“The Career Company for the Independent Advisor”

The ABS Affiliate Agent Practice- ***(“A franchise concept”)***

What is this all about?

ABS has created **“The ABS Affiliate Practice”: -*The career system for the independent advisor”***. The ABS Affiliate Agent Practice will keep advisors on a track for success, always growing their own brand, always growing their own business. Qualified agents will receive a professional, interactive, customized web site, and much more. Your brand -your image, will be on display for all of your clients and prospects to see. All of the financial services you make available will be presented here. **We are only successful, if you are successful, and ABS is prepared to help you create and maintain your own brand, year after year.**

Financial Advisors are entrepreneurs representing the spirit of America. When you stop and think about it, they truly serve and protect the people who live in their communities, insuring families through life insurance, and protecting retirement nest eggs with guaranteed savings products. However, ask yourself these questions;

- Do all of the people you know, know what you do?
- Do the people in your neighborhood, your town, your community know what you do?
- Or, do these people simply “believe you to be in financial services of some sort”?
- Do they think you’re in the insurance business?
- Do they think you’re a “stock broker”?
- Do they just assume “you work for an insurance company”?
- Do you see the problem?
- Why would any of these people call you if they really don’t know what you do?

You may be able to really help these people, but they will never ask for your help if they don’t know who you are or what services you provide, and/or if you do not maintain a professional image. If they meet with you, and the tools at your disposal provide you with the ability to present concepts, or financial products, clearly and professionally, they may decide to work with you and become a client! The bottom line is people need to know who you are and what you do and they must believe you to be professional and honest, -they must trust you!

They will call you!

The ABS Affiliate Agent Practice will brand you in your community, so when people retire **they will call you**. When they change jobs and need information on rolling over their 401-k, **they will call you**. When they need to arrange the financial affairs of their elder parents, **they will call you**. When they realize they need help planning for retirement, **they will call you**. When they get their financial account statements, after being afraid to open them for months, **they will call you**. When they realize the importance of life insurance after a family member or friend passes away, **they will call you**. When they receive a statement from the bank, showing the CD rate of interest they feel is too low, **they will call you**. When they get information from you, a letter, an email, an invitation to a workshop, a financial re-orientation program, or a warning about a particular financial concern, **they will call you**. When you alert them to the possibility that they could be saving thousands of dollars a year, by changing a variable or two in their lives, **they will call you**. A newsletter can go out to your entire list of clients, friends, family, and prospects. ***But these people may not call you if you do not make a change to make all of this possible.***

We all know that many advisors are already very successful!

We all know that many advisors are already very successful. Just the same, many independent agents and advisors are constantly looking for a better approach to their business model. Consider that your success may stem from the constant sense of urgency you exhibit in always searching for new clients, and/ or your ability to increase your business with existing clients. Many advisors are placing tremendous pressure on themselves and their families. This kind of pressure leads advisors to say to themselves, ***-"There has got to be a better way to grow my practice".***

Consider that the ideal practice would apply a sense of urgency, but in an organized fashion, which one can replicate. Such a methodology would allow you to grow your practice, yet provide you time to think, and time to plan.

Some entrepreneurs often reach a point where it may become difficult to move ahead!

Some entrepreneurs often reach a point where it may become difficult to move ahead, where they may become paralyzed by the work flow, and/or the service level required to maintain their current clientele. In terms of prospecting for new business, service, or communication, the organization of data in the ABS Affiliate Practice, in conjunction with the data mining system and the marketing wizard, will enable the advisor to do much more with the same amount of time, growing their business in the process.

Perhaps your practice is booming! But, to date, you may not have been able to transform your visions of success into reality. You may be thinking about your ability to someday sell, and receive a good value for your life's' work. **The ABS Affiliate Practice could provide you the exit strategy you have been contemplating, *a franchise concept* which you own outright, which you can then sell when the time comes.**

This program will afford you the opportunity to provide your clients with a vision of financial planning they may not otherwise be able to see.

This program will afford you the opportunity to provide your clients with a vision of financial planning they may not otherwise be able to see. You will provide a vision of financial options, based on integrity, knowledge, suitability, utilizing unique software, calculators, and presentations. You will have an organization supporting your success, protecting your interest, your future, ***and the value of your business.***

How are we going to achieve all of this?

How are we going to achieve all of this? The program promotes marketing habits, actions that will propel you forward, heightening the awareness of your practice in your community. You may be forced outside your comfort zone, but you will be growing your practice. These actions will prompt you to reacclimate yourself with financial planning matters with which you are already familiar, and inject new information and new concepts. This will drive an increase in business with existing clients and attract new clients.

The ABS Affiliate Practice will provide you with a business model that can become a foundation for your success, now and into the future. Together we will be building a business for you, and your family, that will have value, that you can someday sell, or pass on to family members, partners, or co-workers. You own 100% of your ABS Affiliate Agent Practice. You should know that this opportunity is backed by some of the largest insurance companies in our industry. There are also National Partners from related, or complimentary, industries.

We have been told that advisors should have to buy into such an opportunity!

We have been told that advisors should have to buy into such an opportunity. At present, **we have decided to make the ABS Affiliate Agent Practice available with no buy-in from the advisor, no system fees or franchise-like fees, because we believe that we are all in this together, and presenting this opportunity will simply bring about a lot of good karma**.

Aside from a small technology fee of a few dollars a month, anyone who gets in at this time, in this inaugural year, will never pay anything other than the small technology fee mentioned. This business model will obviously strengthen our relationships with the advisors we work with, as the system affords all of us the opportunity to help each other, and grow our businesses. Thus ABS will provide you with your very own website, marketing capabilities, a contact management system to keep you on track, unique software with impactful, professional client presentations, calculators, various planning tools that will increase your business, and strengthen your practice, plus a newsletter aimed at helping you help your clients and prospects.

And, for those of you that are registered reps, as a Securities' licensed representative with a Series 6 or Series 7…

And, for those of you that are registered reps, as a Securities' licensed representative with a Series 6 or Series 7, you should be pleased to know that ABS is aligned with independent advisor- owned firms that offer a personalized approach to a registered rep's needs. These firms are supported by the resources of some of the largest financial institutions in the world. Advisors affiliated with these particular firms can qualify for stock ownership in the enterprise. Advisors affiliated with particular firms may have an equity position which will be repurchased by the firm if the advisor so desires, or the advisor may sell this equity position in the open marketplace. This equity position aligns everyone's interests towards a common goal...profitable growth with ownership. This equity arrangement relative to your securities business, along with the ownership of your life and fixed annuity business per "The ABS Affiliate Agent Practice, may be what you have been thinking about for a long time, and now the opportunity is here.

Some independent advisor- owned firms promote and *support* financial education workshops which have been highly effective in generating new client relationships. These independent advisor- owned firms will not impede your relationship with ABS on the fixed or fixed-indexed portion of your business. Because these independent advisor- owned firms and ABS share common business philosophies, we work together to grow both sides of your practice rather than compete for it.

Consider that often, advisors move from one marketing or employment opportunity, to another.

Consider that often, advisors move from one marketing or employment opportunity, to another. *They move from one IMO or broker dealer to another, where the next situation is perceived by the producer to be better than the last one*. If you make the move today to own your own business, a business that will brand you, a business designed to propel success not just today but year in and

year out, where your presence, your market penetration, simply “the awareness of you in your community” grows higher every year, why would you ever change again. *Together we will grow your brand, in your community.*

You will make other professionals part of your business model.

You will make other professionals part of your business model. Over time, your referral partners will work with you quite naturally. Think about it. You will be advertising your partners to your clients and prospects. Who else, what other business does this kind of thing …formally? Do you think accountants offering tax or other services will appreciate the gesture, the relationship? How about attorneys, regarding estate planning, or elder law planning- do you think they would appreciate the relationship? How about a mortgage officer or a successful realtor? How about assisted living facilities, nursing homes- would they appreciate a referral from you? All of these referral partners will see the integrity in your business model. You are helping clients find other professionals, creating a mutually beneficial relationship, a concept as old as time.

Many advisors are still searching for the “silver bullet”…

Many advisors are still searching for the “silver bullet”, but the real silver bullet is <u>you</u>, <u>your approach</u>, <u>and your effort</u>, with your new found capabilities. Your success will be the result of working with your prospects and your existing clients to the best of *our* combined, cumulative abilities. The old adage “Success is where preparation meets opportunity” is before you today.

Part of the process is sharing what you do with your referral partners.

Part of the process is sharing what you do with your referral partners. You can invite your referral partners to view your educational class “A Safe Plan for Retirement”, as this financial re-orientation class will provide the perspective they will need to better understand your practice. They will come to believe in your services and in the concept of developing “A Safe Plan for Retirement”.

Accept change, consider making the move now, and if you do …you will never have to move again.

Accept change, consider making the move now, and if you do …you will never have to move again. Whether you sell securities, insurance products, or a combination, your brand, your image, your own business, is what you have been thinking about. Consider getting in at the beginning of something that will change our industry, and protect your interests, as well as those of the consumer. ***Due to demand, as time goes by, you may not have the same opportunity to take advantage of this program, as you do today.***

How will this program work?

How will this program work? The ABS Affiliate Agent Practice utilizes the concept of "Reframing", combined with concrete financial logic. The material utilized is injected with the study and research of preeminent finance and insurance professors/ professionals. It is the intention of ABS to bring the client and the advisor closer together via a shared experience. Reframing your client/prospects perspective relative to concerns, fears, or client needs, will lead to a better understanding of the issues, which will lead to better relationships, and better results for your client and your practice. When clients and advisors review situations with a reframed perspective, via conversational presentations and illustrations that they can see with their own eyes, together, you arrive at a logical consensus.

The 3 step plan in <u>setting up</u> your practice:

1. You are provided a personal, semi-custom website, "your storefront",- branding you and your "ABS Affiliate Agent Practice", that you own.
2. You are provided a contact management system built to grow your business, where you collect pertinent information, and then apply a built-in marketing/ communication wizard to grow your ABS Affiliate Agent Practice.
3. You will build an outward reaching system designed to provide mutually beneficial affiliations with local professionals and business owners, designed to grow your practice year-in and year-out. These community affiliates are oriented to the nature of your practice, just as a client would be. This is achieved through a financial orientation program, just like the one new and existing client's will experience.

The 3 step plan in growing your practice:

1. All prospects and clients will be organized in your contact management system deemed your “ABS Sales Management System”.
2. Beyond the general collection of information being important in terms of maintaining a client’s overall financial portfolio / profile, an acute awareness of specific data will allow you to maintain effective communication and marketing of your ABS Affiliate Agent Practice.
3. Asset maturities, risk profiles, insurance needs, and the tracking of upcoming life changing event opportunities, will keep you professionally integrated in the lives of your clients and prospects. This is accomplished via “The ABS Marketing/Communication Wizard”, bringing real life planning, protection, and value to your clients through:
    a. Personal Letters
    b. Newsletters
    c. Email
    d. Financial re-orientation workshops
    e. Specific Need/planning classes’ i.e. retirement planning, educational planning, insurance planning, savings and/or investment planning, special needs planning, mortgage and refinance, tax-planning, general or specific affiliate introduction meetings.

The 3 step plan when meeting with clients:

1. The Consumer Interest Questionnaire.

When you and your prospect utilize the “The Consumer Interest Questionnaire”, you have a shared experience that enhances your relationship. The questionnaire promotes straight forward, honest answers from your existing client or prospect. The questionnaire provides genuine insights, and uncovers real concerns, enabling meaningful conversation and action. The Consumer Interest Questionnaire will provide the direction needed in considering the repositioning of assets. This form will prove to be quite revealing, and provides a natural segway in reviewing the client/prospects current mix of assets. This questionnaire is designed to forge a new relationship built on integrity.

2. The Retirement Risk Analysis Report

The Retirement Risk Analysis Report will indicate whether or not the client's current mix of assets matches up with the results of "The Consumer Interest Questionnaire". Your client will simply be shown which assets bear stock market risk and which do not, via color coding, expressed as percentages, and by dollar amount. This will lead to a meaningful discussion as to the level of interest in the repositioning of some, or all, of the client's assets. They may reposition their assets into safer products, or market sensitive investments better suited to matching the results of the questionnaire.

Note* It's all about enhancing your relationships with existing clients and instilling immediate rapport with prospects. The use of these two regimented forms encourages a shared experience. You and your prospect agree that you have shared their concerns, and when presented with the proper solution, it is evident you have a shared conclusion.

3. The ABS Advisory Software,

The ABS Advisory Software will assist you in delivering clear, professional presentations, bringing clarity to the client, and making the decision process easier. The ABS Advisory Software will be at your fingertips each and everyday, and will soon become a comfortable method of conveying and illustrating concepts.

In Summary: The ABS Affiliate Agent Practice is all about reframing your practice.

- It's all about your ability to project a professional image.
- It's all about enhancing your relationships with existing clients and instilling immediate rapport with prospects.
- It's all about creating specific, on-going communication that ultimately leads to action, and consistency in your practice.
- It's all about building a logical consensus with your client that leads to a logical decision to do business with you.

- It’s all about utilizing successful methods on a daily basis.
- When you and your prospect utilize the advisory software together, you have a shared experience that enhances your relationship. You and your prospect agree that you have shared their concerns, and when presented with the proper solution, it is evident you have a shared conclusion.
- Your prospect places the business with you and becomes a client.
- It’s all about staying on offense, working with your clients through the different phases of their life, and simultaneously preventing other advisors from working with your clients and prospects.
- It’s all about building and maintaining a successful practice that you can one day sell, or pass on.

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