

The Power to Deliver Your Very Best



by Jim Dew

Note to advisors:

Since the creation of this edition of the e-book, all 300 ownership shares have been issued.

Please disregard all mention of ownership in this e-book.

testimonials

TESTIMONIALS

“When I’m looking for a new idea, new technology or advice on practice management, Jim Dew has been the guy I can count on to provide the information that constantly takes me to the next level.

What Jim has created in 300 Financial is simply incredible. The integration of technology, client management and sales process is a must for any financial professional looking to dominate their market. I haven’t seen anything else like it out there”.

David Robinson

President and CEO, Robinson, Tighe & Sponcil



“I’ve known Jim for 11 years and have always been impressed with his business acumen and ability to bring a superior product to his clients, but what he and his partners have put together with 300 Financial blows me away. I believe he is on the cusp of creating a whole new way for advisors to both run their business and communicate with investors. The 300 Financial model is what all the other BD’s, wirehouses and insurance marketing organizations are going to have to chase...or be lost in the dust.”

William D. Hinz II

President and CEO, Western National Bank

“I work with many of the top marketers in the country in all sorts of different industries. These are guys that have made millions from scratch with their ideas and hard work. I have found that it’s extremely rare to find someone that can provide both the ultimate in benefits to the public while at the same time making it exceedingly profitable for the producer. What Jim and his partners have created in 300 Financial is such a thing. This model will put 300 Financial on top immediately. It provides service and insight to the investing public like no other organization before it. At the same time 300 Financial provides an ownership structure that guarantees anyone lucky enough to be in on the ground floor a wonderful ride. This is a once in a lifetime opportunity for financial professionals.”



Joe Polish

President and CEO, Piranha Marketing



“Plainly put, the financial services industry has become a commodity. It is has become extremely difficult for the investing public to differentiate one advisor from another. Advisors all sell the same thing, at the same price, with the same promise of superior service. What impresses me about 300 Financial is that it not only allows the advisors working with them to differentiate themselves from the masses of financial advisors hawking their products but does so with a revolutionary compensation structure that allows it’s advisors to profit at a significantly higher level than other advisors.”

Michael J. Ferguson, PhD
Professor, University of Texas

“300 Financial is a true thing of beauty. It will revolutionize the way that financial professionals conduct their business. In the increasingly competitive financial services industry any financial professional associated with 300 Financial will be head and shoulders above any competitors. Congrats, Jim, on setting the stodgy, old financial services industry on its ear and creating a company in 300 Financial that is the future of how financial professionals will serve the public.”

Alex Nava, PhD
Professor University of Arizona

“300 Financial’s client acquisition model is unbelievable. It’s light years ahead of any I have seen. The presentation and proposal software are really quite impressive. This stuff just wasn’t able to be done even 12 months ago. I can see why an advisor utilizing the tools that 300 offers would really stand out from the crowd. And from what I understand, speaking to hundreds of advisors regularly, that’s exactly what they want to do.”



Mike Stork
President, Hoard Client Systems, Inc.

Jim, I wanted to write this note to you for quite some time. As you know I have had the privilege of coaching financial advisors for over 15 years. In that time I have seen every conceivable marketing system in the industry. For the most part my clients never got anywhere close to the results promised and they all lacked in one way or the other. Your Client Acquisition System by far is the best program I have come across in this industry because it offers advisors a proven marketing and meeting system. It is a complete system. I am looking forward to referring you to my clients.

Joe Lukacs
President, International Performance Group

letter to investors

LETTER TO INVESTORS

THE “SECRETS” TO MAKING IT BIG AND BUILDING A PRACTICE THAT BANKS AND WIREHOUSES CAN’T COMPETE WITH

What you now hold in your hands is just a snapshot of my eight years experience building a truly independent advisory practice that even Banks and Wirehouses can’t compete with. And during the past three years I’ve coached a select group of top advisors across the country on how to model their practices to do the same.

Up until now the technology, the client proposal software, the client acquisition process, the compliance modules, and the system I use to seamlessly integrate these pieces into a single, unified process has been closely held and only available to select advisors across the country I accepted as coaching clients.

I strongly suggest that you read and review this Summary immediately. What follows are the templates to every component to my success, and more importantly the system for integrating all of the components into a single, easy-for-clients-to-see-and-understand process that not only allowed me to compete with the Banks and Wirehouses, but enabled me to soundly beat them. In the past three years I’ve sold nearly \$13MM in annuities, added well over \$27 MM in Assets Under Management to my practice, and increased my income to just over \$800,000 per year. In addition, I’ve coached 72 other advisors across the country to the very same success.

WHO IS JIM DEW?

Some of you may know me from my nationally distributed interview on The Genius Network. I’m one of only three financial advisors ever to be featured there. The others were David Bach, a best-selling author who has appeared several times on the Oprah Winfrey show, and Robert Kiyosaki, author of “Rich Dad, Poor Dad.” Others may know me from my quotes in numerous national publications including The Wall Street Journal, Kiplinger’s Personal Finance, Investment Advisor, Mutual Funds Magazine, and Consumer Reports Money Advisor. I’m an MBA, CFP®, and ChFC.

In addition I’m a founder of Western National Bank and I currently sit on their Board of Directors. I know what it takes to compete against the Banks and Wirehouses.

My current coaching clients have typical independent advisory practices of one and sometimes two advisors. And yet in the past three years they’ve combined for nearly \$1BB in annuities and over \$2BB in securities sales.

WHY ARE THESE SECRETS BEING SHARED?

I've already told you that over the past three years I'd been coaching some of the industry's top advisors to remake, remodel, and redesign their practices to look and succeed just like mine.

Earlier this year, though, a former mentor of mine offered to sell me his existing coaching practice. I saw it as an opportunity to take over a company that grew from \$0 to \$332 million in just three years. And I knew that I could add to the company's explosive growth by tweaking just two things...the biggest of which was offering ownership to advisors who would join and help grow the company.

Taking over the company also gave me an opportunity to share the things that no one else will tell independent planners about building a practice that can compete in today's environment. These are things you absolutely need to know to succeed...things I had to learn the hard way my first four years as an independent planner trying to build a practice.

HOW DOES THIS AFFECT YOU?

The real reason I'm willing to share these secrets, though, is that when I began my Advisory firm I had a vision of the business I wanted to create...one that would stand on its own (without me) and that I could sell and retire from. And while there is a market for firms like mine, it's next to impossible for the principal (me) to walk away because of the way that Mergers & Acquisitions companies structure the deals (don't even get me started on trying to sell your firm to another advisor).

I realize that to have an exit strategy that will allow me to truly retire will require building a firm with billions of AUM (the way independent B/D's do). And I can only do that by combining the AUM of other successful advisors under one umbrella. As a result, I am offering to coach individuals that affiliate with 300 Financial and offer them the same systems using the same model that made me successful. And I'm offering the first 300 advisors who sign up non-voting ownership in the company. You won't have the hassles of the day-to-day operations of the company, but you will share in its eventual sale.

I have to limit the number of ownership opportunities to 300 advisors because I can't afford to water down the value of being an owner. But to everyone that affiliates with 300 Financial (including those who come after the first 300 spots are gone), I'm offering you access to all the systems, platforms, and technologies I used to create a practice that even banks and brokerages couldn't compete with.

I look forward to introducing you to the systems I've used to build my practice. And whether you ultimately affiliate with 300 Financial or not I hope you find the Summary a valuable tool for structuring your practice to compete in today's, and more importantly, tomorrow's environment.

Sincerely,



Jim Dew

biography

JIM P. DEW

Jim is one of the few independent advisors to hold both the designations of Certified Financial Planner (CFP®) and Chartered Financial Consultant (ChFC). He is also a member in good standing of the National Ethics Bureau™. Jim received his B.S. from the University of Arizona and his M.B.A. from Arizona State University.

Jim has been quoted in several national and local publications including: The Wall Street Journal, Kiplinger's Personal Finance Magazine, Consumer Reports Money Adviser, The Arizona Republic, The Scottsdale Tribune, The Business Journal, Financial Advisor, Investment Advisor, Arizona Business, Mutual Funds Magazine, Consumer Reports, and Senior Market Advisor. He has been interviewed on KFNN radio and has been a frequent guest on TV's Channel 3 Good Day Arizona Show. Jim is a recognized national speaker and regularly teaches financial advisors and CPAs on financial planning issues. He is the past president and chairman of the FPA of Greater Phoenix.

After working as a High School Math teacher, Jim started his career as a financial advisor working for a large financial brokerage firm based in New York City. Paid on commissions, he was named "rookie of the year" for the Phoenix office.

Because of Jim's unique ability to both build a successful practice and run a tight office, Jim was asked to manage 25 of the company's most experienced financial planners in 5 western states (despite the fact that he was years their junior). Jim acted as a compliance officer by conducting on site inspections and audits of these offices. These experiences gave him the insight to form his own independent RIA firm in 1999. Jim ran his firm as a fee only practice until 2002. He noticed as a fee-only practitioner, he was not able to offer all options to his clients. Therefore, he expanded his practice to a fee-based approach which he still embraces today.

Jim's personal life changed when he was set up on a blind date 18 years ago. He has been happily married to Mimi for 15 years. They live in Scottsdale and love to workout. Mimi has won several Figure competitions and teaches fitness classes at DC Ranch Health Club. She is a former NFL and Pro Bowl Cheerleader. Jim has studied, competed, and taught martial arts for over 20 years. They enjoy hiking, traveling, and reading.

Jim is active in the community. He has raised over \$750,000 for the Boys and Girls Clubs in the last 10 years. Jim is a life member of the executive council and has served on the Board of Directors of the Foundation for the Boys' and Girls' Clubs of Phoenix. In addition, he is a founding member and director of Western National Bank.

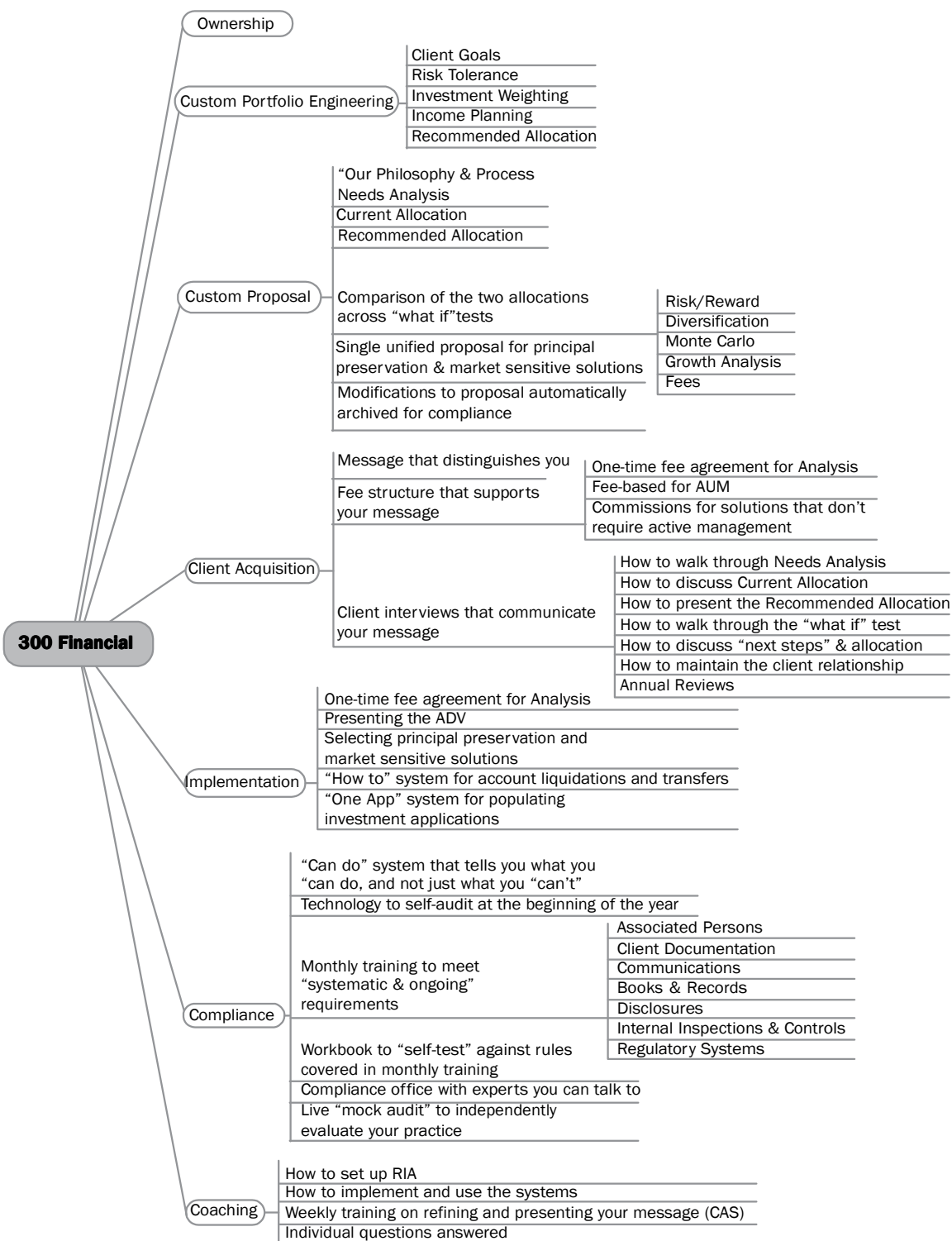
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the secrets...

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overview



overview

OVERVIEW

THE SECRETS TO GROWING AN INDEPENDENT ADVISORY FIRM YOU MUST KNOW TO COMPETE

- Ownership
 - Elegant technology that sells
 - Custom proposal
 - Client Acquisition System
 - Implementation
 - Compliance

Unlike any other Insurance Marketing Organization, B/D, or coaching platform before it, 300 Financial is set to revolutionize the financial services industry by offering ownership and all the technologies, investment platforms, and systems that until now were a closely guarded secret available only to 72 advisors.

This seamlessly integrated package will not just help you survive as an independent planner, but it will enable you to thrive against even the Banks and Wirehouses.

The financial services environment is changing, and Independent Advisory firms will have to change with it just to survive. But before we dive into growth strategies, we need to take a step back and put the Independent Advisory practice into perspective. You need to see how these types of practices fit into the broader world of “business.” Looking at how traditional business environments evolve will give you some idea of where the current state of the financial services industry is and how it’s changing.

UNDERSTANDING THE CURRENT STATE (MATURITY) OF THIS INDUSTRY

Knowing what's happening in the financial services industry is critical to your long-term success. It will also give you insight into the "secrets" you'll need to know, and why it will soon be impossible to compete or even survive as an Independent Advisor without them.

JUST LIKE EVERY OTHER INDUSTRY SOONER OR LATER "BIG BOXES" WILL SMOTHER THE UNPREPARED SELF-EMPLOYED

The good news is the financial services industry is heating up again. Not only are today's retirees seeking more and more advice, but so are tomorrow's.

We enjoy thriving practices as a result of the planning we do for Seniors. And the opportunities they represent are well documented. I've built a tremendous practice catering primarily to Seniors, and I have every reason to believe that the future of this industry will continue to offer tremendous opportunities and growth for anyone doing retirement planning. Baby Boomers are about to retire, and they represent our next wave of clients. These are investors that are increasingly seeking independent advice. Our future in this industry would appear to be very bright.

OUR BRIGHT FUTURE COMES WITH A PRICE

However, this means that more and more businesses are going to get a lot more serious about this opportunity. As a current board member of a bank I sat in on a meeting where some of the top people in the bank were strategizing and formulating their marketing plan for attracting a particular niche of Senior and Baby Boomer investors. Their plan was simple yet powerful; it played to the bank's strengths, and will likely put a few of the smaller players who are currently marketing to that niche out of business.

All of this reminded me of something I always preached to my insurance and RIA coaching clients:

"If you haven't built an actual business around your independent practice you ought to strongly consider creating one ASAP!"

In the early days of the auto industry there were over 250 car manufacturers in this country alone. Now there are maybe a dozen worldwide...all of them giant multi-national companies. It wasn't that long ago that you could walk into a mall or downtown shopping area full of independent retailers with their own unique stores. Fast forward just four or five years and you can see first-hand how the "big box" retailers have all but eliminated the smaller competition. All of this proves, once again, that big business beats out the unprepared little guy.

TIME IS RUNNING OUT, BUT YOU CAN STILL BUILD A WILDLY SUCCESSFUL INDEPENDENT ADVISORY PRACTICE ON A BUSINESS PLATFORM.

If you know anything about business or have witnessed the birth or growth of an industry you've already seen this pattern play out dozens of times.

The reason I mention all this is that we could just as easily be talking about the current state of the financial services industry.

Insurance agents and registered reps get dissatisfied working for the home office, Wirehouse, or B/D so they find their own office space, print business cards, start marketing, and start trying to bring on clients by filling a niche for independent advice. Sound familiar?

But more and more the Fidelity's, Schwab's, Merrill-Lynch's and other big players are looking to bring their sophisticated tools, platforms, and proposals to extend their reach into the independent RIA's playing field. Look at how Fidelity and Schwab now have dedicated advisors that clients can call, talk to, and hire to manage their money. Look at how Merrill-Lynch and other wirehouses now have fee-for-service and advisor-managed account platforms that they aggressively market.

The recent Merrill-Lynch rule may create more independent advisors, but it won't stop the big boys from trying to breach the niche for independent planning. It's just a matter of time before the tools, resources, and budgets they bring to the table put anyone without truly sophisticated systems out of business.

OVERCOME THESE OBSTACLES...AND YOUR BUSINESS WILL ACCELERATE

Now that you know the financial services industry is evolving and changing, and that you should be focused on building a real business, let's look at the obstacles you face when trying to create an advisory firm that has real staying power.

By exposing and eliminating these problems, you'll be able to grow your practice faster than you ever thought possible. These are the same overriding concepts that banks, wirehouses, and top advisory firms understand and operate on. We're about to touch on just a few of the "secrets" no one will tell you.

Perhaps the best format for explaining these problems is illustrating it as a diagnosis the way doctors do. You'll see the symptoms, the cause, and an overview of the solution.

SHORT TERM

A short term opportunity arises and you grab it.

Most advisors who struggle are busy with the day to day of their practice and take action on what's appealing. They are always looking for a quick fix.

STRATEGIC

You have an end in mind, a vision.

Successful advisors know their vision, develop different alternatives for its accomplishments, and choose the approach they think is most probable. They continually ask "what are my best opportunities to achieve my vision?"

We'll look at all of the obstacles to creating a successful practice as we work through the Summary. For now, though, let's look at just one of the fundamental problems most independent advisors face when trying to build and market their practices.

Symptom: Chasing hope—otherwise known as “signing up for or buying anything that looks like it'll make you money and getting no results”.

Cause: Short-term thinking

Problem: Lack of a cohesive strategy for building a successful advisory practice.

The first obstacle we need to look at is your thinking and how others try to take advantage of it.

The way I see it, there are two opposing ways of thinking when it comes to building a successful advisory firm that can compete in today's and tomorrow's environment. There's short-term thinking and strategic long-term thinking. Here's the deal, short-term thinkers have no real plan. Only advisors with a long-term strategy are able to build a practice with staying power.

A short-term thinker is always looking for his big opportunity to make lots of money from the hot system of the moment. Their only criteria is, “can I make money from this?” So today it's the newest IRA rollover seminar, or the latest “two-meeting-process-to-get-clients,” and yesterday it was some other thing they've already forgotten.

THE VISION TO ANALYZE

A serious advisor trying to build an independent practice with staying power is a completely different animal. He has a clear vision of what he wants his practice to look like and become. Because he has a vision he can analyze his strengths, his competitor's strengths, the preferences of potential clients, and devise strategies for achieving his vision. Someone trying to build a truly competitive independent practice reviews the pros and cons of alternative strategies and picks the one strategy most certain to achieve his or her vision.

The short-term view that most advisors take with their practices is exactly how some organizations (Insurance Marketing Organizations in particular) take advantage of independent advisors. They know it's a hundred times easier to sell to a short-term opportunity seeker. Why?

Because the short-term thinker has no criteria—these organizations just try and convince advisors that they can make money with these “systems” without really giving them the strategies or tools to even compete against other advisory firms, much less the banks and wirehouses. That's why it's increasingly difficult for short-term opportunity seekers to get clients.

PLAYING “SIMON SAYS” WON'T WORK IF YOU'RE TRYING TO BUILD AN INDEPENDENT PRACTICE

Let's go back to our previous conversation about strategy. My question to you is: Do you have a strategy for building and growing your practice?

My experience from coaching advisors is that almost every advisor's strategy is to do the same as everyone else, but just try to do it a little better. And that's not a strategy at all; it's the way Lemmings follow each other to their death. It guarantees mediocrity. And in today's environment, mediocrity is the death of the independent planner.

SAMENESS

sameness, sameness, sameness...the predominant independent advisor's strategy is to do the same thing as everyone else, just doing it longer, faster, and smarter

BEEN THERE... DONE THAT

Don't worry, though...it's not hopeless. I'd fallen victim to the same kind of thinking myself. My first four years as an independent advisor I sought out, found, and stitched together a series of “systems” and “marketing solutions” used by every other advisor that got my practice off the ground...and I actually had some success.

It's just that my practice looked and worked a little like a Frankenstein monster; it was a little clumsy, a little unreliable, and ultimately it was really hard to land a bigger client that was looking for a little more sophistication. Still, that would have been OK if "big business" hadn't decided to get into the independent planning picture.

At a certain point I realized I needed to have all the platforms, tools, proposal software, and compliance components that the wirehouses have...and I needed it in one seamless and integrated package. Having all those things in a single gift-wrapped package is what made it

WHY EVEN TOP ADVISORS LISTEN CLOSELY TO WHAT I HAVE TO SAY.

I then spent the next six months documenting and refining everything that needed to be done to strategize, streamline and systematize an independent practice. When I was through I began a pilot coaching program where I accepted 30 advisors as clients and the results were spectacular. In the first full year alone, the thirty advisors I coached brought in over \$120 MM in annuity sales and just under \$300 MM in AUM. But the huge increases in income tell only half the story because the average number of hours worked by these advisors also went down.

Even though the results were amazing, I knew I could make the program even better. I spent the next six months reworking the material. I then took on another 40 advisors, and the results were even more impressive. The 72 advisors using the system brought in over \$300 MM in annuity sales and \$600 MM in new AUM the following year.

THE "SECRETS" HIDING IN PLAIN SIGHT

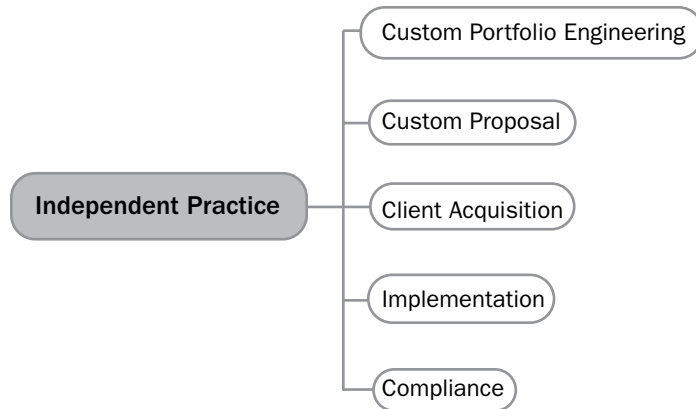
There are secrets (that no one else will tell you) that you must know to compete as an Independent Advisor.

I've broken down the components necessary to build a truly successful advisory firm that will drive out the vast majority of makeshift practices (those built by short-term opportunists) and allow you to compete against even the Banks and Wirehouses. Remember, to deliver the kind of sophistication that Boomer's demand requires that these components work together to deliver a single, seamless package.

Most of these components are fairly obvious...and all of them are very important, wouldn't you agree (p.15).

But as we delve a little deeper and break each of the components into smaller functions—the actual stuff that needs to get done—it's not quite so simple (p. 16).

independent practice summary

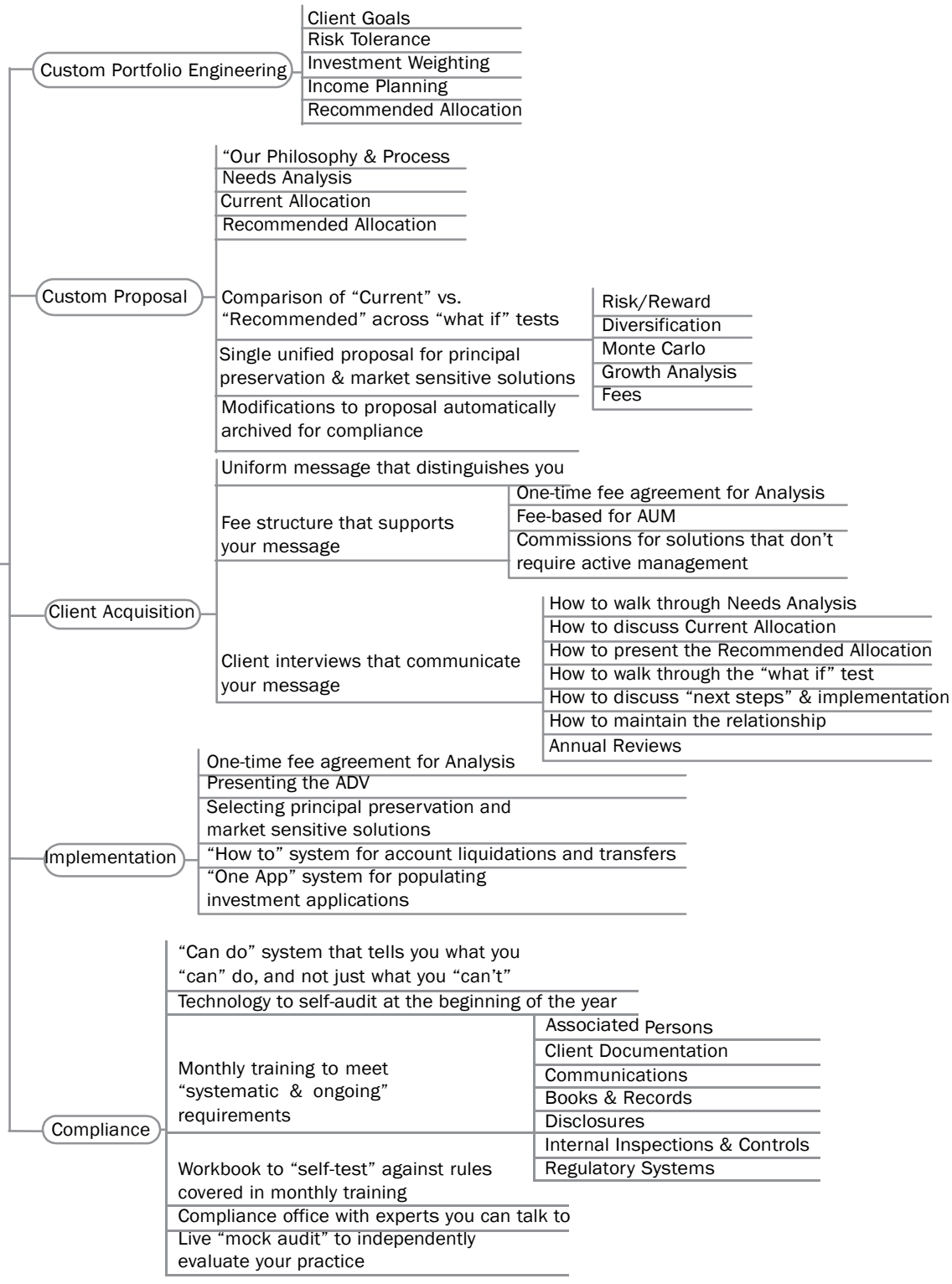


LEVERAGE AND SCALABILITY MAKE 300 FINANCIAL LIGHT YEARS AHEAD OF ANYONE ELSE

You can find people who specialize in providing some of the functions mapped out. Then you'd just stitch them all together to create workable components. It's been done (I know...that's what I did the first four years of my practice). Trying to manage all of those parts and get them to work together was a nightmare. Remember my Frankenstein? Maybe you'll have better luck than I did.

Still, I had moderate success. I just had to take my makeshift components and cobble them into some sort of package I could present to clients. It's just that it was clumsy. I couldn't get the super-rich—the Banks and Wirehouses had that sewed up—but I was attracting clients with \$250,000 to \$2.5 MM. That is until real businesses started eyeing that market too.

Independent Practice



THE SOLUTION TO COMPETING AGAINST “BIG BUSINESS”

I saw the writing on the wall. The “big guys” were no longer satisfied with the rich. They wanted my bread and butter (the upper-middle-income investor) as well. I had to create a system to not only compete with the Banks and Brokerages but to surpass them. If I couldn’t succeed it would only be a matter of time before I would struggle to bring on clients and my practice would eventually die.

With that as motivation, I created a system that not only rivals but surpasses anything the Banks and Brokerages have. And in the following pages, I’ll lay out that system step-by-step and line-by-line. You’ll have everything you need to build a practice that the Banks and Brokerages can’t compete against.

By combining the AUM of my firm with the AUM of the advisors I coach around the country, 300 Financial is able to offer all the components to this system in a single, compelling package that clients rave is exactly what they’re looking for.

OWNERSHIP OPPORTUNITY

The real strength of 300 Financial, however, is in the ownership opportunity it will have with its associates. After all, if you help build a company and make it profitable why shouldn’t you share in that ongoing success? And when 300 Financial sells you will be able to cash in as well.

300 Financial shares all the secrets you need to build a successful advisory firm. 300 Financial then integrates all of the systems you need to compete in the evolving financial services industry in a single package that is advisor-friendly, client-friendly, and makes you a partner by giving you ownership in the organization you help to build.

ownership



300 Financial

Custom Proposal

- Recommended Allocation
- Comparison of the two allocations across “what if” tests
- Single unified proposal for principal preservation & market sensitive solutions
- Modifications to proposal automatically archived for compliance

Client Acquisition

- Message that distinguishes your firm
- Fee structure that supports your message
- Client interviews that communicate your message

Implementation

- One-time fee agreement for Annual Review
- Presenting the ADV
- Selecting principal preservation & market sensitive solutions
- “How to” system for account liability
- “One App” system for population investment applications

Compliance

- “Can do” system that tells you what you “can do, and not just what you “cannot do”
- Technology to self-audit at the beginning of the year
- Monthly training to meet “systematic & ongoing” requirements
- Workbook to “self-test” against requirements covered in monthly training
- Compliance office with experts you can call
- Live “mock audit” to independently evaluate your practice

Coaching

- How to set up RIA
- How to implement and use the system
- Weekly training on refining and presenting your message

the 300 financial ownership advantage

THE 300 FINANCIAL OWNERSHIP ADVANTAGE

As an independent financial professional you understand the value of owning your practice. Ownership in 300 Financial gives you an added benefit...the ability to cash-out twice. You'll not only own your valuable individual practice, but you'll also have shares in an extremely valuable and aggressively marketed company in 300 Financial...a company that you and your colleagues help build.

1. SELLING AN INDIVIDUAL PRACTICE IS NEVER AS EASY IT SEEMS.

The market for successful advisory firms is, indeed, booming. Some industry watchers estimate as many as 35 institutional buyers are currently looking for acquisitions. And selling to an institutional buyer is a lot cleaner and a lot more profitable than trying to sell your practice to another advisor. It would seem to be a seller's market.

But there's a catch:

- Individual practices don't even begin to qualify. Institutional buyers are only seriously interested in firms with \$300MM to \$500MM in AUM.
- Future growth provisions water down the ultimate sale price for even those practices that do qualify, making it a lot harder to outright walk away from the firm and a lot less profitable than it appears.

For example, a typical deal for even a high-end firm requires the firm to hit 20% continued annual growth targets for the next 3 to 5 years or face penalties that would water down the actual sale price by as much as half! With such imposing growth targets, it's impossible to simply step out of the practice. And if you actually end up hitting those targets you nearly pay back the sale price to the buying company, hardly making it profitable to sell. You'd be better off staying and pocketing the additional earnings under those kinds of conditions.

"Total payment can be as low as 50% of the deal's potential value for firms that do not reach their targets"

"The Deal"- June 2007
Investment Advisor

2. MOST ADVISORS WON'T BE ABLE TO RETIRE.

The truth is, most independent planners will have a difficult time retiring from the industry. They'll struggle to acquire the \$500MM in AUM to qualify for a buyout that would allow them to retire. And even if they eventually get to that point, they're shackled to the business. It's impossible for them to leave and still meet the growth targets the Mergers & Acquisitions buyers put in place. In today's environment the independent planner simply lacks the clout to negotiate anything better.

3. OWNERSHIP IN 300 FINANCIAL IS YOUR RETIREMENT SOLUTION

Consider the clout an advisory firm with AUM in the billions...that's right, billions...would command. That kind of company would qualify for a cash-out-multiple of annual income many times more than even a high-end firm could get.

The first 300 advisors that participate in 300 Financial will have ownership in 300 Financial. And our plan is to aggressively grow the company over the next 5 years and then sell. When that happens, as an ownership partner, you'll benefit from the cash-out.

Planners with high-end firms that would otherwise qualify for a buyout regardless of participation in 300 Financial benefit by having the ability to cash out twice...once when 300 Financial sells and again when they sell their individual practice. Planners with small and mid-size (more difficult to sell) practices benefit in that they are guaranteed to at least profit from the sale of 300 Financial.

Profit from sale of
300 Financial = \$

Profit from sale of
Personal Firm = \$\$

Profit from sale of
Both = \$\$\$\$\$\$\$\$\$

4. THE PAYOFF

In the end, 300 Financial will work much the same as a group insurance policy that guarantees that all of its participating firms...regardless of size...will have a built in exit strategy.

You'll always maintain complete control of your individual practice. And the profits your individual practice generates will always be exclusively yours. Should a buyer for your individual practice emerge, you're free to sell. Participating in 300 Financial simply means that you'll profit twice...once from the sale of 300 Financial and again at the sale of your individual firm.

However, should a buyer for your firm prove more difficult to find, you'll at least benefit from the sale of 300 Financial. We simply pool the Assets Under Management (not your individual firm's profits) for all the participating advisors to guarantee a saleable entity that builds in an automatic exit strategy for practices of all sizes.

The growth potential of 300 Financial is significant. We hope that you'll seriously consider this opportunity...one unlike anything ever offered in the industry.

owner benefits

OWNERSHIP BENEFITS

WHAT IF YOU'D BEEN ABLE TO OWN SHARES AT THE GROUND FLOOR OF MICROSOFT, SPRINT, OR STARBUCKS?

300 Financial is uniquely positioned at the center of a shift in technology and a change in consumer expectations to capitalize and experience amazing growth and profitability.

Some companies are simply in the right place at the right time. Imagine owning shares in Microsoft or Apple when the technology for personal computing and the public's appetite for home computers was about to take off.

Imagine owning shares in Sprint or Verizon just when the technology for cell phones and the public's desire for communication anytime-anywhere converged.

Imagine owning shares in Starbucks just when the ability to deliver a custom cup of coffee and the consumer desire for a cup of coffee built to order was the newest thing.

These companies are simply hardwired for success by virtue of being at the center of a change in both technology and consumer expectations. There's a convergence of both technology and consumer demand in the financial services industry that 300 Financial is uniquely positioned to launch itself from. And the first 300 advisors who affiliate with 300 Financial will own shares at

NEW TECHNOLOGY + CONSUMER DEMAND = EXPLOSIVE COMPANY GROWTH

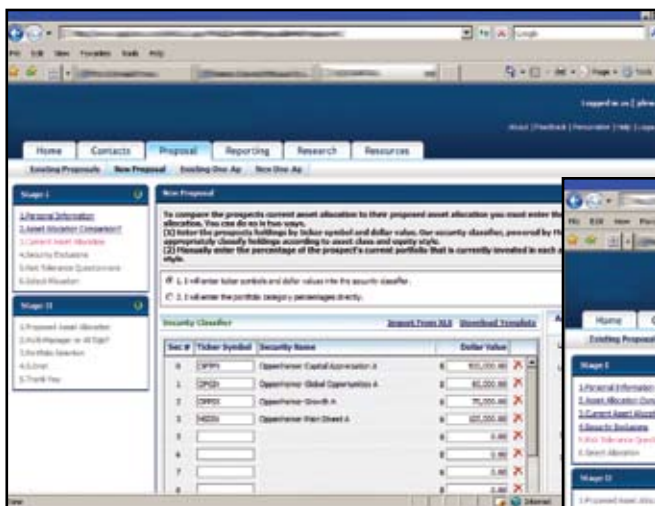
New technology and consumer demand for new technology is at the center of every success story this decade. Palm stock soared as the result of PDA technology...technology that Blackberry later made better. Apple stock soared as the result of new MP3 player technology.

Today's Senior investors and their demand for more and better advice has been the source of tremendous growth in this industry for the past several years. And as Baby Boomers begin to edge closer to retirement they'll bring assets to the table that will position the financial services industry for steady growth for the next two decades. But today's retirees and tomorrow's retirees increasingly have something in common; both want sophisticated and integrated high-tech financial solutions to meet their investment goals.

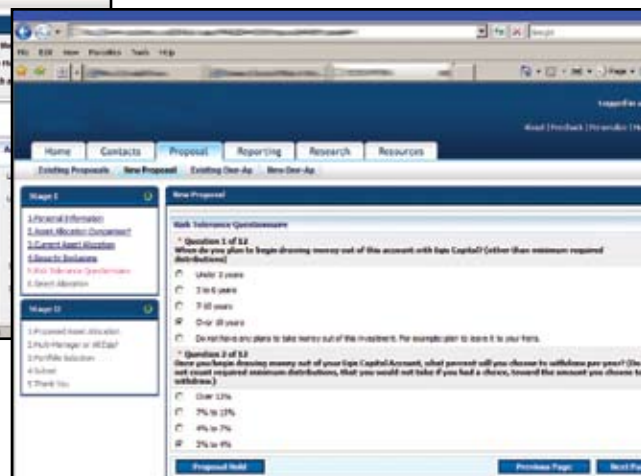
300 Financial has the most state-of-the-art, laser focused technology in the industry that seamlessly:

- Eliminates your competition by taking a client's personal information and risk tolerance to generate a completely customized and visually compelling Needs Analysis.
- Delivers a custom proposal as compelling as anything Banks and Brokerages have. This is the very same proposal template that the vast majority of top-flight money managers use to attract high-net-worth investors.
- Makes it completely clear to clients that they should move their assets to you. The software compares the client's current portfolio to your recommended portfolio to generate a compelling contrast that's easy for the client to see and understand.

And our software and technology is simple and easy to use. The step-by-step prompts make it foolproof and fast. Custom proposals are generated in 20 minutes.



CURRENT ALLOCATION



FLEXIBLE TECHNOLOGY THAT GETS YOU NEW CLIENTS

In addition, our platform actually grows your prospect base and gets you new clients (no other platform can make that claim). How?

Clients with accounts of less than \$250,000 only have access to the “same old, same old” when it comes to investments. These are the same products they can get anywhere from anyone. Consequently, financial planners are commodities that are easily shopped. What if you could offer potential clients something they couldn't get from anyone else?

This system gives all your potential clients exclusive access to dozens of top-flight, nationally recognized money managers. These money managers typically require minimums of \$500,000. But because of our technology and agreements, 300 Financial associates have exclusive access to these managers for account minimums of only \$25,000.

For those that want to understand the technology that allows these low account minimums let me explain:

Our technology gives money managers the ability to create a single master portfolio. Managers don't have to make trades for multiple accounts. They simply input changes to their “master portfolio” into the system and the platform automatically overlays the changes across every individual account and executes the stock transactions for each individual investor. The technology also enables the platform to fractionalize stock shares to six decimal points and account for those shares across every individual account.

This technology makes the impossible possible...but only to 300 Financial associates.

Only you will have the ability to provide access to the very best the financial planning industry has to offer to every client of every account size.

WEALTHY RETIREES AND BOOMERS WILL SEEK YOU OUT

But it's not just the technology that makes ownership in 300 Financial exciting. Sure, the wealthy love technology. But they increasingly expect their investment solutions to be sophisticated and advanced as well. 300 Financial is the only organization that meets those demands with technology that makes sophisticated and advanced solutions developed by top flight money managers exclusively accessible to your clients.

Like every company before it that has successfully married new technology to consumer demand, 300 Financial is poised for explosive growth.

OUR GROWTH IS YOUR GROWTH

The benefits to the financial services industry of those already retired as well as Baby Boomers beginning to retire are well documented. But not every planning practice will benefit equally. Only those firms with superior technology and the superior service that the technology provides will be able to truly capitalize.

Those who associate with 300 Financial will see tremendous growth and profitability in their practices as a result of the superior solutions and service they'll be able to exclusively offer to potential clients. But that's just one benefit of joining.

By becoming an owner in 300 Financial you will personally have a significant stake in a company worth millions. Our business model is to aggressively grow the company over the next 5 years and then sell the company and distribute the cash to the shareholders. Only the first 300 financial professionals to affiliate with 300 Financial will be issued stock, giving them an assurance of some form of cash out (whether you're able to sell your personal practice or not).

MERGERS & ACQUISITION ENTITIES WILL COVET 300 FINANCIAL IN 5 SHORT YEARS

Mergers & Acquisitions buyers are looking to gobble up profitable firms. And the appetite for companies with \$500MM to \$1BB in AUM is insatiable. Firms with those kinds of AUM start a bidding war. With AUM of \$5BB to \$7BB in the first 5 years, 300 Financial will be a company that is guaranteed to sell.

And as an owner you'll benefit from the cash out of your shares.

Most independent planners will never be able to retire by selling their practices. They simply don't have the resources to build a saleable practice...one that has \$500MM in Assets Under Management or more.

You'll always maintain complete control of your personal practice. And the money you earn will always be yours. Ownership in 300 Financial simply means that you'll have double the opportunity to sell and retire; once when 300 Financial sells, and again should a buyer for your individual practice emerge. What could ownership in 300 Financial be worth to you?

Profit from sale of
300 Financial = \$

Profit from sale of
Personal Firm = \$\$

Profit from sale of
Both = \$\$\$\$\$\$\$\$\$\$

\$5BB TO \$7BB IN AUM IN 5 YEARS

300 Financial's business plan puts it on pace to do \$5BB to \$7BB in AUM in five years. We're uniquely positioned to do what no other B/D, Insurance Marketing Organization, or other financial institution has been able to do. Our growth is based on our strategic partnerships with you and our integrated technology. They allow us to:

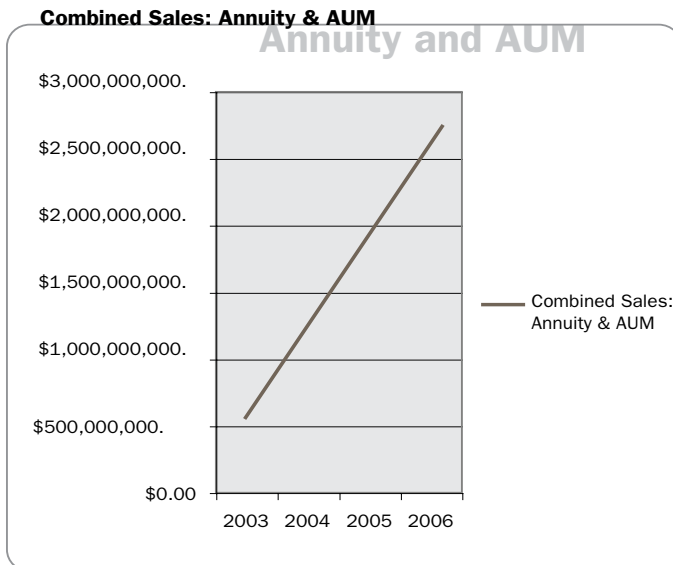
- Give ownership in the company to the first 300 advisors to affiliate with the company.
- Provide technology that will seamlessly integrate an advisors principal preservation and market sensitive recommendations into a single visually compelling proposal.
 - Integrate a meeting process that follows the customized proposal so that you can compare a clients current allocation to your proposed allocation in a systematic and proven way.
 - Provide a compliance framework for independent RIA's that is arguably the best in the industry.
 - Offer a platform that will make nationally recognized money managers available to investors with account minimums of \$25,000.

And for those who are insurance-only licensed or IAR's looking to become independent RIA's we have a step-by-step program to set-up your RIA firm using a proven and approved-by-regulators model.

By offering and integrating each of these components in a single package we will offer something that's never been offered before. And as a result, 300 Financial is sure to add the associates and add the production necessary to quickly grow the ultimate sale value of the company.

We say "grow" because the company has already taken off.

WE HAVE A RUNNING START



300 Financial is built on the chassis of an existing company that has 72 highly successful associates who offer a mix of principal preservation as well as market sensitive investments to their clients. Those 72 associates along with their proven track record will be the foundation from which 300 Financial will launch.

300 Financial will be immediately profitable to all of its owners since the profits and track record of the old company will carry over into the first year of operation for 300 Financial.

The existing company went from \$0 to well over \$300MM in annual annuity sales in 3 years making it one of the most successful, fastest growing, and most profitable organizations in the industry. And with its improved chassis 300 Financial is projected to triple in profitability by 2010 (p. 28).

The past performance of the old company also gives 300 Financial a company history and asset base from which to grow. Mergers & Acquisitions companies want a track record to evaluate. This three-year head start will enable 300 Financial to aggressively market itself to these Mergers & Acquisitions companies within the targeted five-year time frame for selling the company.

AN IMPROVED CHASSIS MEANS GREATER PROFITABILITY

A discussion about sales and AUM is meaningless, however, if it doesn't translate into profitability. The existing chassis that 300 Financial inherited as the result of my buyout of the previous company could only be paid on insurance sales...it was for all practical purposes a boutique Insurance Marketing Organization. Still, its income statement for the past three years was impressive.

The new chassis improves on the old chassis in a number of ways. First, it incorporates the systems and technologies detailed in this Summary. Second, it allows the company to be paid on AUM as well as annuity sales.

And that's important. When I started my practice, I had the typical just-starting-out-firm (me and my receptionist) that offered a wide variety of investments. I struggled, but I chalked that up to "just getting going." In 2001 when the markets went south, I naturally gravitated toward principal preservation strategies...mostly Fixed Indexed Annuities. Naturally, I got hooked up with a marketing organization that gave me a lot of support and guidance when it came to selling annuities and insurance. And I got good at offering annuities and insurance. It's not all I sold, but it was the better part of my practice during 2001 and 2002.

When the markets picked up again, people's interest in securities picked up again too. During those couple of years I got a lot of help and support from securities wholesalers who encouraged me to sell their products and money management firms who wanted me to offer their platforms. And I got good at offering securities. Again, it's not all I sold, but it was the better part of my practice in 2003 and 2004.

NECESSITY IS THE MOTHER OF INVENTION

But everything I'd read and everything I'd ever been taught (both as an MBA and CFP®) was that most people needed Balanced Portfolio's. So I started to offer both strategies in a single, all-inclusive package to my clients. Remember, I'd gotten good at presenting both strategies...so much so that people who'd seen my quotes in the Wall Street Journal, Investment Advisor, and Mutual Fund magazine started calling to get my advice on how to set up a practice like mine.

The problem, was I had to cobble together both of these strategies and presentations and the end proposal was a little disjointed and not quite as polished as I would have liked it. Still, it worked.

And it would've continued to work if the "real businesses" like Fidelity, Schwab, Wells Fargo, Merrill-Lynch (I could go on) hadn't turned their sights on independent planning for upper middle-income investors. That's when I knew I had to build a real business...one that had the platforms, technologies and proposals to compete with these new players...and I had to build it fast.

PRACTICE MAKES PERFECT

That's when I began documenting and refining everything that needed to be done to strategize, streamline, and systematize an independent practice...and that's when I discovered the technology. When I was through, I began a coaching program with the history of results you've seen. By bringing my coaching clients and their AUM to the table I was able to customize the technology to perfectly suit today's Independent Advisor.

All of that is a roundabout way of saying that the new chassis with the technology to compete with Banks and Brokerages and the ability to be paid on both sides of the investment equation puts 300 Financial in a unique position to grow. Again, the first 300 advisors to affiliate with 300 Financial are in a unique position to cash-in on that growth.

GROWTH THAT'S SET IN STONE

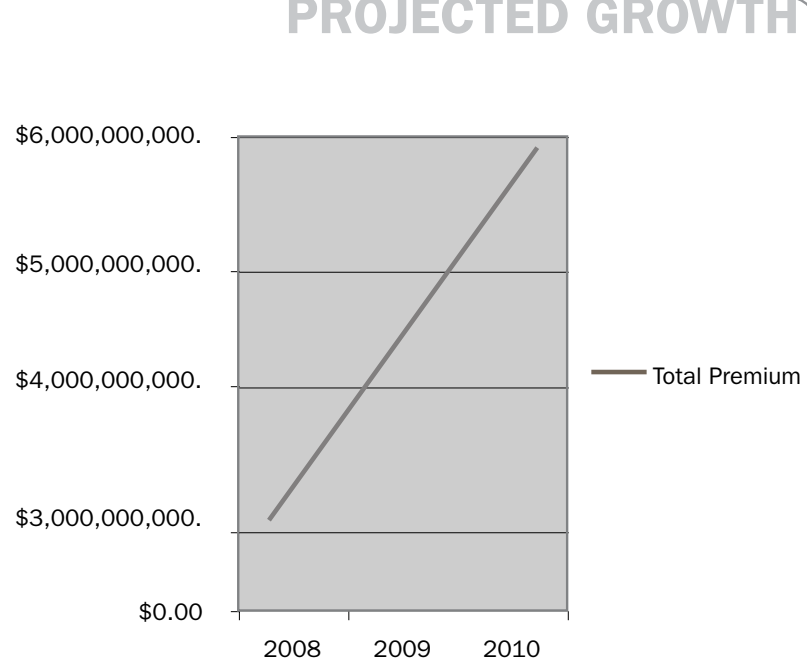
How can I be so sure? Look at how the former chassis (the one that could only be paid on insurance) would have performed if it could have been paid on AUM as well as insurance:

INCOME STATEMENT - BOTH FIXED & AUM

	2003	2004	2005	2006
Gross Revenue	\$3,721,356	\$6,121,971	\$6,704,782	\$8,051,940
Expenses	\$918,631	\$1,531,113	\$1,516,924	\$1,784,843
Net Income	\$2,802,725	\$4,590,857	\$5,187,858	\$6,267,097

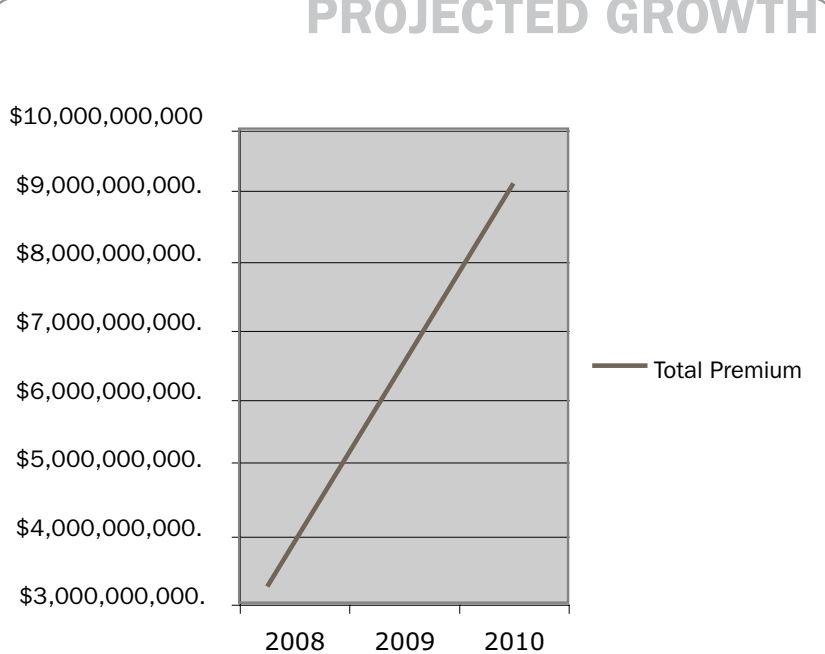
Forecasting the growth of the platform through 2010 with only the 72 original advisors still results in \$4.9 BB in AUM.

PROJECTED GROWTH - 72 ADVISORS



Adding advisors by offering the first 300 to join ownership results in the following projection:

PROJECTED GROWTH - 300 ADVISORS



GROWTH THAT PROFITS EVERY OWNER

As an owner of a company with that type of explosive growth you stand to cash out when the company ultimately sells. And that's the 300 Financial strategy...to grow the company quickly, maximize its value, and then sell to a Mergers & Acquisitions company in five years.

WHY WOULD I OFFER OWNERSHIP TO 300 ADVISORS?

When I began my individual practice I had a vision of the business I wanted to create...one that would stand on its own that I could sell and retire from. With a practice that generated around \$800,000 in annual income I thought I was close to achieving that.

Unfortunately, even though a moderate market exists for a firm like mine, it isn't as profitable as you'd think. And with the growth provisions most Mergers & Acquisition companies attach to the sale you certainly can't just walk away.

It would take a practice with \$500 MM in AUM to turn any real heads, and that's out of reach for any individual advisor. But when I was able to combine the AUM of my coaching clients to customize the technology to compete with Banks and Wirehouses and create a real business, I got the idea of forming a company that would combine the wholesale profitability of all the practices that affiliated with it.

This company would be uniquely marketable to the majority of advisors with no real exit strategy (like me) and uniquely marketable to Mergers & Acquisitions companies. Sure, you'd benefit more from the sale of your individual practice, but at least you'd be guaranteed something...and it doesn't keep you from selling your individual practice down the line and profiting twice!

I put the idea into the category of "wouldn't that be nice." But when the opportunity to buy the boutique Insurance Marketing Organization surfaced, I decided to go ahead and customize the chassis, offer it to others, and give it a try.

The whole idea is to give everyone who helps build the company an opportunity to cash-out when the company sells. And if you help build the company why shouldn't you profit from its eventual sale?

ONLY THE FIRST 300 ASSOCIATES WILL HAVE OWNERSHIP RIGHTS

300 Financial will award ownership rights to the first 300 qualified associates to affiliate with the company. Why only 300? Because we want to be sure that value of ownership isn't watered down by too many owners. The ownership will be issued in the form of stock.

You'll receive an actual certificate that legally binds 300 Financial to redeem all outstanding shares of stock at the sale of the company. The value of your shares is outlined in the terms of the share agreement. The type of stock you'll receive is classified as phantom stock.

PHANTOM STOCK IS REAL STOCK

The only difference is your shares can't be sold, traded, transferred or redeemed for any reason other than the sale of the company.

It's a way for 300 Financial to give you true ownership without listing as a publicly traded company.

The phantom stock comes with no strings attached. You don't have to pay anything for the stock and the stock doesn't attach any liability to you.

HOW TO QUALIFY

We don't want just anybody. While our ownership partners will not be involved in the day-to-day decisions of the company, they will steer the overall direction of the company and they will obviously benefit from its ultimate sale. As a result, we expect them to contribute to the profitability and growth of the company.

Ownership partners must meet the minimum requirements to affiliate with 300 which are:

- License with our annuity carriers to have a principal preservation strategy in place through 300 Financial.
- License with one our money management platforms to have a growth strategy in place through 300 Financial.
- License with our compliance provider (or sign a waiver that you have an existing compliance program you're using in its place).

300 Financial does not have minimum profitability requirements and will never require you to offer a particular investment or investment strategy.

YOU REMAIN TOTALLY INDEPENDENT

However, if you are going to benefit from the growth of the company, each ownership partner should make a commitment to have both a principal preservation strategy and market sensitive strategy in place through 300 Financial that they can choose to use where they are appropriate.

Shares in 300 Financial are for the non-captive (truly independent) advisor or insurance producer who can contribute to the profitability of the company by offering our strategies when appropriate. RIA's should be willing to utilize our money management platform and at least consider our principal preservation strategies.

The shares are also for insurance licensed producers who are willing to utilize our fixed platform and at least consider becoming an independent RIA to utilize our market sensitive strategies.

Obviously, the more a 300 Financial associate utilizes our platforms, the more profitable and saleable 300 Financial will become.

OWNERSHIP PARTNERS WILL BENEFIT FROM A CASH-OUT

300 Financial plans to systematically grow its net annual income from its operations and annually increase its AUM. We expect that in 5 years we will have AUM totaling \$5BB to \$7BB. At that point, 300 plans to sell the company to a Mergers & Acquisitions entity. The 300 ownership partners will share in 50% of the Acquisition price (remember, you have no financial obligation to the company or any kind of liability). The remaining 50% will be distributed among the owners who contributed start-up and on-going operational capital to the company.

BUILT BY ADVISORS...FOR ADVISORS

No other organization, whether it's an independent B/D or an FMO, offers true ownership. When LPL recently bought Associated Securities who benefited? And when insurance marketing organizations consolidate or sell who benefits? Certainly not the individual producer. The truth is only a handful of principals in these companies walk away with anything.

300 Financial is the first company of its kind to offer the individual advisor real ownership in the organization they themselves build. No other organizations out there are offering anything like this. You've been around...how many stock certificates in a B/D or Insurance Marketing Organization have you ever been issued?

By being one of the first 300 advisors to affiliate with 300 Financial you will ensure yourself an opportunity to retire from the industry by cashing out at the sale of a company you ultimately help build.

**300 FINANCIAL INC.
PHANTOM STOCK PLAN**

Section 1. PURPOSE.

The purpose of this Plan is to enable Company to attract and retain persons of outstanding competence as associates of Company, and to promote the shareholder point of view among such associates.

Section 2. DEFINITIONS.

2.1 "Company" means 300 Financial Inc., or any company successor thereto by merger, consolidation, liquidation, or other reorganization which has made provision for adoption of this Plan and the assumption of Company's obligation's thereunder, as well as any subsidiary, fifty (51%) percent or more of the outstanding common stock of which is owned by Company.

2.2 "Common Stock" means shares of Common Stock of 300 Financial Inc.

2.3 "Administrative Committee" means the committee established by the Board of Directors of Company pursuant to Section 3 hereof.

2.4 "Associates" means any person who is actively in financial planning and / or sales of annuities, securities related products and other products approved by Company from time to time, and has joined with Company as an Associate.

2.5 "Participant" means an Associate who is awarded Units hereunder.

2.6 "Fair Market Value" of the Common Stock shall be the value from time to time shown on the balance sheet of Company as stockholder's equity or book value divided by the sum of (1) the number of shares of Common Stock outstanding and (2) the number of Units previously set aside for the Participant.

Section 3. ADMINISTRATION.

3.1 The Board of Directors of Company shall be the Administrative Committee and are ineligible to become Participants. No member of the Administrative Committee shall be liable for any act done or determination made in good faith.

3.2 The construction and interpretation by the Administrative Committee of any provision of this Plan shall be final and conclusive. It shall determine, subject to the provisions of this Plan:

(a) The Associates who shall participate in the Plan from time to time; and

(b) The number of Units (herein called "Units") to be set aside for each Participant.

(c) The Administration Committee may, in its discretion, delegate its duties to an officer or employee, or a committee composed of officers or employees of Company, but may not delegate its authority to construe and interpret this Plan, or to make the determinations specified in this Section 3.2 subparagraphs (a) and (b).

Section 4. ESTABLISHMENT OF UNITS.

The Company shall set up an appropriate record (hereinafter called the "Special Ledger"), and thereafter from time to time enter therein the name of each Participant, the number of Units awarded to him/her by the Administrative Committee, and an amount equivalent to the Fair Market Value of an equal number of shares of Common Stock on the day such Units were awarded him/her.

Section 5. VESTING.

The Units shall vest when granted, subject to termination as set out in Section 6, if Participants association with Company ends.

Section 6. PAYMENT OF BENEFITS.

6.1 Upon the voluntary or involuntary resignation or termination of Associates relationship with Company, such Participant shall have no right to receive any payment with respect to such Units and they shall, thereupon, without further action, be forfeited, surrendered, and canceled.

6.2 Upon sale of Company, Participant shall be paid an amount equal to the purchase price divided by the number of Units and Common shares outstanding multiplied by Participant's number of Units. In the event of termination or liquidation of Company, the same formula shall be applicable. In the event of a merger of Company with another Company, the Board of Directors shall determine how such units shall be valued and the merged Company's obligations and valuation of such Units. Such determination shall be binding on the parties hereto.

Section 7. LIMITATION OF RIGHTS.

7.1 Nothing in this Plan contained shall be construed to:

(a) Give any Associate of Company any right to be awarded any Units other than in the sole discretion of the Administrative Committee;

(b) Give a Participant any rights whatsoever with respect to shares of Common Stock of Company;

(c) Limit in any way the right of Company to terminate a Participant's association with Company at any time; or

Section 8. ADJUSTMENT IN NUMBER OF UNITS.

In the event of any split-up or combination of shares of the Common Stock, appropriate adjustment shall be made by the Administrative Committee in the number of Units standing to the credit of each Participant in the Special Ledger; provided, however, that the Administrative Committee shall not be required to establish any fractional Units.

Section 9. NON-ALIENATION OF BENEFITS.

No right or benefit under this Plan shall be subject to anticipation, alienation, sale, assignment, pledge, encumbrance, or charge, and any attempt to anticipate, alienate, sell, assign, pledge, encumber, or charge the same shall be void. No right or benefit hereunder shall in any manner be liable for or subject to the debts, contracts, liabilities, or torts of the person entitled to such benefits. If any Participant or Beneficiary hereunder should become bankrupt or attempt to anticipate, alienate, sell, assign, pledge, encumber, or charge any right or benefit hereunder, then such right or benefit shall, in the discretion of the Administrative Committee, cease and determine, and in such event, Company may hold or apply the same or any part thereof for the benefit of the Participant or Beneficiary, his/her spouse, children, or other dependents, or any of them, in such manner and in such proportion as the Administrative Committee may deem proper.

Section 10. AMENDMENT OR TERMINATION OF PLAN.

10.1 The Board of Directors may terminate this Plan at any time.

10.2 The Board of Directors may amend this Plan at any time, except that without approval by a vote of the holders of a majority of the outstanding Common Stock, this Section 10 may not be amended.

10.3 Any amendment or termination of this Plan shall not affect the rights of Participants or Beneficiaries to amounts standing to the credit of Participants in the Special Ledger at the time of such amendment or termination.

Section 11. GENDER.

As used herein, the masculine pronoun shall include the feminine gender.

Section 12. 15. EFFECTIVE DATE.

This Plan shall become operative and in effect on such date as shall be fixed by the Board of Directors of Company, in its discretion, after approval and authorization thereof by a vote of the holders of a majority of the outstanding Common Stock.

Section 13. TAX WITHHOLDING.

Company shall have the right to deduct, from all Awards paid, any federal, state, local, or employment taxes that are required by law to be withheld with respect to such payments. At the request of a Participant, or as required by law, such sums as may be required for the payment of any estimated or accrued income tax liability may be withheld and paid over to the government entity entitled to receive the same.

Section 14. GOVERNING LAW.

All matters relating to this Plan or to Awards granted hereunder shall be governed by the laws of the State of Minnesota, without regard to the principles of conflict of laws thereof.

IN WITNESS WHEREOF, this Phantom Stock Plan is executed as of the 6th day of September, 2007.

300 FINANCIAL INC.



James Dew
Chief Executive Officer



NUMBER OF SHARES INCORPORATED UNDER THE LAWS OF



See Restrictions on Reverse Side

300 Financial Inc.

This Certifies that

_____ is the owner of _____ fully paid and non-assessable Shares of the Capital Stock of the above named Corporation transferable only on the books of the Corporation by the holder hereof in person or by duly authorized Attorney upon surrender of this Certificate properly endorsed.

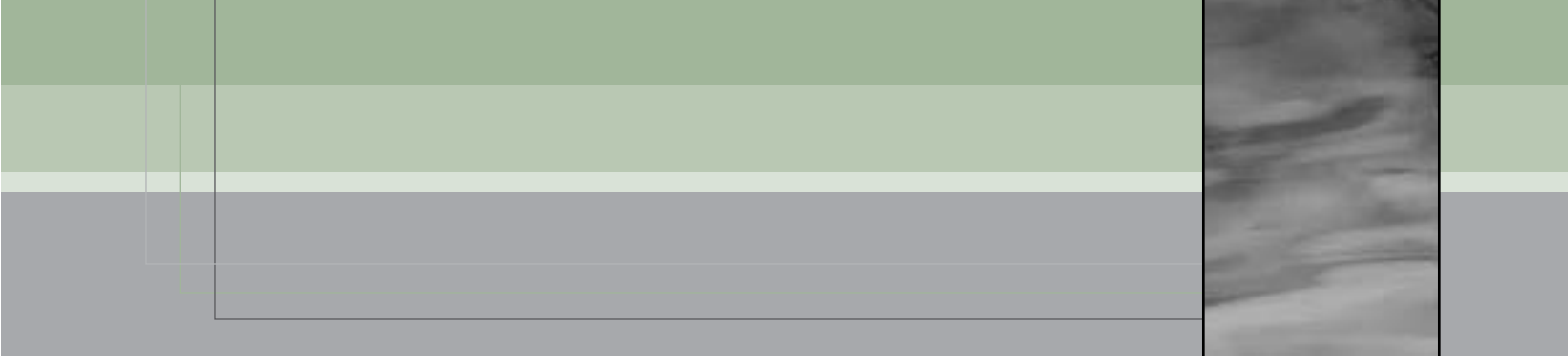
In Witness Whereof, the said Corporation has caused this Certificate to be signed by its duly authorized officers and its Secretary, and to be hereunto affixed this _____ day of _____ A. D. 2007

[Signature]
James Dew
PRESIDENT

[Signature]
Jeffrey J. Enchberg
TREASURER SECRETARY



technology



Ownership

- Client Goals
- Risk Tolerance
- Investment Weighting
- Income Planning
- Recommended Allocation

Custom Portfolio Engineering

- “Our Philosophy & Process
- Needs Analysis
- Current Allocation
- Recommended Allocation

Custom Proposal

Comparison of the two allocations across “what if” tests

- Risk/Reward
- Diversification

Single unified proposal for principal preservation & market sensitive solutions

- Monte Carlo
- Growth Analysis
- Fees

Modifications to proposal automatically archived for compliance

Client Acquisition

Message that distinguishes you

- One-time fee agreement for Analysis
- Fee-based for AUM
- Commissions for solutions that don’t require active management

Fee structure that supports your message

Client interviews that communicate your message

- How to walk through Needs Analysis
- How to discuss Current Allocation
- How to present the Recommended Allocation
- How to walk through the “what if” test
- How to discuss “next steps” & allocation
- How to maintain the client relationship
- Annual Reviews

Implementation

One-time fee agreement for Analysis

Presenting the ADV

Selecting principal preservation and market sensitive solutions
“How to” system for account liquidations and transfers
“One App” system for populating investment applications

Compliance

“Can do” system that tells you what you “can do, and not just what you “can’t”

Technology to self-audit at the beginning of the year

Monthly training to meet “systematic & ongoing” requirements

- Associated Persons
- Client Documentation
- Communications
- Books & Records
- Disclosures

Workbook to “self-test” against rules Covered in monthly training

- Internal Inspections & Controls
- Regulatory Systems

technology

TECHNOLOGY

Exclusive tools for Independent Advisors that Banks and Wirehouses can't compete against

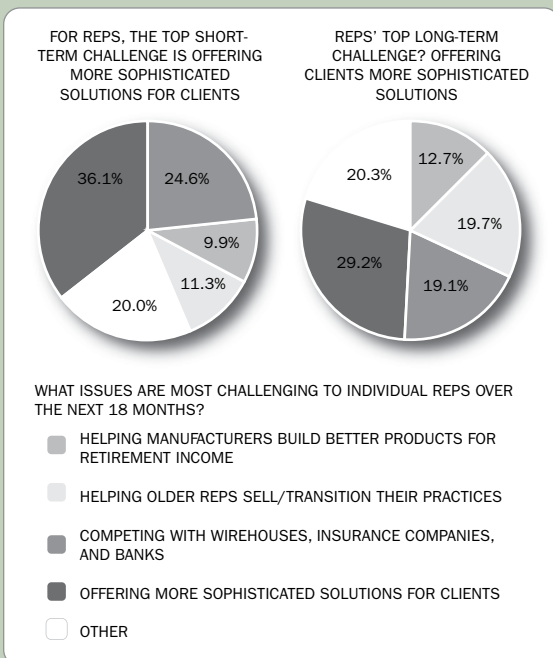
1. WE KNOW IT'S DIFFICULT FOR INDEPENDENT ADVISORS TO COMPETE AGAINST THE BANKS AND WIREHOUSES.

A recent survey in the June 2007 issue of Investment Advisor revealed that independent advisors felt their two biggest challenges both in the short-term and in the long-term were:

- Competing with Wirehouses, insurance companies, and banks
- Offering more sophisticated solutions for clients

It's not surprising when you realize that Banks and Wirehouses have all the resources; they have the investment platforms, tools, and advertising budgets that are difficult to compete with. And with our existing clients and our future clients demanding ever more sophisticated solutions for their investment concerns it seems that these institutions are poised to capture the lion's share of all the available assets.

That is until now...



2. OUR EXCLUSIVE SOFTWARE GENERATES A CUSTOM PROPOSAL FOR EACH CLIENT THAT OTHER PLANNERS AND EVEN BANKS AND WIREHOUSES CAN'T COMPETE AGAINST.

This software resulted in billions of dollars of new money to the 72 advisors who had exclusive access to it the past three years. This state-of-the-art proposal and presentation software features 10 proprietary financial graphs, tables, and hypotheticals that helped close all of that business.

Source: Investment Advisor - June 2007

THE SOFTWARE

- Eliminates your competition. The program integrates the client's personal information and risk tolerance to create a customized Needs Analysis.

- Makes it clear that clients should work with you.
 - The software takes the client's Current Allocation and runs a series of "what if" tests
 - Compares the Current Allocation to your Recommended Allocation and runs the same "what if" tests.
 - Generates a portfolio risk vs. return analysis that enables a client to identify the superior risk/reward advantages of your recommendation
 - Generates a diversification and historical return comparison that helps the client identify both the short-term and long-term advantages your recommendation delivers.

- Does what no other software can do... integrate the custom solutions of the independent advisor into a single, easy to understand proposal.

This proposal software is intuitive, takes 15 minutes to customize for each individual client, and archives any notes or modifications to the proposal making compliance easy.

3. SOPHISTICATED TECHNOLOGY THAT MAKES THE INDEPENDENT ADVISOR MORE PROFITABLE

The 72 advisors I coach used the platform to bring in over \$1BB in annuities and just under \$2BB in AUM over the last three years. And this is the only software in the industry that allows the independent advisor to marry his fixed investment strategies with a money management platform that offers top-flight, nationally known money managers into a single, seamless proposal that clients rave is the total package.

Again, this software is only available to advisors who work with 300 Financial. We hope you'll take the time to see what makes it truly one-of-a-kind.

TECHNOLOGY FOR THE INDEPENDENT PLANNER (THAT BANKS AND BROKERAGES CAN'T COMPETE AGAINST)

300 Financial provides a well-organized, intuitive software program that generates a custom proposal for each client that follows and adds to your interviews with your clients. After all it's those face-to-face meetings that result in sales. And that's what makes this technology unique. This software was designed around a proven Client Acquisition System (CAS) that resulted in billions of new AUM for the 72 advisors with exclusive access to this software the past three years. This isn't a disorganized tool box that wastes your time and confuses your clients.

The software is designed to do what technology is supposed to do:

- Make you more money
- Save you time
- Provide the information that helps clients make better and quicker decisions

And unlike any other proposal software out there, this software is customized to the independent planner.

THE PROBLEM WITH TECHNOLOGY IS...

Everyone claims to have it...and they do. They claim that their technology is superior...and I suppose it's better for some. But the truth is that while their technology may work for them, it never more than kind of worked for me. Why?

Most proposal technologies spit out a dizzying array of charts, graphs, and simulations that are hard for me (let alone clients) to understand. They look impressive, but they don't really "say" anything. Clients get confused by the statistics and hypotheticals and begin to check out mentally. And when that happens I end up with a client who "needs to think about it."

It's not that clients don't believe the charts and graphs, it's just that if it gets down to comparing one graph they vaguely understand to another graph they vaguely understand they begin to feel overwhelmed and choose to just leave everything the way it is. And that doesn't get me anywhere. Still, it's hard to abandon technology altogether.

TECHNOLOGY CAN HELP AS WELL AS HURT

Being an independent financial professional provides many advantages to both you and your clients. But as an independent advisor, you're up against the big guys...the Wirehouses...mammoth B/D's...the Banks and all the smoke and mirrors their money buys to impress and bewilder clients.

HOW DO YOU COMPETE?

I thought I found the solution in these new software-driven proposals. After all, technology levels the playing field, right? I now had the exact same charts and graphs the Banks and Wirehouses had to lure and land clients. I just needed something that was a little more suited to me and my process.

SINCE WHEN IS “MORE” THE SOLUTION TO “TOO MUCH”?!?!?

When I began my independent practice in 1999 I loaded up with the biggest, the best, and the coolest software I could find. I thought the more of it I had the better I would be able to compete with the big guys.

What I discovered, though, is that technology is a lot like information. You need it, but too much of it is crippling; it leads to indecisiveness. There is such a thing as “information overload.”

Unfortunately, most technologies claim to be better because they offer more graphs, more simulations, and more hypotheticals. My problem was that I had too many numbers and charts. Since when is “more” the solution to “too much”?!?!?

TECHNOLOGY TO HELP PEOPLE UNDERSTAND...AND NOT JUST IMPRESS

I didn't want to abandon the proposal software or technology...it was a great tool that did a lot of good. I just wanted to filter out the harm it sometimes did. Numbers and graphs can help...they can help make a compelling point or tell a compelling story. After all, $E=mc^2$ is the story of the universe!

But how many average people really understand $E=mc^2$? As elegant a formula as it is, you can easily lose 99% of the people by trying to explain it.

What I needed was technology that was custom fit to an independent practice...a practice that didn't have a “brand name” to cover over the confusing numbers and statistics, but instead relied on clients really understanding what they had to do and why they had to move.

I couldn't afford clients politely nodding their heads in agreement with reams of statistics when they really didn't understand what I was trying to prove. Banks and Brokerages can get away with that because they have a “brand name” that people already trust.

I needed clients to be enthusiastically shaking their heads up and down saying, “I get it! I get it! For the first time in my life, I really get it!”

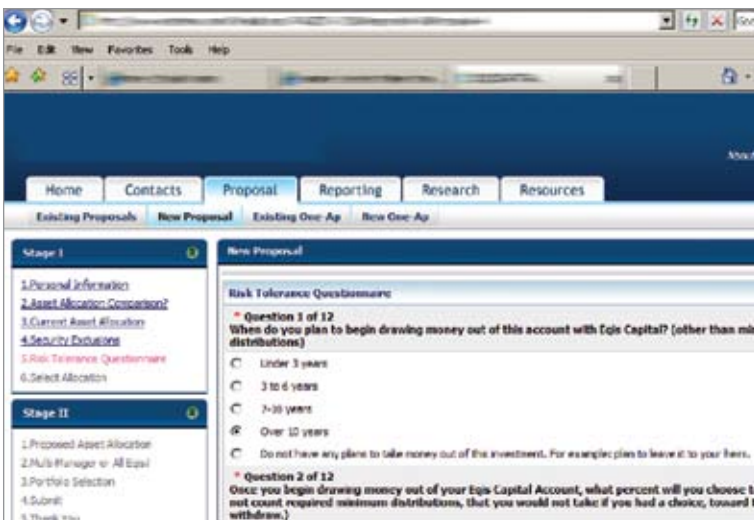
MAKING TECHNOLOGY TELL A STORY

Slowly, I began whittling down all the charts, graphs, and hypotheticals that I'd been using to "prove" my points to the few charts and graphs that genuinely helped a client understand why my recommendations were better. Then I began integrating them into my meetings one at a time to gauge how well they really worked.

After six months of trial and error I had molded a technology that was specifically designed for the independent planner. The software generated a very elegant solution to the financial planning process using just the right amount of technology...not too much and not too little. Nothing wasted. Everything for a reason.

300 FINANCIAL GIVES YOU TECHNOLOGY THAT WORKS

What I ended up with was software tailored to an independent practice that:



- Eliminates your competition. The program integrates the client's personal information and risk tolerance to create a customized Needs Analysis.

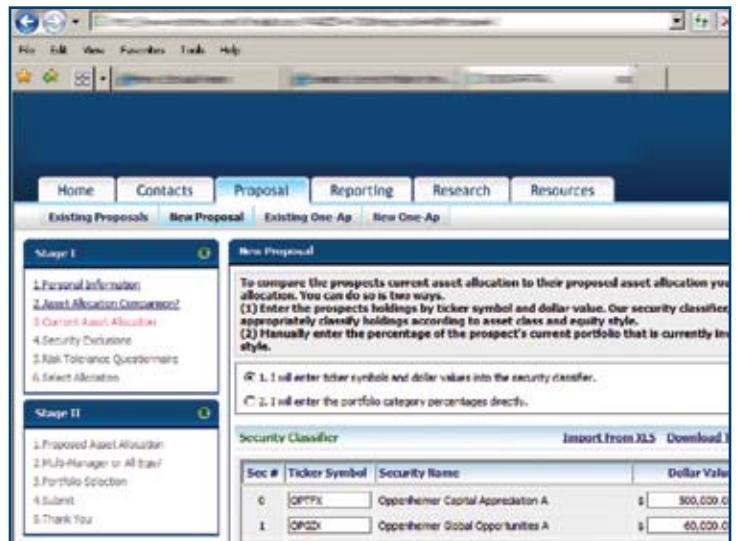
- Makes it clear that clients should work with you.

The software:

- Takes the client's Current Allocation and runs a series of "what if" tests.

RISK TOLERANCE

Technology is supposed to save you time as well as make you money. The program walks you step-by-step through the client information and risk tolerance inputs and takes no more than 5 minutes to complete.



- Compares the Current Allocation to your Recommended Allocation and runs the same “what if” tests.
- Generates a portfolio risk vs. return analysis that enables a client to identify the superior risk/reward advantages of your recommendation.
- Generates a diversification and historical return comparison that helps the client identify both the short-term and long-term advantages your recommendation delivers.

CURRENT ALLOCATION

Advanced financial research to build and manage a portfolio customized to your lifestyle, needs, and goals. You will identify new horizons of individual equities thereby providing diversification and growth that was previously only available to people with multimillion dollar accounts. Previously, most investors could only diversify through mutual funds, but investing through mutual funds means that you do not own assets directly.

The information below is based on the Epi Capital Risk Tolerance Questionnaire and other information you financial professional provided. Epi Capital is an analysis of your current asset allocation compared to your proposed Epi Capital Asset Allocation. Notice that the Epi Capital Asset Allocation is well diversified across equity styles to help clean up some equity while taking less risk.

Asset Allocation Comparison
Your portfolio needs are classified as: Moderate Conservative
Investments: \$716,000.00

Current Portfolio Proposed Portfolio

GROWTH ANALYSIS

Growth Analysis

Growth can be smoother and less stressful.

The graph below demonstrates how a portfolio would grow over time assuming the 95%, median, and 5% worst Monte Carlo Analysis.

LCG = Large Cap Growth
LCV = Large Cap Value
MCG = Mid Cap Growth
MCV = Mid Cap Value

Diversification and Returns

The value of diversification becomes even clearer in the graphs below. The first graph shows returns from 1994 to 2008. The second graph shows returns from 2000 until 2008. The first graph shows returns from 1994 to 2008. The second graph shows returns from 2000 until 2008.

Diversification is most critical during downturns in the stock market. And 2000, many investors earned a 30% return on the NASDAQ Index, which included several technology, mid cap, and large cap stocks. So did many other investors. How would you feel if 2000 was investment return dropped? This could be likely to be avoided through diversification.

Portfolio engineering can increase return and reduce risk.

DIVERSIFICATION & RETURNS

Monte Carlo Simulation

The Monte Carlo simulation performed as part of this proposal shows the likely outcomes of alternative asset allocations. Monte Carlo analysis is generally superior to comparing the likely outcomes of each asset class and performing statistical analysis. These alternative outcomes. While Monte Carlo simulations do not provide any guarantee of performance, they can provide useful guidance about the relative risks and returns associated with investments.

Monte Carlo Simulation 20 Year Results Beginning with Current Account Value

The bar in the graph on the left shows a poor outcome. The middle bar shows a median outcome (similar to a 50% chance of success). The right bar shows a good outcome. Interestingly, it would expect an outcome worse than the poor outcome only 5% of the time. Similarly, one would expect an outcome better than the good outcome only 5% of the time. The median outcome is a middle outcome, where 50% of 5 outcomes were worse and 50% were better. It provides a reasonable estimate of the performance you should expect from the asset allocation.

Less risk can accompany impressive returns.

MONTE CARLO SIMULATION

Investment assets experienced different returns. Return is indicated by the vertical location of each marker. The higher the marker is located on the graph, the higher was the return.

Investment assets also experienced different levels of risk as indicated by their locations across the horizontal axis. The further each marker is located on the graph, the riskier was the investment.

The large orange dot represents your old portfolio, and the large blue dot represents your new Epi Capital portfolio.

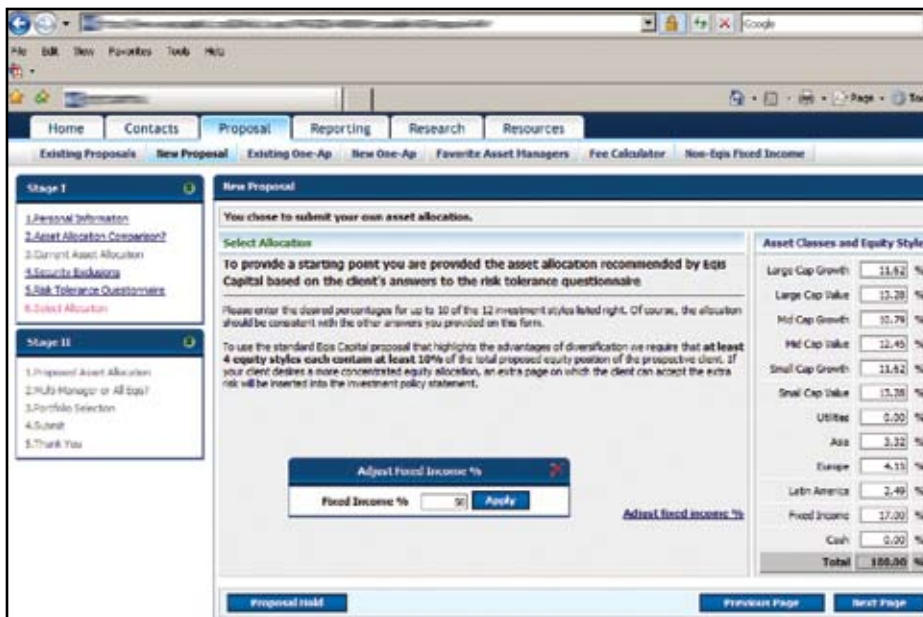
Annual Risk vs. Return

Legend:

- Current
- Proposed
- Large Cap Growth
- Large Cap Value
- Mid Cap Growth
- Mid Cap Value
- Small Cap Growth
- Small Cap Value
- Utilities
- Asia
- Europe
- Latin America
- Bond Income
- Cash

SOFTWARE THAT DOES WHAT NO OTHER SOFTWARE CAN DO...INTEGRATE THE CUSTOM SOLUTIONS OF THE INDEPENDENT ADVISOR INTO A SINGLE EASY TO UNDERSTAND PROPOSAL

Often, independent planners like me customize their fixed investment solutions as well as their market sensitive solutions. I needed a tool that would allow me to do that. The 300 Financial proposal software lets you marry your fixed investment recommendations with a money management platform (that offers nationally known money managers) into one seamless proposal that clients rave is the total package. No other software in the industry can do that.



FIXED ASSETS

SOPHISTICATED TECHNOLOGY THAT MAKES THE INDEPENDENT PLANNER MORE MONEY

The 72 advisors I coach with exclusive access to the software used it to bring in over \$1BB in annuities and just under \$2BB in AUM over the last three years.

Because the technology and platform was custom fit to the independent planner, Banks and Wirehouses found they couldn't compete. Why?

PEOPLE BUY PEOPLE

Banks and Brokerages rely too heavily on their "name" and technology. The truth is that people look to work with someone they know and trust. And it's far easier to know and trust an individual person as opposed to a faceless institution.

The technology works for the independent planner because it makes it easy for clients to understand why your recommendations are better. And that's what tips the scales in your favor.

WHO TRUSTS LAWYERS (AND WHAT DOES THAT HAVE TO DO WITH YOUR PRACTICE)?

A study commissioned by a prominent law firm was looking for the answer to the question, “Why are some expert witnesses more believable than others?” At first you’d think the answer was obvious. You’d believe the Harvard trained expert over someone who went to Santa Clara College. But, in fact, that’s not true. Psychologists discovered that we’re more likely to trust and believe the expert that’s “plain spoken” and easy to understand. What does that have to do with you?

Banks and Brokerages rely on their “brand name” to sway people. Their technology spits out charts and graphs with no real care about being “plain spoken.” Independent planners can’t use off-the-shelf technology patterned after that kind of software because they don’t have the “brand name.”

And that’s what made this technology so successful for the 72 advisors who had exclusive access to it. It’s not so much that the technology was better...as much as it was simply better for them. It was custom fit for an independent practice.

**TECHNOLOGY
THAT GETS YOU
NEW CLIENTS**

This custom proposal software for the independent planner is intuitive, flexible, fast (it takes no more than 15 minutes to create a proposal for a new client), and easy to use. More importantly, this software actually grows your prospect base and gets you new clients. How?

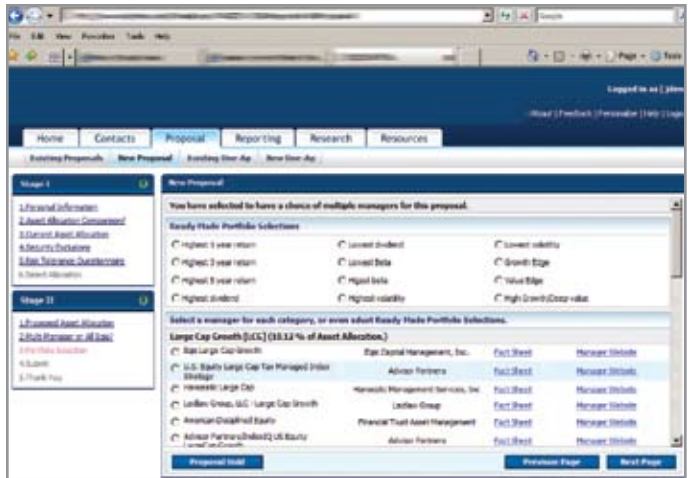
Clients with less than \$250,000 often don’t have access to all the financial planning options that are available to high-end investors. And that represents a large number of potential clients that only have access to “off-the-shelf” solutions that they can get anywhere from anyone. For these clients, financial planners are commodities that are easily shopped. But what if you had something these clients couldn’t get anywhere else?

This technology gives all your potential clients exclusive access to dozens of top-flight, nationally recognized money managers. These money managers typically require minimums of \$500,000. But because of our technology and agreements, 300 Financial associates have exclusive access to these managers for account minimums of only \$25,000.

New clients will seek you out because only you can offer them exclusive access to some of the best money managers in the country.

TECHNOLOGY THAT MAKES IMPLEMENTING YOUR RECOMMENDATIONS EASY

This technology is flexible. It lets you select a single manager for the entire portfolio or gives you the option of selecting a separate manager for each separate asset class (i.e. large cap, mid-cap, international, etc.). Sound complicated? The process is step-by-step and makes selecting a manager easy.



ValueMomentum Leaders

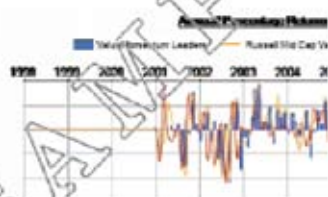
Financial Trust Asset Management
5200 Town Center Circle, Ste. 306
Boca Raton 33 USA 33485

The Financial Trust ValueMomentum Leaders portfolio has been selected to fill the Mid Cap Value portion of your asset allocation.

Financial Trust Asset Management

The ValueMomentum Leaders Strategy invests in ValueMomentum index. The ValueMomentum factors: low Price-Sales ratio, 1-month relative return. In addition, the stocks must have a price to average price to sales of the S&P 500, company earnings that are higher than the same quarter equally weighted among the top 50 stocks, and on a monthly basis. Quantitative research is provided by Financial Trust Asset Management.

Arno Mayer is the CEO and Chief Portfolio Manager where he implements quantitative B.A. in finance from Florida Atlantic University and Chartered Financial Analyst. His 20+ years provide broad experience. Mr. Mayer joined in 1989. The firm manages seven quantitative



Arno Mayer
CEO and Portfolio Manager

SELECT MONEY MANAGERS

INVESTMENT PHILOSOPHY

Once portfolio managers are selected, the proposal generates an "investment philosophy" summary and includes them into the custom report delivered to clients.

300 FINANCIAL GIVES THE INDEPENDENT PLANNER TECHNOLOGY THAT WORKS FOR THEM

Good technology is available to you wherever you go.

But technology that is custom fitted to the independent advisor is only available through 300 Financial. You won't have to buy four or more software packages off the shelf and try to cobble them into a sales process.

We've built (from the ground up) a software system designed by independent planners for the independent planner. It's the most streamlined and effective software available...but only to advisors with 300 Financial.

TECHNOLOGY THAT DOES WHAT TECHNOLOGY IS SUPPOSED TO DO

Software shouldn't be a toy.

OUR PLATFORM MAKES YOU MORE MONEY

- *Gets you more clients.* This technology gives you exclusive access to nationally recognized money managers for potential clients with accounts of \$25,000.
- *Makes it clear that clients should work with you.* The software is custom fit for the independent planner to generate a proposal that's easy to understand.
- *Helps you close more cases.* Just over \$3 BB in new money has been added by the 72 independent planners with exclusive access to the software in the last three years.

OUR SOFTWARE SAVES YOU TIME

- *Requires only 20 minutes to generate a custom proposal.* The platform is easy to use and walks you step-by-step through the process.
- *Provides 24/7 online performance reporting for every account.* When your clients call with a question, you can give them an answer immediately.
- *Automatically populates investment applications.* It saves you and your staff hours of filling out apps.

OUR TECHNOLOGY PROVIDES CLIENTS THE INFORMATION THEY NEED TO MAKE BETTER AND QUICKER DECISIONS

- *Differentiates you.* The proposal compares the current allocation to your recommended allocation and shows in a visually compelling way why your solutions are better.
- *Shortens the sales cycle by weeks on large cases.* Clients understand what they're doing and why they're doing it.
- *Prevents your competition from coming back into the scene.*

Competing against the Banks and Wirehouses can be daunting. They have a "name" and the resources that can be difficult to compete against. Our exclusive software generates a proposal that other planners and even the Banks and Wirehouses can't compete against. Why?

It's customized for the independent planner. The 72 advisors with exclusive access to the technology have added over \$3 BB in new money to their practices over the past three years. Unlike any other technology out there, ours is a platform designed by independent planners specifically for independent planners. And its only available to those who associate with 300 Financial.

client acquisition system



Ownership

- Client Goals
- Risk Tolerance
- Investment Weighting
- Income Planning
- Recommended Allocation

Custom Portfolio Engineering

- “Our Philosophy & Process
- Needs Analysis
- Current Allocation
- Recommended Allocation

Custom Proposal

Comparison of the two allocations across “what if” tests

- Risk/Reward
- Diversification

Single unified proposal for principal preservation & market sensitive solutions

- Monte Carlo
- Growth Analysis
- Fees

Modifications to proposal automatically archived for compliance

Client Acquisition

Message that distinguishes you

One-time fee agreement for Analysis

Fee structure that supports your message

Fee-based for AUM

Commissions for solutions that don't require active management

Client interviews that communicate your message

How to walk through Needs Analysis

How to discuss Current Allocation

How to present the Recommended Allocation

How to walk through the “what if” test

How to discuss “next steps” & allocation

How to maintain the client relationship

Annual Reviews

Implementation

One-time fee agreement for Analysis

Presenting the ADV

Selecting principal preservation and market sensitive solutions

“How to” system for account liquidations and transfers

“One App” system for populating investment applications

Compliance

“Can do” system that tells you what you “can do, and not just what you “can't”

Technology to self-audit at the beginning of the year

Monthly training to meet “systematic & ongoing” requirements

Associated Persons

Client Documentation

Communications

Books & Records

Disclosures

Workbook to “self-test” against rules covered in monthly training

Internal Inspections & Controls

Regulatory Systems

Compliance office with experts you can talk to

Live “mock audit” to independently

to evaluate your practice

client acquisition system

CLIENT ACQUISITION SYSTEM

A Client Acquisition System that plugs into ANY independent practice and adjusts to you.

1. A CLIENT ACQUISITION SYSTEM THAT MAKES YOU MORE PROFITABLE

The 300 Financial Client Acquisition System (CAS) enables you to not only compete with the Banks and Wirehouses, but to dominate them. The 72 advisors who, up until now, had exclusive access to the CAS have used it to add over \$3BB in new money to their practices over the last three years.

The CAS has been developed, tested, improved, and honed to perfection during that time. It incorporates the technologies that get you more clients *and a fee structure that saves your client money. This fee structure also makes your practice more profitable.*

The 300 Financial CAS has been whittled down to an easy to use tool that levels the playing field so that you can compete.

2. ELIMINATE THE OTHER ADVISOR AND BECOME THE CLIENT'S ONLY RELIABLE SOURCE FOR RECOMMENDATIONS

Why should client's change advisors? The answer is easy: their current advisor didn't disclose all the information the client needed to make well-informed decisions.

Clients must be able to trust their advisor. If they can't, they leave.

The true power of the 300 Financial CAS is that it removes your competition from the picture. The CAS uses a software program that generates a proposal with 7 proprietary graphs and illustrations that clients walk through to determine for themselves whether information pertaining to their current portfolio was withheld. When the client discovers the truth for themselves, the other advisor is gone. You become the only reliable source for alternative recommendations.

3. A FLEXIBLE, EASY TO USE SYSTEM THAT ANYONE CAN PLUG INTO ANY PRACTICE

How did 72 advisors with different practices and personalities all have the same success with the 300 Financial CAS? It's simple...this CAS adjusts to you and your process. The 300 Financial CAS revolves around three guided discussions to help clients discover the answers to these questions for themselves:

“Why should I meet with you?”

“Why should I change advisors?”

“Why should I implement your recommendations?”

These discussions can be plugged into any practice anytime these questions come up. And best of all you don't have to memorize these discussions. Our software (designed specifically for the independent planner) generates a visually compelling proposal that makes it easy for advisors and clients alike to walk through and arrive at their own answers.

The 300 Financial CAS is proven and is only available to 300 Financial producers. No other CAS can compare to it. We look forward to showing you exactly what makes this unique system so effective.

CLIENT ACQUISITION SYSTEM

The 300 Financial Client Acquisition System (CAS) is a simple and flexible system that fits into any type of practice. In the last three years, the 72 advisors with exclusive access to this system were able to add a combined total of just over \$3 billion in new money to their practices.

The system:

- Eliminates “I need to think about it.” Clients commit to walking through your process and giving you a definitive answer...either yes or no...at the end.
- Removes the other advisor. You are positioned as the only source of recommendations and advice.
- Makes it clear that your recommendations are better. The CAS uses a custom proposal to compare your recommendations to the client’s current allocation across a series of “what if” tests.

FLEXIBLE, QUICK, AND EASY

Easy-to-use technology and three easy-to-learn conversations that anyone can plug anywhere into their existing practice make it possible for 72 advisors with 72 different practices and personalities to achieve the exact same success.

STRAIGHT-JACKET SOLUTIONS DON'T WORK

“Coaches” always start out as students, and I was a student once too. When I started my independent practice in 1999 I thought I had a good handle on how to get clients. After all, I’d had success with the brokerage firm prior to becoming an RIA. And I continued to have moderate success as an independent RIA...it’s just that I found that without the “brand name” it was harder.

I became a student of several popular “sales systems” and was always told, “Don’t reinvent the wheel. Just do it the way we tell you and it’ll work.” And in all honesty, these systems absolutely work for somebody (generally the guy pitching the system), but they only kind-of-worked for me.

It’s not that they were flawed in any way that was easy to spot; it’s just that they didn’t quite fit me. They either didn’t fit my practice (they were geared to selling a single solution or to a single demographic), didn’t fit my personality, or they just didn’t fit my process (they told me how many times to meet).

ONE SIZE DOESN'T FIT ALL

Trying to implement these systems was like wearing an ill-fitting suit. You're self-conscious about the way you look. You can't concentrate on anything except how short the sleeves are or how tight the pants feel. I was thinking more about what I was supposed to say, do, not say, or not do that I wasn't able to really focus on the client. Despite all that I did get clients, but I also lost quite a few as well.

One size definitely doesn't fit all. But as I bounced from system to system looking for the right fit for me, I discovered something else; all successful systems may not be alike, but they definitely have a few key things in common.

THE "SECRETS" NO ONE WILL TELL YOU

Every good system I ran across addressed three key issues:

- Why should I (as the client) meet with you?
- Why should I (as the client) change advisors?
- Why should I (as the client) implement your recommendations?

The secrets that no one will tell you are that regardless of the system or the process, the answers to these questions are always the same. There's only one right way to have a conversation about "why you should meet with me." There's only one right way to have a conversation about "why you should change advisors." And there's only one right way to have a conversation about "why you should implement my recommendations."

It was an epiphany that helped me compete not only against every other independent advisor, but also against the Banks and Brokerages. How?

BANKS AND BROKERAGES ARE ARROGANT

Banks and Brokerages answer all of those questions this way:

"You should meet with us, change advisors, and implement our recommendations because we're Wells Fargo, Merrill Lynch, Charles Schwab, or Fidelity Investments (insert your name of choice)." That's an answer. But it's not **the** answer. These Banks and Brokerages are so fat from clients they get from their big advertising budgets that they just don't know any better.

When potential client's meet with an advisor who walks them through a conversation where they discover **the** answers, clients end up leaving even the Banks and Brokerages to work with you.

MOST INDEPENDENT PLANNERS MISS THE BOAT TOO

Unfortunately most of the independent planners I know make the same mistake that Banks and Brokerages make (I did for years). They answer the same questions much the same way.

Independent advisors typically explain:

“You should meet with me, change advisors, and believe my recommendations are better because as an independent planner I give unbiased and better advice.” Again, it’s an answer. But it’s not **the** answer.

And because it’s just a variation (we’re better because we’re smaller) of the same theme that Banks and Brokerages throw out there (we’re better because we’re bigger), independent planners can’t compete against the big budgets and big guns the big boys have.

YOU CAN WEAVE THE ANSWERS TO THESE QUESTIONS INTO ANY KIND OF PRACTICE OR PROCESS...IT ADJUSTS TO YOU

The fact that each of those questions really only has one answer and one way of arriving at that answer also made it easy for others to duplicate my success.

When I began coaching other advisors, I realized I was dealing with guys with different practices, different client bases, and different personalities. But they all still needed to get clients to tell them:

Why they should meet with you
Why they should change advisors
Why they should implement your recommendations

I simply created three conversations that any advisor with any kind of practice and process could insert anytime and anywhere these issues popped up. My initial 30 coaching clients had tremendous success just plugging these conversations into their practices whenever and wherever it made sense for them.

EASY-TO-USE TECHNOLOGY MAKES IT EVEN EASIER

But my goal was to take what I learned from my first 30 coaching clients and make the model even better. I knew I didn’t want to “systematize” the model to the point where it was too rigid. The one thing my coaching clients raved about was how flexible it was...how it worked for everyone regardless of their personality or practice. The only complaint I got was that the three guided conversations took some practice.

Sometimes it’s hard to see the forest from the trees. I’d been using these conversations for years... they were second-nature to me. But for others they were brand new. That’s when I realized that these conversations didn’t need to be memorized. I could use technology to create software that would generate proposals that the client would see and follow to arrive at the answers.

That same technology and proposal made it easy for advisors to present the answers to clients without requiring the advisor to memorize anything. Advisors simply followed the same visually compelling proposal that the client did to arrive at the answers.

RESULTS THAT ARE NOTHING LESS THAN ASTOUNDING

After refining the technology I introduced it to my 30 original coaching clients and introduced it to 40 additional coaching the clients. Including me, 72 advisors have used the technology to add over \$3 billion in new money to their practices in the last three years. And here's how...

TECHNOLOGY THAT ANSWERS, "WHY SHOULD I CHANGE ADVISORS?"

The answer to "why should I change advisors?" is getting the client to say:

"My current advisor doesn't disclose important information that I need to make good decisions. I know that to be true because important things about my current situation were never disclosed. The fact that my advisor not only failed to disclose them, but may have withheld them on purpose is a problem that can't be fixed."

Most advisors think the answer to "why should I change advisors?" is to show the client problems with their current portfolio. But think about it...any problems you could uncover in their investment portfolio are fixable. If they weren't you'd be dead in the water too.

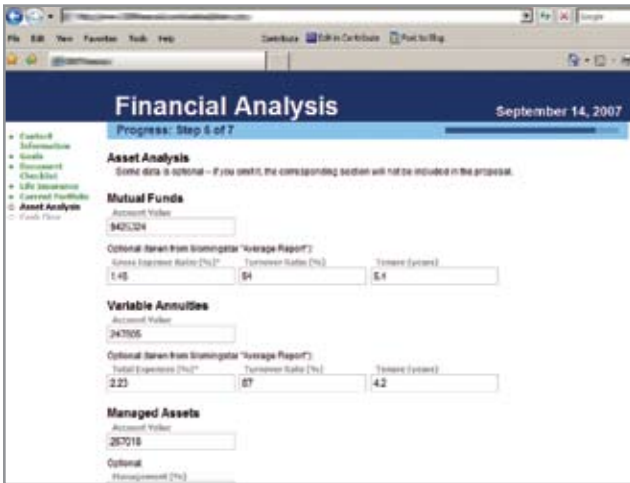
And while we'd like to think that if we showed clients their problems they'd want to leave their current advisor (after all we could solve their problems), the grim reality is that while this strategy sometimes works (just often enough to keep us coming back for more), most clients simply go back to their current advisor to get any problems fixed. Why?

Their current advisor can offer the same solutions...and it's just easier to stay. Clients don't want to have uncomfortable conversations about leaving, and they don't want the hassles of changing and transferring accounts. Clients don't care who fixes the problems as long as they get fixed.

So how do you illustrate that important information was withheld?

TECHNOLOGY THAT IS CONVINCING

The easy-to-use CAS software prompts you step-by-step and line-by-line to input the client's data into the program.



The screenshot shows a web browser window with the title "Financial Analysis" and the date "September 14, 2007". The interface is titled "Progress: Step 5 of 7". On the left, there is a navigation menu with options: "Client Information", "Goals", "Investment Checklist", "Life Insurance", "Current Portfolio", and "Asset Analysis". The main content area is titled "Asset Analysis" and includes a note: "Some data is optional - If you omit, the corresponding section will not be included in the proposal." Below this, there are three sections: "Mutual Funds", "Variable Annuities", and "Managed Assets". Each section has an "Account Value" field and a "Current Rate from Morningstar 'Average Report'" table with columns for "Since Inception Rate (%)", "Turnover Ratio (%)", and "Tenure (years)".

Section	Account Value	Since Inception Rate (%)	Turnover Ratio (%)	Tenure (years)
Mutual Funds	\$420,224	1.48	64	8.4
Variable Annuities	247,705	2.23	87	4.2
Managed Assets	257,718			

The program then generates a custom proposal that walks a client through 7 proprietary illustrations that highlight the information the current advisor failed to disclose. Some of these illustrations include:

ASSET ANALYSIS

- The turnover costs of the current portfolio
- The manager tenure of the current portfolio
- A risk/reward analysis of the current portfolio
- The investment weighting of the current portfolio
- A fee analysis of the current portfolio
- The diversification of the current portfolio
- "What ifs" for titling and beneficiaries for the current portfolio

A KNOCKOUT PUNCH TO THEIR CURRENT ADVISOR

These visually compelling illustrations provide a framework for a guided discussion that ends with clients concluding on their own that their current advisor did not fully disclose all the information pertaining to their current portfolio...and may even have intentionally withheld important information to keep the client from backing out.

When clients discover the truth for themselves, it's all over for the other advisor.

And that's the reason clients leave even the Banks and Brokerages...they don't trust their current advisor to disclose all the facts going forward. You become the only source for recommendations and advice.

TECHNOLOGY THAT ANSWERS, “WHY SHOULD I IMPLEMENT YOUR RECOMMENDATIONS?”

The answer to “why should I implement your recommendations?” is:

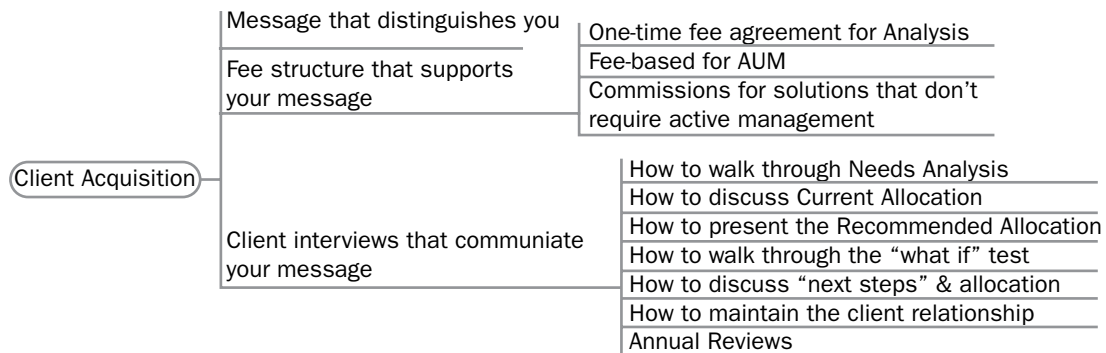
“The recommended portfolio is better than what you have when it comes to the 7 key areas of concern we looked at when examining your current portfolio.”

Most advisors think it’s enough to show that their recommendations will perform better (and they leave it at that). Don’t get me wrong...sometimes that works. It’s just that a lot of times it doesn’t. That answer falls short for two reasons:

- You can’t guarantee future performance
- That leaves clients with no substantive way to compare portfolios

Our technology (custom fit to an independent planner) creates a custom proposal that follows the 300 Financial CAS so that clients have specific points of comparison for your recommendations and are completely confident that your recommendations are better.

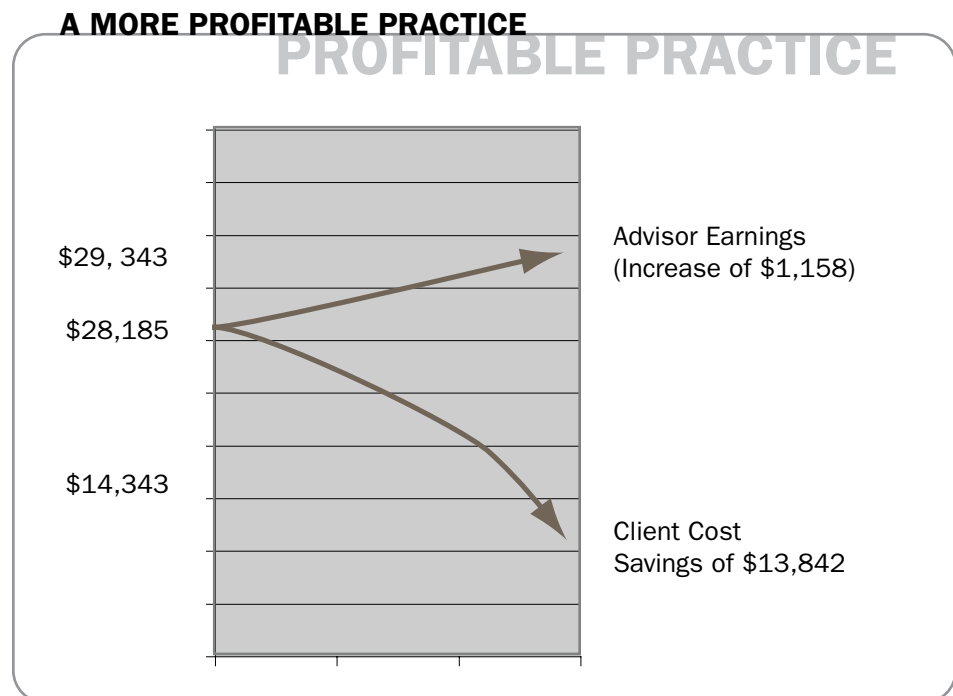
In addition, the technology includes a “One App” system for populating investment applications.



A MORE PROFITABLE PRACTICE

The 300 Financial CAS also incorporates a fee structure that achieves the seemingly impossible. It gives you the highest payout while at the same time providing the lowest cost to the client. It's a compensation structure that not only helps you compete against, but crush your competitors at the Banks and Brokerages.

Example: On a \$500,000 portfolio, the 300 Financial compensation model over a 5 year period would increase your earnings by 4.1% while saving your client over \$13,842 in unneeded fees.* How?



The 300 Financial compensation approach blends the best of all worlds. When you think about it, there are only three ways to charge your clients:

- Flat fees
- Commissions
- Percentage of AUM

And every approach has its ups and downs.

*Assumes that the portfolio grows at a rate of 6% each year.

With flat fees, clients generally receive unbiased advice. But because advisors need to make a living, it's well-documented that many advisors put more time than necessary into a plan to make sure the final bill warrants the effort. That, and clients are often set adrift after being "launched" by these plans because they don't want the added expense of additional hours of an advisor's time.

With commissions, clients actually end up paying less over time. You would think clients would end up paying more as a result of working with a commission-based advisor. But a recent study in the Journal of Financial planning found that clients actually pay less! Why? Because the fees don't compound the way they would in an AUM model. Still, commissions can put advisors and clients on opposite sides of the table...clients may not get unbiased advice.

With a percentage of AUM, clients only pay more if their accounts do better. What could be more fair than that? Still, the same study in the Journal of Financial Planning found that because advisors with an AUM model have an incentive to steer a client's assets toward fee-based accounts, cash and liquid positions are often under funded. Moreover, advisors unfairly end up "charging annually" for things that require little or no management (like bonds or slow-moving REITs).

FLAT FEES + COMMISSIONS + PERCENTAGE OF AUM = BETTER FOR THE CLIENT

The 300 Financial CAS builds in a compensation approach that's head-and-shoulders better for the client. The CAS allows you to charge a one-time consulting fee to review a Needs Analysis for the client. We walk you step-by-step on how to discuss the consulting agreement and introduce the Needs Analysis.

By beginning the advisor-client relationship with a flat fee you share control of the planning process with your clients. They don't feel any sense of obligation to continue if things are fine, and you're able to give objective advice because you're compensated for your time.

If someone chooses to become a client, you charge a commission for the safety portion of a client's portfolio. These are typically investments that don't require active management. This gives the client an overall cost break on the portfolio since fees don't compound the way fees on AUM do over time. You charge a percentage of AUM for the growth portion of a client's portfolio. By charging a percentage fee for assets that require constant supervision, your compensation is tied directly to the performance of that part of the portfolio. This ensures that your economic future is tied to the client's economic future. You have an incentive to make this part of the plan work.

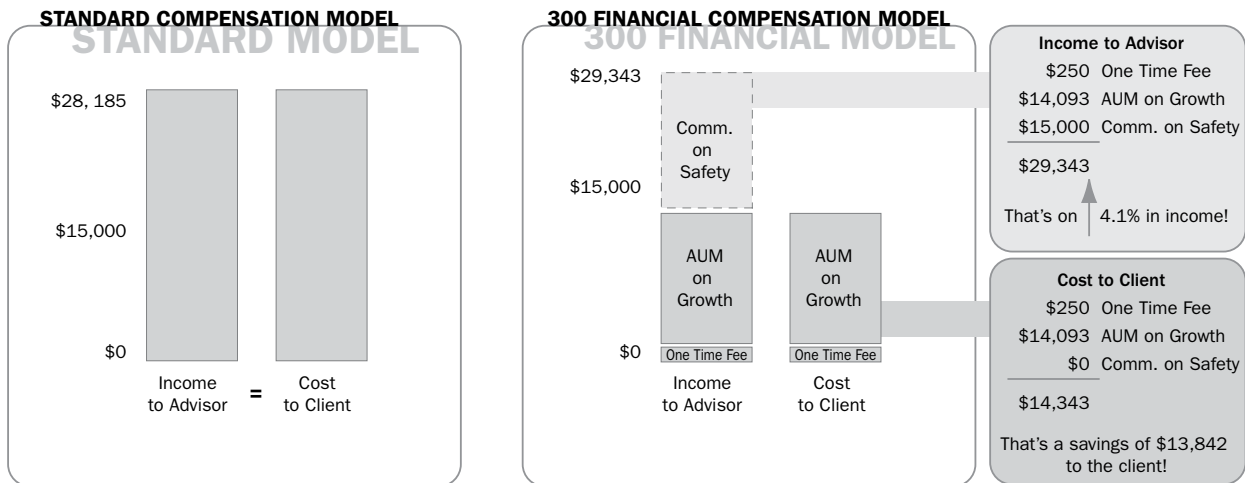
BETTER FOR THE ADVISOR AS WELL

But not only is it better for the client, it's better for the advisor as well. Remember our earlier example of the client with the \$500,000 portfolio?

Suppose the client wanted a balanced portfolio with 50% allocated to growth and 50% allocated to safety. Over a 5 year period (assuming 6% growth in the market) a percentage of AUM model would cost the client \$28,185 and make the advisor \$28,185.

With the 300 Financial compensation model the client would pay a \$250 one-time consulting fee for a Needs Analysis. The client is then in control and decides whether or not to move forward. If the client elected to move forward, in our example the client would pay \$14,343, resulting in cost savings to the client of \$13,842.

In this example, the advisor would make \$29,343. That's a 4.1% increase in income for the advisor.



ELIMINATE YOUR COMPETITION...EVEN THE BANKS AND BROKERAGES

Clients need to know that they can trust their advisor. And full disclosure is the foundation of that trust. The 300 Financial CAS walks you step-by-step through software that addresses the question, "Should you change advisors?" The 7 proprietary illustrations are presented to clients so that they can determine for themselves whether all the information they needed to make good decisions was withheld...either intentionally or unintentionally...by their current advisor.

When clients discover the truth for themselves, the other advisor (even if they work for a Bank or Brokerage) is gone from the picture. You become the client's only source for alternative recommendations.

A FLEXIBLE SYSTEM THAT CAN BE PLUGGED INTO ANY PRACTICE

The 300 Financial CAS is built around 3 guided conversations that can be plugged into any kind of practice at any time. What's more, you don't even have to memorize these conversations. Our technology gives you and the client a visually compelling proposal that walks you and the client alike through the process.

The secrets that no one else will tell you is that there is only one right answer for the three questions clients must answer for themselves before becoming anyone's client:

Why should I meet with you?
Why should I change advisors?
Why should I implement your recommendations?

The 300 Financial CAS gives you the confidence and technology to help clients arrive at the right answers to those questions. Our CAS is flexible, easy to use, and adjusts to you and your practice.

YOUR FUTURE SUCCESS AS AN INDEPENDENT PLANNER

This CAS has been responsible for bringing in nearly \$3BB in new assets the past three years...which to be honest wouldn't mean much until you realize that it was done with only 72 advisors who had exclusive access to the CAS and its technologies. Per capita, the advisors using the 300 Financial CAS are in a field all their own.

While others can claim to transform your practice and increase your income, they require you to put on a straight-jacket. It's their way or the highway. Only the 300 Financial CAS gives you a proven and flexible system that can be plugged into ANY practice...a system that adjusts to you.

Try our system and our technology and see what makes 300 Financial head-and-shoulders above the rest.

compliance



require active management

Client Acquisition

Client interviews that communicate your message

How to walk through Needs Analysis
How to discuss Current Allocation
How to present the Recommended Allocation
How to walk through the "what if" test
How to discuss "next steps" & allocation
How to maintain the client relationship
Annual Reviews

One-time fee agreement for Analysis

Presenting the ADV

Selecting principal preservation and market sensitive solutions

Implementation

"How to" system for account liquidations and transfers

"One App" system for populating investment applications

"Can do" system that tells you what you "can do, and not just what you "can't"

Technology to self-audit at the beginning of the year

Monthly training to meet "systematic & ongoing" requirements

Workbook to "self-test" against rules covered in monthly training

Compliance office with experts you can talk to

Live "mock audit" to independently evaluate your practice

Compliance

Associated Persons

Client Documentation

Communications

Books & Records

Disclosures

Internal Inspections & Controls

Regulatory Systems

Coaching

How to set up RIA

How to implement and use the systems

Weekly training on refining and presenting your message (CAS)

Individual questions answered

compliance

COMPLIANCE

A compliance solution customized for the independent advisor.

1. A COMPLIANCE OFFICE FOR THE INDEPENDENT ADVISOR THAT WILL HELP YOU...AND NOT HINDER YOU

Heightened regulatory scrutiny and continually changing regulatory emphasis have resulted in compliance burdens that can be overwhelming to even the largest firms, let alone smaller practices like yours and mine. Compliance can seem like a maze, and sometimes you need more than a manual; you need “hands on” help. Only 300 Financial offers independent advisors a compliance system complete with live help.

Our full-time compliance professionals understand compliance and they understand your business. They won't just tell you what you “can't” do...they'll work with you on what you “can” do.

2. TRUE COMPLIANCE THAT IS TRULY COST-EFFECTIVE

300 Financial gives independent advisors a true compliance system. The best any other organization can do is a boiler plate compliance manual and a stack of pre-approved marketing fliers. Need proof? Try calling their compliance department. If you're lucky enough to get to talk to anyone, it certainly won't be anyone with any compliance expertise. You've worked too hard to build your practice. Trusting something as important as your livelihood to a book or a marketing company “insider” with no real experience just isn't an option.

Our compliance program includes:

- A self-audit to gauge where you're at with your practice in terms of compliance. This is the same self-audit used by major brokerage firms to evaluate their field force.
- Monthly compliance modules taught via a live training webinar and an online workbook. The workbooks are easy to complete and walk you step-by-step through monthly tasks that will make your independent practice compliant. Best of all, the workbooks only take a couple of hours to complete. How do you eat the compliance elephant? An hour or two at a time.

We know that a compliance "solution" is no solution at all if you can't afford it. That's why our programs are truly cost-effective.

3. COMPLIANCE THAT'S SIMPLE

Our compliance program has been systematized to make sure that it's step-by-step and simple for even the solo independent planner. No other organization can make that claim.

At 300 Financial we encourage you to pay attention to compliance. If you have your own compliance program, that's terrific. However, for those that find creating a compliance system that fits your firm is a real headache, we can help. Our comprehensive and affordable compliance solutions are designed for the start-up firm, the established firm, solo planners, and even those whose practices are limited to insurance.

COMPLIANCE THAT HELPS... NOT HINDERS

300 Financial knows that sometimes a little help is not enough. You need “hands on” help...someone you can call when you have questions. Our systematic compliance program gives you access to one-on-one help from compliance experts with years of experience working for and with the NASD.

- Our program begins with a self-audit to assess where you're at with your practice. This is the same web-based audit that the in-house compliance officers at major brokerage firms use to “mock audit” their advisors every year.
- Next, you work through a series of 12 modules (one each month) taught by a live compliance professional with years of experience as an NASD arbitrator to correct any existing issues and prevent any future problems.
- Finally, you have “hands on” access to live professionals who will answer any questions you have.

Only 300 Financial offers a true compliance office for the Independent Advisor. Our experts understand compliance and they understand your business. They won't just tell you what you “can't” do...they'll work with you to figure out what you “can” do.

NECESSARY (BUT NOT) EVIL

An independent practice can't succeed in today's environment without a compliance solution. Why? Because compliance is expensive and a single misstep can cripple your practice and put you out of business. Today's heightened scrutiny and ever-changing regulatory emphasis has resulted in compliance burdens that can be overwhelming to even the largest firms, let alone an independent practice like yours and mine.

COMPLIANCE IS CONFUSING

I'm no dummy when it comes to compliance...I've been a compliance officer.

I worked for a large brokerage firm when I started in the industry. That meant I had to run everything I did by my compliance department. And it was tough. They told me all the things I couldn't do without really helping me to figure out what I could do. But at least I felt like I was jumping through the appropriate hoops. And as long as I jumped through their hoops they were responsible for my compliance. I was able to focus my time and my energy on bringing on new clients. And I had success (in spite of my compliance department).

That's when the brokerage firm named me “rookie of the year” and invited me to become a manager. I ended up as an OSJ responsible for conducting on-site compliance audits for 25 advisors in 5 western states while at the same time building my own practice.

This experience taught me that you can be compliant and still be successful. Compliance doesn't have to get in the way if it's managed properly.

YOU SHOULDN'T HAVE TO FIGURE IT OUT AS YOU GO ALONG

But compliance isn't something you should have to figure out as you go. As an independent planner, I wanted to be free of the Wirehouse, but that didn't mean I wanted to be my own compliance department.

There's a dizzying amount of information out there on the rules and regulations for running a practice. It feels like everyone is leaving it to you to figure out for yourself how to use it all...how to make sense of it and apply it to your practice. Spending an inordinate amount of time thinking about compliance is not productive! Hagging with your compliance department is not time well spent.

But at least it gives you confidence that all your bases are covered.

OTHERS DON'T OFFER ANY HELP

There are lots of organizations out there that cater to the aspiring RIA that offer to get you set up with compliance. They'll help you schedule your Series 65 exam, file the appropriate paperwork with the State, and help you prepare your ADV...the basic stuff. But that's the problem...it's all very basic stuff. Don't get me wrong...they provide a good service, but what happens once you get beyond that?

What I found was that a lot of coaching groups and marketing organizations had jumped into the fray to offer "compliance support" for RIA's to attract independent planners. But their idea of "support" was a compliance manual, a stack of pre-approved marketing fliers, and "help" from someone with no compliance or NASD experience.

A book, a stack of fliers, or an "insider" with no compliance experience...that doesn't cut it with the regulators in today's environment. Unfortunately, that's all you'll get from all of these would-be advisory firms looking to recruit RIA's. Need proof? Try calling their compliance department. If you're lucky, you'll get to talk to someone whose many job descriptions include "compliance". And then just sit back and see how much support you really get. They'll try and put the burden back on you by telling you "the manual's all you need. Just follow the manual."

YOU CAN'T LEARN TO RIDE A BIKE BY READING A BOOK

Well, you can't build a compliance system...one that allows you to spend your time worrying about your clients and not worrying about compliance...by reading a book. You need "hands on" help...someone you can call and talk to.

You can use a compliance attorney. And it's not a bad solution, but an attorney is expensive.

At least, though, it's a live person with actual compliance experience and expertise to talk to. Attorneys are also pretty good about not just telling you what you can't do, but actually working with you to figure out what you "can" do when talking with potential clients.

IT'S JUST THAT YOU "DON'T KNOW WHAT YOU DON'T KNOW"

The attorney is great when it comes to answering all your questions. It's just that you need to know the right questions to ask. And that can be tough when you aren't getting any real guidance. You know the old saying, "you don't know what you don't know."

Compliance is a moving target. The rules and the things regulators are emphasizing are always changing. Yesterday, it was the widespread use of "B" and "C" shares. Next, it was variable annuities inside IRA's. Today, it's the designations advisors use to advertise themselves. Tomorrow, it'll be something different.

And make no mistake, a compliance misstep (no matter how innocent) can cripple a practice and put you out of business.

The other problem with attorneys is that they charge by the hour; you can get a little self-conscious about how often you call and how long you're spending on the phone. That kind of compliance can get really expensive really fast. An attorney (as good as he might be) just isn't the ideal solution.

A COMPLIANCE SYSTEM IS THE ONLY TRUE COMPLIANCE SOLUTION

In a perfect world you want a true compliance system. One that:

- Lets you know where you're at in terms of compliance at any point in time.
- Corrects any issues and prevents any future problems in an ongoing way.
- Gives you access to compliance experts to answer your questions.
- Controls the cost of compliance.
- All without getting in the way of you writing business.

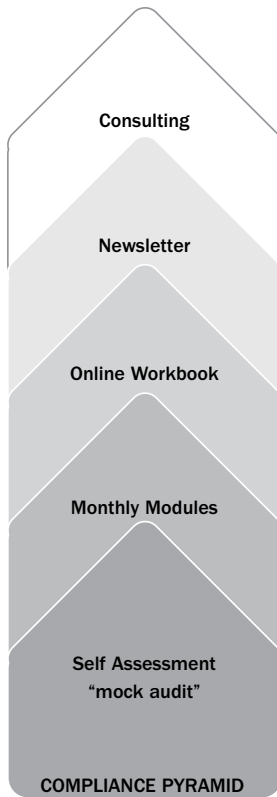
In a way, what I wanted was a program modeled after the compliance departments of large B/D's but adapted to the needs of the independent advisor. I wanted to take the "mock audits", the systematic and ongoing reviews, and the live "hands on" help that traditional compliance departments provided and marry them to a platform that would keep costs low and work with me on what I "could" do (not just tell me what I "couldn't").

A TRUE COMPLIANCE OFFICE FOR THE INDEPENDENT ADVISOR

Once again, technology is the solution. While it sounds like a lot to ask...technology makes the virtual compliance office possible. 300 Financial not only integrates cutting edge technology to create proposals customized to the independent advisor, we use technology to create a custom compliance solution for the independent advisor.

300 Financial has compliance that gives you a rock-solid foundation and builds on that to meet the new "systematic and ongoing" compliance requirement.

THE SAME TECHNOLOGY USED BY MAJOR BROKERAGE FIRMS

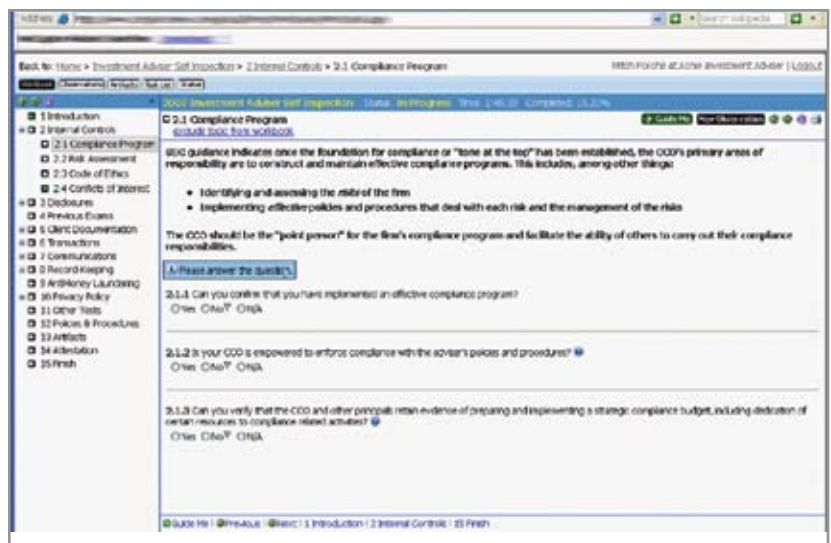


Did you know that Rule 206(4)-7 requires an annual review of an Advisor's compliance program? For me that was a problem...I just didn't know where to start and how to go about "auditing" myself. Oddly, the rule is a problem for the Wirehouses as well. They know where to start and how to go about auditing their advisors, but because of the sheer number of reps in their organization it's logistically difficult for the Wirehouses. They needed a solution...and their solution became my solution.

What they developed were web-based platforms that enabled them to "mock audit" their reps online. You simply use the same technology to audit yourself. It's the very same platform that Morgan Stanley and Lincoln Financial use to audit their field force. It's simply customized to archive the findings so that State regulators can view the results when they come into your office for their annual review of your practice. It satisfies them that you're on top of your firm's compliance.

The platform is a simple user-friendly mechanism for testing important areas of compliance in your firm. It leaves no stone unturned in finding and fixing any weaknesses you uncover.

And it's a great starting point. The platform shows you where you're at in terms of compliance at any given point in time. It also identifies and corrects any problems you may have. But you still need a system to make sure that you won't have any problems going forward.



ADVISOR SELF AUDIT

COMPLIANCE THAT PREVENTS PROBLEMS

The new compliance buzzwords among regulators are “systematic and ongoing”. That means regulators look to see whether you have a system in place for continually reviewing your compliance procedures, forms, and manuals to prevent problems before they occur. That’s tough for the Wirehouses even with all the staff and resources they dedicate to compliance. It’s impossible for the individual advisor who spends his time worrying about how to attract new clients and manage existing ones.

300 Financial’s compliance system solves that problem. The program builds on the self-audit and continues with 12 compliance modules (one each month) that are taught via webinar by a live expert who spent 10 years on the NASD Board of Arbitrators.

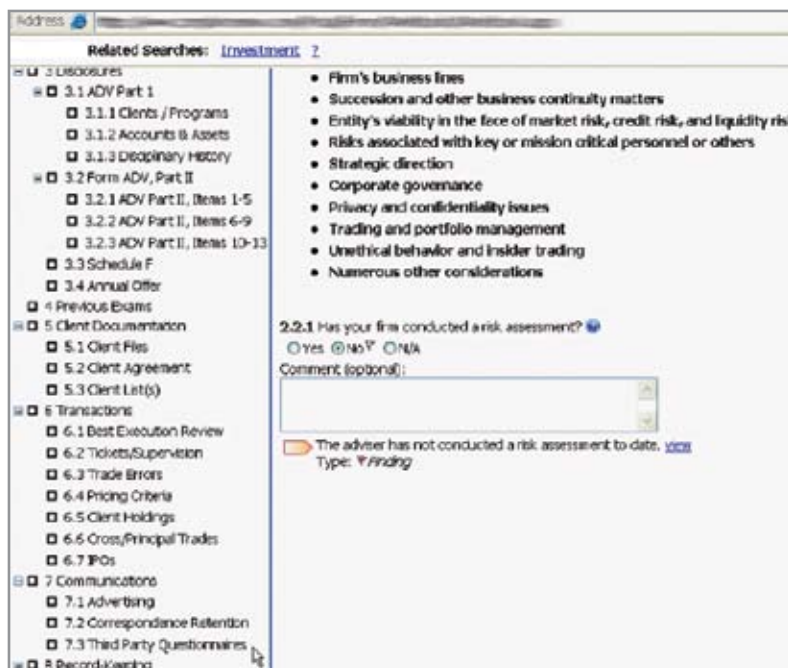
The webinars cover topics ranging from:

- Employees and Associated Persons
- Client Documentation
 - Communications
 - Books & Records
 - Disclosures
 - Internal Inspections and Controls
 - Regulatory Systems

And those are just a few of the topics covered. Again, the calls are live. In addition, they’re recorded so that if you miss a call you can always go back and listen.

WEB SEMINARS





Each monthly module is followed up with a corresponding online workbook that you can access through the internet. You use the workbook to test your real life compliance procedures against the rules covered that month. The workbook systematically takes you step-by-step through a series of tasks that aren't about busy-work but instead about keeping your office compliant. The workbooks only take a couple of hours each month to complete.

WORKBOOK

The tasks in the workbook are easy to follow and give you confidence that every base is covered. And if you find you still have questions you can always call a compliance professional for "hands on" help.

You can even choose to have a live on-site inspection of your office by compliance professionals who do thousands of audits each year.

COMPLIANCE THAT'S SIMPLE AND STEP-BY-STEP

This is arguably the most comprehensive and advanced compliance system in the industry. It combines the expertise of some of the nation's leading compliance experts with a powerful technology platform to create a virtual compliance office. And yet it's not intrusive...it's quick, easy, systematic...and most of all it's SIMPLE.

The 300 compliance program is a practical, systematic approach to compliance...and these proven compliance strategies are delivered in manageable monthly units. How do you eat the compliance elephant? One hour at a time.

Compliance is experienced professionals watching out for your best interest. And because of that, other organizations can't compare to 300 Financial when it comes to compliance.

For better or worse, the independent advisor needs to be focused on growing his or her business. And in today's environment it's difficult for independent planners to be sure about which regulations apply them and how they're expected to implement them. Independent planners are eager to comply, but they're overwhelmed by the job. They start to wonder whether compliance can even be achieved by a small business.

Whether you're an insurance professional looking to become an RIA, a newly established RIA, or an established firm looking for more guidance, only 300 Financial offers a compliance partnership solution not available anywhere else.

summary



summary **SUMMARY**

THE “SECRETS” AND SYSTEMS BANKS AND BROKERAGES CAN’T COMPETE AGAINST

What I’ve attempted to do in this Summary is to get you thinking about your independent practice differently than you have before. Independent planners are on the cusp of an enormous opportunity. Not only are today’s retirees seeking more advice than ever before, but so are tomorrow’s. Today’s Seniors as well as tomorrow’s represent the greatest opportunity this industry has ever seen, making the future of the financial services industry very bright.

OUR BRIGHT FUTURE COMES WITH A PRICE

Banks and Brokerages are poised to fill the growing demand clients have for independent advice. These giants are promoting “in-house” advisors that clients can talk to about managing their money. And the Banks and Brokerages are already aggressively marketing fee-for-service and AUM platforms with the goal of stamping out any smaller competition.

Just like in every other industry, sooner or later these “big box” Banks and Brokerages with their brand names, big budgets, and sophisticated tools will smother the unprepared self-employed.

TIME IS RUNNING OUT, BUT YOU CAN STILL BUILD A SUCCESSFUL INDEPENDENT PRACTICE ON A BUSINESS MODEL

But you must have all the tools, technologies, and systems the big boys have in order to compete and survive. And like the big boys, you need those tools gift-wrapped into a single, seamless package for clients.

What I’ve attempted to lay out are all the components that will enable you to not only compete against the Banks and Wirehouses, but thrive against them. 300 Financial will not only give you these systems, but show you how to integrate them into a seamless package that even Banks and Wirehouses can’t compete against.

TECHNOLOGY THAT'S EASY TO UNDERSTAND AND MAKES YOU MORE MONEY

Most proposal software spits out a dizzying and confusing array of charts and graphs that only confuse clients and lead to indecisiveness. Only 300 Financial offers technology that:

- Is tailored to the independent planner and an independent planner's custom solutions.
- Makes it clear that clients should work with you by comparing a clients Current Allocation to your Recommended Portfolio across a series of "what if" tests.
- Makes you more profitable by giving you exclusive access to nationally recognized money managers that no other planner will be able to offer at our minimums.

A CLIENT ACQUISITION SYSTEM THAT PLUGS INTO ANY PRACTICE

Every other system straight-jackets you; you have to do it one way (their way) if you want to have success. Only 300 Financial gives you a flexible Client Acquisition System that will:

- Eliminate the other advisor, making you the only reliable source for recommendations.
- Make it easy for clients to come to their own conclusion that your recommendations are better.
- Plug into ANY practice and adjust to you.

COMPLIANCE FOR THE INDEPENDENT PLANNER THAT'S SIMPLE AND STEP-BY-STEP

The best any other organization can offer when it comes to compliance is a manual and a stack of pre-approved fliers. An organization "insider" with no real compliance expertise is hardly a source for answers to your compliance questions. Only 300 Financial has a regulator-approved compliance system that:

- Helps...and not hinders...your practice. We'll tell you what you "can" do.
- Gives you access to live compliance experts with NASD experience to answer your questions.
- Is simple, step-by-step, and cost-effective.

OWNERSHIP IN A COMPANY THAT YOU HELP BUILD

And for the first 300 associates to join and become a part of this unique organization, 300 Financial will give them ownership. The 300 Financial ownership opportunity:

- Is limited to the first 300 qualified producers to join.
- Gives you a stake in a proven company with enormous growth potential.
- Will allow you to cash-out of your practice twice.

SKYROCKET THE RESULTS OF YOUR INDEPENDENT PRACTICE

As I mentioned at the beginning of this Offering, the proposal software, technologies, platforms, and systems that I used to transform my practice into one that Banks and Brokerages couldn't compete with were once a closely guarded secret. They were only available to the select group of top advisors I coached to model their practices after mine.

These 72 advisors used these systems and technologies to add nearly \$3 BB in new money to their practices in the past three years. And in this Offering I've laid out the "secrets" hiding in plain sight that they used to achieve that kind of success.

BECOME A PART OF HISTORY

When I began my individual practice, I had a vision of the business I wanted to create...one that would thrive during my career, but also grow into something I could sell and retire from. What I've learned, though, is that Mergers & Acquisitions entities are only seriously interested in buying firms with \$500MM or more in AUM. And the only way for you or me to build that kind of practice is to do what independent B/D's have successfully done in the past to cash out...combine our collective AUM. To attract the kind of advisors who will be as committed to growing the company as myself I'm offering the first 300 who affiliate ownership. I can't offer ownership to everyone...it would dilute the value of being an owner too much.

But what I am offering to non-owners and owners alike is access to all the systems, platforms, and technologies I (and those I coached) used to create a practice that even Banks and Brokerages couldn't compete with.

I'll show you step-by-step how to integrate these systems into a seamless package by coaching you through every step of the process. After all, I have as much to gain from your success as you do.

300 Financial will revolutionize the financial services industry. These "secrets" and systems (that arm you with the tools that your clients will rave is the total package) have been closely guarded...until now. 300 Financial is set to share everything you need to build a successful independent practice. And all on a chassis that rewards you with increase profitability and ownership for the first 300. We hope that you'll choose to become part of a team that every other organization will be forced to chase and emulate as best they can...or be lost in the dust.



300 Financial
www.300Financial.com