wealth management

Securities America

your business
growth expert

Your Wealth Management Experts

Helping you become your clients' key advisor.

Sometimes your clients' wants and needs extend beyond a simple product choice. They require more advanced services from you and your practice. Advisors may not feel they have a high enough level of knowledge or a specific enough expertise to meet some of these clients' unique needs. Our Wealth Management Department can help you serve clients with complex circumstances.

Coaching is the key component for advisors to become successful wealth managers. Product options and investment resources are wonderful, but alone they don't help you develop a collaborative, consultative relationship with your clients. That's why coaching and education are key components to your success.

The Next Level: Building the $1 Million Practice – Developed by Securities America's business development experts, *The Next Level: Building the $1 Million Practice* coaching program is built on proven, real-world best practices of top advisors. This personalized coaching program helps successful advisors reach the next level of success and prosperity.

The program focuses on five vital components, consisting of dozens of topics that, when addressed in a coordinated way, helps you break through barriers and move toward an optimal state of prosperity and success. Combining tested best practices from successful advisors with the program's live workshops, online activities, peer networking and personal coaching, *The Next Level: Building the $1 Million Practice* is a wholistic solution to the many issues that you and your business must address to reach the next level of success.

SECURITIES AMERICA REPRESENTATIVES
can find out more about wealth management solutions and product availability through the Wealth Management section of the Securities America e*Office homepage.

PROSPECTIVE REPRESENTATIVES
interested in more information about Securities America's wealth management programs and services should call Branch Office Development at **800.989.8441**, or visit **www.SecuritiesAmerica.com**.

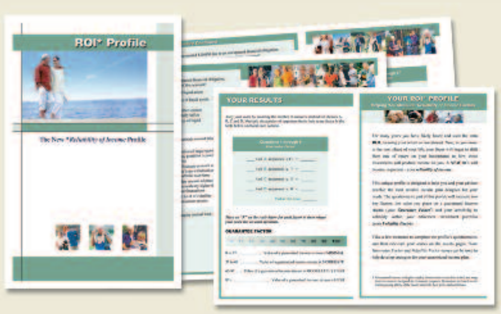
NextPhase™ Income Distribution Solutions is Securities America's industry-leading array of programs, services, materials and education that advisors can leverage to effectively meet retirees' income needs. As Baby Boomers enter the next phase of their lives, advisors need more than just a conceptual education to help these Boomer clients make their money last as long as they need. Advisors want tangible tools to help meet these new challenges, and Securities America is leading the way.

Imagine Series – This series of materials, tools and education will help you reach a new level of understanding with each unique client and prospect.

The award-winning *Imagine* book is a discovery tool that captures socio-emotional data about your clients, helping you establish their priorities for retirement. The *Imagine* book has a host of support materials including personalized biography inserts, flyers, letters and more.

The *Imagine* series also includes the *Imagine Your Life Without Limits Retirement Workshop*. The workshop package has a PowerPoint presentation, full-color workbooks, invitations, letters and a guide on how to prepare and implement a successful event.

ROI* Profile – This unique profile developed by Securities America measures a client's emotional need for guaranteed income. The "ROI" in the profile's name stands for "reliability of income." The tool provides a whole new way to measure client risk tolerance.



Income Distribution and 72(t) Support Centers – These support centers provide resources to help you manage clients' income distribution needs. The centers include client-facing communications like marketing materials and documentation questionnaires, in addition to advisor resources like strategy/product comparison materials, calculators, operational forms, education and training information.

Our *Capturing the Income Distribution Opportunity* whitepaper for advisors compares three common distribution strategies' historical successes and structures for protecting against poor decisions in a negative market. The *Understanding 72(t) Distribution Planning* advisor whitepaper is a look at the big picture of clients taking early retirements, covering distribution methods, professional liability and documentation recommendations.

Income for Life Model™ Program – This proven program helps you plan each client's inflation-adjusted income for life. The model is a valuable tool for managing income distribution planning and comes with a full slate of marketing and education resources that you can use with clients and prospects alike.

Outsourcing Your Financial Planning Needs can bring you income from annually recurring planning fees, life, disability, and long-term care insurance opportunities, banking opportunities and new asset discovery as part of the financial planning process – all *without* consuming your valuable time! By leveraging the abilities of Securities America's in-house expertise and our strategic partnerships, you can effectively integrate financial planning into your practice without the need to hire a full-time para-planner or spend your valuable time with mundane paperwork. Plus, taking care of your clients' financial plans, and the needs that arise out of implementing those plans, can greatly increase your client retention rate because you are better meeting the totality of their financial needs. Securities America has three primary levels of in-house planning support, plus a variety of strategic partners to help you take your planning services to a new level of detail.

Select Financial Planning Service – Advisors using our *Select Financial Planning Service* can expect complete, professional plans that can be modified to your needs to a degree, and come with a final version of the plans professionally printed and bound for presentation to your clients and prospects.

Fundamental Financial Planning Service – This service provides you with cost-effective plans covering the financial planning fundamentals of *Retirement Planning* or *Education Planning*. The draft and final versions of the plans are delivered electronically to advisors for presentation to clients.

Strategic Partner Services – Complimenting our financial planning resources are strategic partners that provide additional planning services in different configurations and in unique and niche markets. These relationships are dynamic and evolving. Please consult a Securities America Wealth Management Specialist or Branch Office Development Consultant for the most recent list of partners and programs.

Ask the experts, AskSamX, and leverage the insight, experience and knowledge of your colleagues. Securities America believes there's no greater source of knowledge and technical expertise than the collective experience and wisdom held by your fellow representatives and advisors. AskSamX, which stands for "Ask Securities America Experts," facilitates the sharing of technical and advanced planning ideas among Securities America representatives through the AskSamX ListServ E-Mail Group.

Insight. Experience. Knowledge.

Networking and peer interaction often leads to more innovative and effective solutions for you, your practice and your clients.

- **AskSamX ListServ E-Mail Group –** The AskSamX ListServ E-Mail Group allows subscribing advisors to submit advanced planning and other business questions to other subscribers of the group. Questions and responses are seen by both the representative submitting the question and the representative giving the reply, as well as by all subscribers. This form of information sharing allows you to regularly see interesting and diverse planning situations your peers are encountering, and to learn from the variety of input and solutions offered by other AskSamX listserv subscribers.

Resources and strategic networks are vital to effective wealth management. They allow for professional collaboration with top industry experts and the ability to outsource non-core-competency activities. For advisors who have not developed strategic relationships in their geographic area, Securities America has developed numerous national resources to better serve their affluent clients. These resources can be thought of as virtual wealth management team members – there to provide education, advanced training and actionable solutions for affluent clients. Chief among the resources are:

- **Income Distribution Planning**
- **Financial Planning**
- **Mergers and Acquisitions**
- **Advanced Insurance Planning**
- **Business Succession Planning**
- **Charitable Planning**
- **Cash Management**

A Full List of Products and Services!

Information, Education and Extraordinary Service.

We know it's critical to keep advisors competitive with traditional products and on the leading edge of product uses and sales strategies. Providing clients the products and services they need is critical to building a trusting client relationship and delivering top-notch service.

The choices are many and the needs diverse when you're trying to match your clients' needs with strategies, products and services available in today's complex marketplace. From insurance to investing, from planning to execution, Securities America's Wealth Management Department is committed to delivering the peer networks, tools and resources needed to help you meet all of your clients' financial needs.

Whether your clients need tried-and-true tools like mutual funds, annuities, insurance, alternative products or advanced wealth management and retirement solutions, Securities America will help you find viable, effective answers to your clients' individual needs. We understand that its critical to keep advisors competitive with traditional products, advanced solutions and on the leading edge of product uses and sales strategies.

Our consultants each have complementary experience and expertise related to the various products, services and strategies available to Securities America's advisors. The Wealth Management Department is fully staffed to meet your varied and complex product needs. We have expertise in mutual funds, fixed and variable insurance products, retirement planning, alternative products and wealth management resources. As a team, we can help you provide your clients a broad spectrum of advice and an extraordinary service experience.

Precise. Personalized. Powerful.

To your clients, wealth management is about having one source for all of their financial needs; a source with access to experts in every specialty; a source to meet their every wealth need.

We offer over 13,000 mutual funds from a wide range of successful and popular providers, and that list is constantly evolving to best provide the funds you and your clients want. If you are a current Securities America advisor, be sure to check the e*Office for a complete, current list of funds. If you are a prospective advisor, please contact your Securities America Branch Office Consultant for more information on our offerings. Our partner firms include, but are not limited to:

Premier Mutual Fund Companies

- Allianz Global Investors
- American Century
- Columbia Funds
- DWS Scudder
- Fidelity Advisor
- Franklin Templeton
- Hartford
- Invesco/AIM
- John Hancock
- Ivy Funds
- JP Morgan
- Oppenheimer
- Nationwide
- Pacific Life
- Pioneer
- Principal
- Putnam

Providing the best in variable products is vital to helping you serve your clients' best interests. Whether you want variable annuities or variable life insurance, Securities America can deliver the desired relationships, tools, education and products. If you are a current Securities America advisor, be sure to check the e*Office for a complete, current list of products. If you are a prospective advisor, please contact your Securities America Branch Office Consultant for more information on our offerings.

Variable Life – With more than 175 variable life products available, our major partners include:

- Hartford
- John Hancock Life
- Lincoln Financial
- Nationwide Life
- Pacific Life
- ING ReliaStar

Variable Annuities – We offer representatives more than 250 competitive variable annuity choices from across the marketplace. Top annuity partners include:

- Allianz
- AXA Distributors
- Genworth
- Hartford Life
- ING
- Jackson
- John Hancock
- Lincoln Financial
- Met Life Investors
- Nationwide
- Pacific Life
- Prudential
- Riversource
- Sun Life Distributors

Giving you more product choices to meet your clients' financial needs is one of the primary goals of Securities America's Wealth Management Department. We frequently assess and re-assess the products that advisors want to use and modify our offerings as necessary. We have a variety of alternative and retirement products, as well as other popular financial products from which you can build effective solutions for your clients.

Alternative Products – We offer many different types of alternative products to help you meet your clients' diverse needs. Examples of the alternative products available include, but are not limited to:

- REITs
- 1031 Exchange Programs
- Hedge Funds
- Oil and Gas Partnerships
- Specialized Fixed Income Products
- Equipment Leasing
- LLCs
- Managed Futures

Retirement Products – We have developed relationships with providers of a range of leading retirement products and services. Some of these include, but are not limited to:

- 401(k)
- Individual 401(k)
- Roth 401(k) / 403(b)
- Simple IRA
- 403(b)
- 457
- Defined Benefit Plans
- Profit Sharing Plans
- 412(i)
- Money Purchase Pension Plans

Other Available Products & Services – In addition to the alternative products and retirement products listed previously, we also have the products and services most financial professionals would expect, including popular items like:

- Bond Trading Platforms
- Structured Settlements
- Exchange Traded Funds (ETFs)
- 529 Plans
- Life Settlements
- NTF Funds

Insurance brokerage services and education programs have been a strength of Securities America since the company began. We offer a full range of insurance services to help you provide clients with a more comprehensive level of financial counsel. Additionally, we work hard to provide a rich variety of education programs, helping you leverage product features to penetrate new markets and most effectively use different products to meet your clients' needs.

Insurance Brokerage Services – At Securities America you have access to a full line of competitive insurance, annuity and ancillary products via our robust strategic brokerage relationships. With our insurance brokerage services you have:

> 100% of fixed-insurance commissions paid to you. Fixed insurance commissions are not paid through your grid.

> Every dollar of fixed-insurance production that comes through Securities America or our partner firms has a dollar-for-dollar match for GDC credit.

> A full portfolio of products including life, disability income, long-term care and annuities.

> Innovative and competitive niche products designed to help you prospect and make multiple sales.

> Estate planning and business planning assistance through an extensive network of strategic alliances.

> Strategic alliances with many of the nation's top insurance marketing organizations providing you with full brokerage services, superior customer support and insurance tools, including:

Disability Resource Group
www.disabilityresourcegroup.com – 800.945.9719

Insurmark
www.annuitybiz.com – 800.752.0207

The National Benefit Corp.
www.tnbc.com – 800.275.8622

One Resource Group
www.orgcorp.com – 888.467.6755

USAdvisors Network Insurance Agency
www.usadvisorsinsurance.com – 800.303.4977

> Life and long-term care insurance services with analysis software, large case and sub-standard risk shopping services, and 24/7 online case status.

> Online appointment forms, web-based "Ask the Doctor" impairment questionnaires, and an online paramed locator.

> PLUS, the e*Office website contains a wide variety of insurance product comparisons, carriers, quote engines, selling and case building techniques, and an underwriting search engine.

Value-Added Programs – Through our relationships with approved product sponsors, we've developed a variety of value-added programs to teach you about different products and services, and how to use them to stimulate business growth.

Quarterly Product and Sales Topics – Each month the Wealth Management Department focuses on a specific strategy, hot topic or product, sharing insights on how to grow and strengthen your business.

Securities America
Your business growth expert.

Prospective Representatives: 800.989.8441 ▸ **Current Representatives: 800.747.6111** ▸ **www.SecuritiesAmerica.com**