TRIQUEST

Introduction

More Than Applications

A philosophy for developing financial intuition, better questions, and better client conversations.

BEFORE RECOMMENDING A FINANCIAL PRODUCT,
UNDERSTAND THE FINANCIAL PROBLEM.

THE TRIQUEST WAY

Tools that teach you how to think - not just what to calculate.

THE PURPOSE

More Than Applications

What we have built at TriQuest is not simply a collection of financial calculators.

The Reality Check, Taxable Account Analyzer, Qualified Plan Roll-Out Analyzer, and Private Reserve System were each designed with a specific purpose. Each addresses a different financial situation, but they share a common philosophy: before recommending a financial product, understand the financial problem.

> **These applications are designed to do more than produce numbers. They are designed to develop the agent using them.**

An agent can learn how to operate an application fairly quickly. But learning how money behaves-how taxes, fees, market returns, sequence risk, access to capital, retirement distributions, and legacy interact-takes time, repetition, and experience. These applications give TriQuest agents a way to develop that experience through real client scenarios.

The Goal Is Intuition

The ultimate goal is not for an agent to become dependent upon these applications. The goal is almost the opposite.

Use them. Practice with them. Change the assumptions. Stress-test the strategies. Study the ledgers. Understand why the results changed.

Do that often enough and something important begins to happen.

> **The agent starts developing financial intuition.**

RECOGNITION

Listen for the Financial Issue

When sitting across from someone and hearing:

“Most of my retirement money is in my 401(k).”

“I have a large investment account, but I don't want to pay all these taxes.”

“I'm getting ready to retire and I'm concerned about another market downturn.”

“I have cash, but I don't want it sitting around doing nothing.”

“I want to leave something meaningful to my children.”

...the experienced TriQuest agent should begin recognizing the financial issue before ever opening an application.

The conversation itself starts pointing the agent in a direction.

Sequence and retirement-income concern?	Reality Check may be the place to begin.
Large taxable investment account?	The Taxable Account Analyzer may reveal what is actually happening.
Significant IRA, 401(k), or other qualified money?	The Qualified Plan Roll-Out Analyzer may uncover issues the client hasn't considered.
Need for liquidity, access to capital, or opportunity funding?	The Private Reserve System may open an entirely different conversation.

That is what these applications are intended to develop.

MINDSET

Diagnose Before You Prescribe

We don't want our agents beginning every conversation thinking:

> **“How do I sell this person an IUL?”**

We want them thinking:

> **“What is happening financially in this person's life, and is there a problem or opportunity here that I can help them understand?”**

That distinction matters.

An IUL may ultimately become part of the solution, but it should enter the conversation because it performs a useful function-not simply because it is the product we sell.

Across these applications, the IUL is often used as a partner or companion asset alongside investments, qualified plans, taxable accounts, cash reserves, and other financial resources.

Sometimes repositioning a portion of an existing asset may improve the client's situation. Sometimes the analysis may demonstrate that leaving the existing strategy alone is appropriate. Either result is valuable if the agent and client understand why.

Four Applications - One Way of Thinking

REALITY CHECK	Look beyond an advertised or average rate of return and examine what the client actually experiences after volatility, sequence, costs, taxes, funding, and distributions.
TAXABLE ACCOUNT ANALYZER	Recognize the economic drag that can exist inside taxable assets and compare strategies based upon what ultimately reaches the client.
QUALIFIED PLAN ROLL-OUT ANALYZER	Look beyond today's account balance and consider future taxation, retirement income, required distributions, Medicare implications, and legacy.
PRIVATE RESERVE SYSTEM	Think differently about liquidity, access to capital, opportunity cost, and the value of having money available when opportunities arise.

PRACTICE

Don't Just Learn the Answer - Learn Why

Individually, each application is powerful. Together, they teach the agent how to think.

There is a reason these applications contain detailed ledgers, validation reports, stress tests, alternative assumptions, and calculation details.

They aren't there simply to make the applications sophisticated. They are there to teach you.

When something surprises you, don't immediately change the assumptions until you get the answer you expected.

01	Open the ledger.
02	Find out what happened.
03	**Ask why.**
04	Change one assumption and run it again.
05	Reverse the return sequence.
06	Change the tax rate.
07	Change the management fee.
08	Change the funding pattern.
09	Change the distribution period.
10	Turn the alternative strategy off.
11	Then turn it back on.
12	**Watch what happens.**

The more you do this, the less you will eventually need the application to tell you what to look for.

THE OBJECTIVE

That's When You Become Different

There should come a point when you are talking with someone socially, meeting a prospect for the first time, or sitting across the table from an existing client, and something they say causes you to think:

“I know what we need to look at.”

That is the objective.

Not memorizing four applications.
Not memorizing a sales presentation.
Not memorizing what you're supposed to say next.

It is developing the knowledge and experience to listen to someone's financial situation, recognize what deserves further examination, ask better questions, and know which direction the conversation should go.

That kind of intuition cannot be downloaded into an agent. It has to be developed.

These applications give you the environment to develop it.

Access them. Practice with them. Build cases that don't work. Build cases that do.
Study the results. Learn the mathematics behind them. Use them with people.

Over time, you should begin seeing financial situations differently.

And when that happens, these applications will have accomplished their most important purpose:

They won't have simply made you better at using TriQuest tools.

They will have helped make you a better financial professional.