆ Create differentiation from competitors
- ◆ Build valuable multi-generational relationships
- ◆ Grow your number of referral sources
- ◆ Leverage a competitive prospecting advantage
- ◆ Increase residual revenues
- ◆ BD compliance-friendly (if applicable)

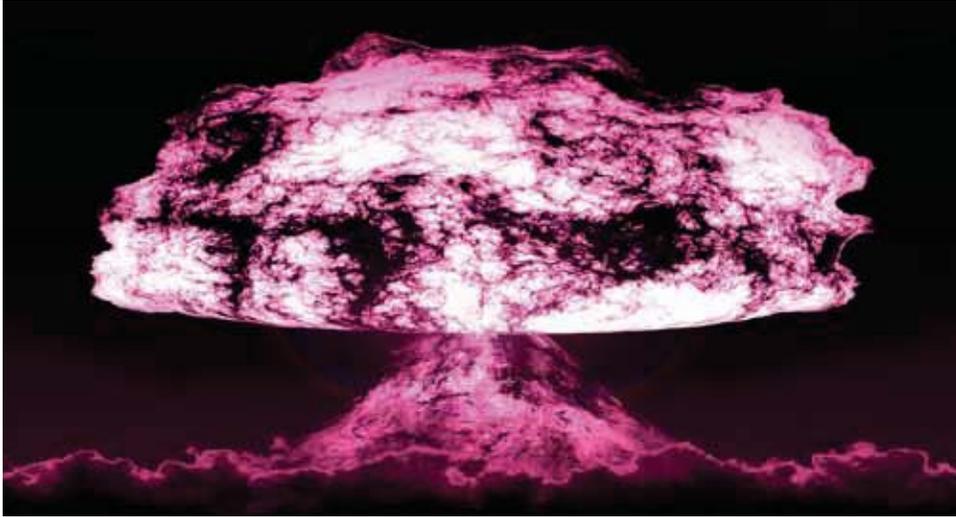
"A+LIFE was a game changer for me. Effective marketing tools. Responsive support. It has allowed me to position my business for growth as it is a wonderful marketing tool. I recommend it to anyone who wants to increase their number of top-level clients while increasing residual cash flow."

—Stacey F.

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More Than Money Wealth Management

Phission™: The Explosive Power from Splitting an Asset



In 1944, Otto Hahn received the Nobel Prize in Chemistry for discovering Nuclear Fission. Fission was created as a result of splitting a single atom. However, the results were so powerful they could destroy cities or power up a city.

In 2011, I created the word, “Phission™,” to describe the splitting of an asset into two parts:

- The “Title To” and;
- The “Enjoyment of”

The power that can be generated from this use of Phission™ can be created as a result of utilizing a Directed, Dynasty Trust in one’s estate planning.

Phission: Splitting the Asset

Traditional estate planning assumes that the assets will most likely be “left” equally to the heirs (i.e. children). By following this methodology, the heirs are ultimately given title to the assets. Along with this ownership inures the benefit to the assets.

Once heirs have the title to the assets, they also are subject to the “predators” that go hand in hand with ownership; like divorce, law suits, squandering, and taxes. What if there was a way to bifurcate the ownership

into; a. Title To the assets and b. Enjoyment of the assets?

“Title to” vs. “Enjoyment of” the Assets

This is precisely the benefit of using a Directed, Dynasty Trust. The title to the asset is in the name of the Trust.

- No ownership at all by the family.
- Creditor proof!
- Divorce proof!
- Estate tax free – forever!

However, the family is entitled to the enjoyment of the assets. Fortunately, the jurisdiction of South Dakota does not require a “named” (living being) as a beneficiary. In fact, the beneficiary can be a “family value” or a “special purpose” that is desired to be passed on – in perpetuity.

What might these “more than money” family values or special purposes be?

- Perpetuation of a family retreat (compound).
- Incentive provisions for care of either children or elderly.
- Family financing by loan (as a bond) or by investment (as an equity) for home purchase or business venture.

The list is endless, and in South Dakota, the Dynasty Trust is endless, too.

Phission: Splitting the Asset

For many, splitting an asset through Phission™, requires a paradigm shift which is difficult to comprehend; from ownership (title to) to stewardship (enjoyment of). But once the radical shift is made, the floodgate of “more than money” creative planning opportunities becomes evident.

With this new found perspective, the “More Than Money Consultant” provides a very unique and valuable design that will ultimately become the central part of one’s estate plan. ☐



Monroe “Roey” Diefendorf, Jr.
CLU, ChFC, CFP®, CIMA, CAP, RFC®

Monroe “Roey” Diefendorf, Jr. CLU, ChFC, CFP®, CIMA, CAP, RFC® active since 1970, Roey is the 4th generation of his family in the business. He has authored over a dozen books, including *“3 Dimensional Wealth: A Radically Sane Perspective On Wealth Management”*. Roey, in conjunction with Shawn Barberis, JD, has introduced “A+ Life Family Pentagon” a technology tool to deliver “more than money” wealth management. This platform is the nuts & bolts that make 3 Dimensional Wealth consulting transformational for clients who wish to become “legacy” families.

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