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SALT LAKE CITY, UT 84121

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# Dialing into a Better Frame of Mind

I don't know about you, but personally, when it comes to unplugging myself from work, social media, or just the world in general—I have to be forced to leave my cell phone behind. What if something happens at the office? What if they need me? What if the world explodes and I miss it because I can't check my feed? Okay, maybe not the last one, but you get the point.

This last month, I stepped out of my everyday world, straight into the Idaho wilderness. It was a three-day trip with no cell service, as five other scout leaders and I led 16 boys on an eight-mile backpacking trip to the secluded Palisades Upper Lake.

The trip started out well, and my son Cole and I were feeling good. We carried everything we needed on our backs, including food, clothing, sleeping bags, and tents. Our hike in led us through some beautiful country, and about halfway up, we stopped at a beautiful lake and stream, where we were able to pump water (the flavor of which was significantly improved with crystallite packets), and saw two moose. At mile marker six, we made a steep climb up the mountain. Some of the older guys got a little winded, but once we reached the top, we all agreed: the hike was absolutely worth it.

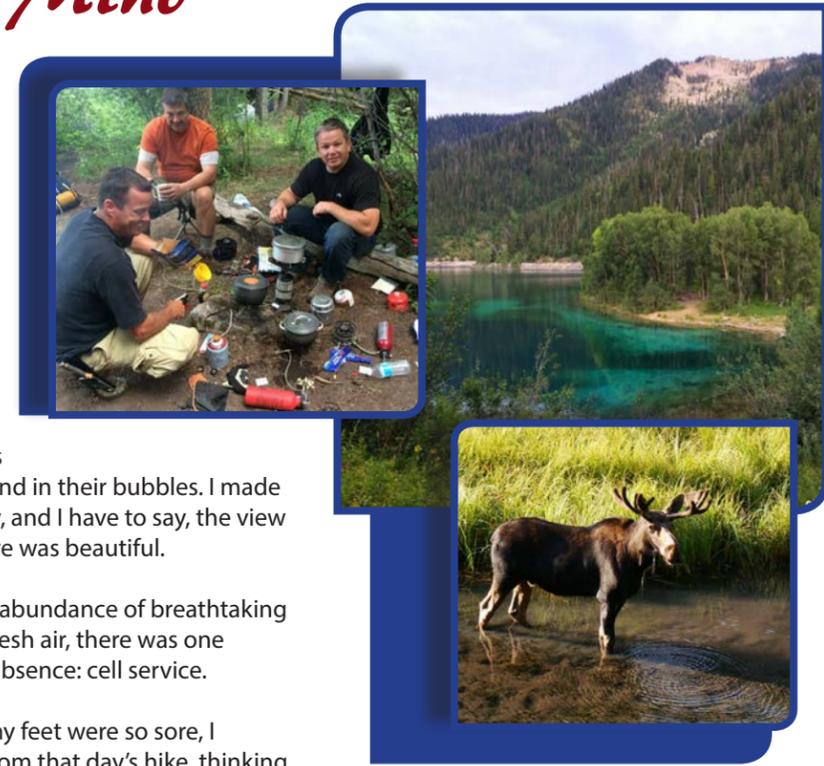
Sprawling before us was the Palisades Upper Lake. We made camp among the trees along the shore and got down to the swimming and the fishing. This was the clearest water I have ever seen in my

life. Two of the boys challenged me to swim out with them to an island. The water was cold! We got about halfway before the 17-year-olds left me behind in their bubbles. I made it eventually, and I have to say, the view back to shore was beautiful.

Despite the abundance of breathtaking views and fresh air, there was one noticeable absence: cell service.

On Friday, my feet were so sore, I abstained from that day's hike, thinking I'd stay back at camp and relax. Left to my own thoughts, I began wondering what was happening at work and home. But slowly, another feeling began to overtake me. It was a sense of peace and quiet. I began to feel like it didn't matter what was going on in the outside world. It wasn't important. I realized that I was doing precisely what I've been avoiding for years: being alone. Rather than feeling stressed or disconnected, I reached a better state of mind.

When the boys came back from the hike, I saw it in them, too. It's amazing how connected everyone is when they step away from the technology and social



media. The boys stopped jabbing at each other and became more of a team. They become kids again.

When the trip was over and we got back to civilization, I checked my phone. As it turns out, work had been fine, and the world had not ended. I've since explored my newfound revelations, and I found an article by Don Yaeger that captures my thoughts. He writes, "We live in a culture where our free time is just as hectic as our work lives and, when we aren't at work, our lives are packed with activities—leaving little-to-no breathing room to think ... It is clear that our busy, connected world is a great escape and excuse from

*Continued on pg 3...*

# Rack 'Em Up!

The first billiard table ever recorded was ordered by Louis XI of France in 1470. Mary, Queen of Scots, was supposedly wrapped in her billiard table cover upon her death in 1587, and centuries later, in 1792, Louis XVI and Marie Antoinette enjoy a game of billiards on the eve of their imprisonment in Paris—it's rumored that the Queen beat the King several times over in those final games.

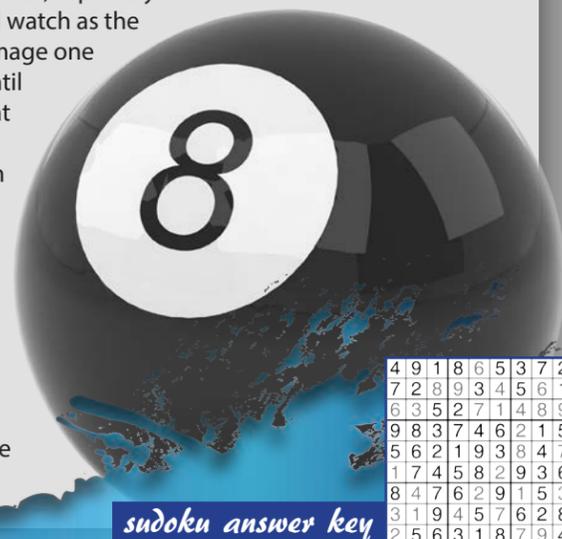
There's no doubt about it, billiards has been a staple of our history since the early 1400s when croquet was taken indoors and played small-scale on a turf covered table for the first time. And while the game itself hasn't changed much over the past several centuries, the equipment certainly has. Check out these three futuristic pool tables that are a far cry from their felt covered predecessors:

**Putting the "Pool" Back in Pool Table:** This billiard table takes "playing pool" to the next level. Developed by someone we can only assume is a serious literalist, the table features a clear, glass top that hovers over turquoise pool of water. It looks just like, you guessed it, a miniature swimming pool. There's no lifeguard on duty, and definitely no diving, but jump shots are allowed.

**Talk About a Frozen Shot:** Not cool enough? How about a billiards table made entirely out of ice? This full-size, fully operational pool table was carved by Grand Rapids artist, Derek Maxfield, in effort to create a working piece of art that "could be

amazing to watch." The balls (also made of ice) were carved using a lathe and etched with the appropriate stripe and number. The cues (essentially giant icicles) have a tendency to slide right out of the players hand, but other than that, this pool table is totally playable.

**Cue the Lights!** Like the look of the "pool" table, but don't care for the upkeep? Check out the CueLight interactive table! The CueLight has the power to transform any pool table into a "digitally-enhanced video experience." Transform the surface of your table into a pool of water or a fiery inferno with the touch of a button (talk about a hot shot). Upload your own pictures and watch as the balls reveal the image one shot at a time. Until now, the CueLight could only be experienced from the penthouse level of the Hard Rock Cafe & Casino in Las Vegas, but for one small payment of \$25,000, the CueLight could be yours!



*sudoku answer key*

4	9	1	8	6	5	3	7	2
7	2	8	9	3	4	5	6	1
6	3	5	2	7	1	4	8	9
9	8	3	7	4	6	2	1	5
5	6	2	1	9	3	8	4	7
1	7	4	5	8	2	9	3	6
8	4	7	6	2	9	1	5	3
3	1	9	4	5	7	6	2	8
2	5	6	3	1	8	7	9	4

# The Cold Hard Truth!

There's a new glitch in the matrix—people are starting to wake up to the fact that life is hard. ...

You may want to sit down for this revelation, but believe it or not, nothing in life comes easy (or free, for that matter). I know it's hard to swallow, but it's true.

There's a theory among some psychologists that depressed people simply have a more realistic view of the world (you know, compared to those of us who are not depressed). Could it be that depressed people are simply more aware of just how hard life really is?

As a business owner, things get worse... It can often feel like everyone is out to get you... Let's just start with the list of people who want more money from you:

- 1. Vendors
- 2. Employees
- 3. Salespeople
- 4. Your Brother-in-Law

Just to name a few...

Factor in the stress of payroll, keeping clients happy, creating new systems,

finding new clients, and (to quote my favorite Journey song) on and on and on. You know what? It's flipping hard to be a business owner.

In many ways, it would be easier to **not** go after your dreams. It would be easier not to take the "risk," and to simply get a job. It would be nice to not have to work every weekend, or wake up from a dead sleep at 6:00 AM, thinking about all of the items you have to get done that day.

If that weren't enough, here's some more cold hard truth: no one ever promised that life would be easy. It's not in the Bible, it's not in the Constitution, and anyone who is selling it to you is being disingenuous, at the least.

If chasing your dream was easy, everyone would do it. If everyone could easily afford a mansion, what would be the point of owning one? No one cares when someone gets the newest, latest, and greatest 55" flat-screen TV, because everybody already has one.



It takes grit to work hard chasing a dream—you have to fall on your ass numerous times and have the wherewithal to get back up and try again. Today's media vilifies being a business owner, but I am here to tell you that you're the backbone of this country's economy. It's because of you that we are not in the middle of the second great depression. You did *build* it and you *do* deserve it.

As an entrepreneur, it could be easy to wake up every day feeling a little bit depressed—fortunately, because of all of the people who rely on us, we face reality each day, no matter what, and simply get it done.

Alright, enough touchy-feely stuff, get back to work!

**FACT:** The average millionaire gives away 9% of their income.

COVER CONTINUED

confronting our own thoughts and problems. When we aren't updating our Facebook statuses, filling up our schedule, or rushing off to our many activities, our minds are busy pondering things we have not figured out yet—such as challenging relationships, problems in our personal or professional life, and health concerns—so we tend to avoid confronting the reality of those troubling thoughts."

In today's world, we all cheat. We say we're going to get away but we're back in a second, plugging in with our phones and laptops. The biggest takeaway I have now is that I've realized I have a choice to not get overwhelmed. I can put my phone away. There's a sentiment held that it's in the moments of silence that we hear the most. This last month, I found that to be true.

— Justin

# Reeling in the Big Fish

It all started in 1892 when David founded his first upscale sporting goods store. Each shelf was stocked with things you might typically find at an old-fashioned Cabela's: tents, fishing poles, hunting gear, and sleeping bags. Shortly thereafter, Ezra, a lawyer and the store's most devoted customer, became the company's co-founder when he bought a major share. Once David and Ezra began working together, things started to change. A highly ambitious and inventive man, Ezra wanted to expand the company more to the general public, while David, a conservative, wanted the store to serve only the elite. The two men could not get along, and so in 1907, David sold his shares to Ezra. Ezra proceeded to take the company to great success, sending out catalogues and releasing upscale apparel and fragrances under his and the company's name, which even now, still incorporates both of the original founders. Today, the hunting gear and fishing poles are gone, replaced by loud music and half-naked, chiseled teens on posters. With so many changes, it's fair to say that the sales associates, known for their "model-esque" body-types, might look at you strangely if you asked for anything other than the expensive clothes and fragrances offered at Abercrombie & Fitch.



DID YOU KNOW...

# Sustainability is KEY

What is the number one struggle of couples and families? Money. And not just money—running out of money! So how can you and your spouse ensure that you are financially prepared for the coming years of retirement? Sure, you want to have fun, but isn't it equally important to still be financially stable in your "golden" years of life?

Sustainable cash is the most important measure of wealth—more so even than net worth. Let's look at an example of a couple who has \$3,000,000 in liquid assets that are available for retirement cash flow at the age of 60 and 65. Looking at that \$3,000,000, it's easy to think that the money will never run out. But let's break it down. If the couple were to spend \$200,000 every year, that \$3,000,000 would run out by age 80 and 85. If they spent \$150,000 per year, by 85 and 90, they'd be out of money. Sure, they might have passed on, by then, but the truth of the matter is that neither of these options allow for the "what if?": What if you live longer than you anticipate? What if your end-of-life state requires more expensive care? What if you want to leave a legacy to your family upon your death?

Option three is the only one that makes sense in answering these "what if?" questions. By spending \$100,000 a year out of that \$3,000,000 after tax cash flow, that couple would be able to not only sustain themselves with quality care, but leave money to family members or a charity at the end of their lives. Additionally, this plan supports \$29,000 in subsequent annual cash flow, with those liquid assets never dropping below their starting point of \$3,000,000.

Feeling monetarily secure for the rest of your life is an enormous gift to yourself. You worked hard for your financial success—with a little bit of care and understanding, you can rest assured that your retirement will be every bit the positive adventure you've always wanted.

For more financial tips or information on how you can lead a secure and happy retired lifestyle, visit our blog at <http://www.robert-b-ritter-jr.com/>.



## SUDOKU PUZZLE

### PUZZLE YOUR BRAIN!

				6				
		8	9		4		6	
6	3			7	1	4	8	9
						2		
					8		7	
1					2			
	4			2		1		3
3	1		4		7			
2						7	9	

# The Benefits of Shopacase.com

Picture this: A 54-year-old male, at 6' and 182 lbs, had a heart attack four years ago. He was insured in order to leave a legacy for his grandchildren. He wasn't taking any medication and always had good check-ups and EKG results. There was negative family history, too, as the client's father was diagnosed with cardiovascular disease at 45 years old. However, due to the heart attack, most carriers were in the table 6 to 8 range. At best, Lincoln National and Nationwide were able to offer table 4. However, using shopacase.com, the case was approved at table 3 under Protective Life.



workload less, but the agent received the desired result in minimum turnaround time.

Unified Insurance Network underwrites many cases per year, and some cases even get underwritten two or three times. In these cases, the sales process looked

like this: Identify prospect --> create quote --> obtain application --> begin underwriting. However, the ideal sales process should look more like this: Identify prospect --> field underwriting --> create quote --> obtain application --> begin formal underwriting.

To help get you through the process of underwriting, we've created a great resource with shopacase.com. The site includes all the potential major impairments that could possibly come up. Be sure to ask the prospect the questions provided for that client's specific impairment, and you'll look like an expert. This much smoother, much more effective route is the one to take for you and your impaired-risk clients. Check it out today!

AN INSIDE LOOK...