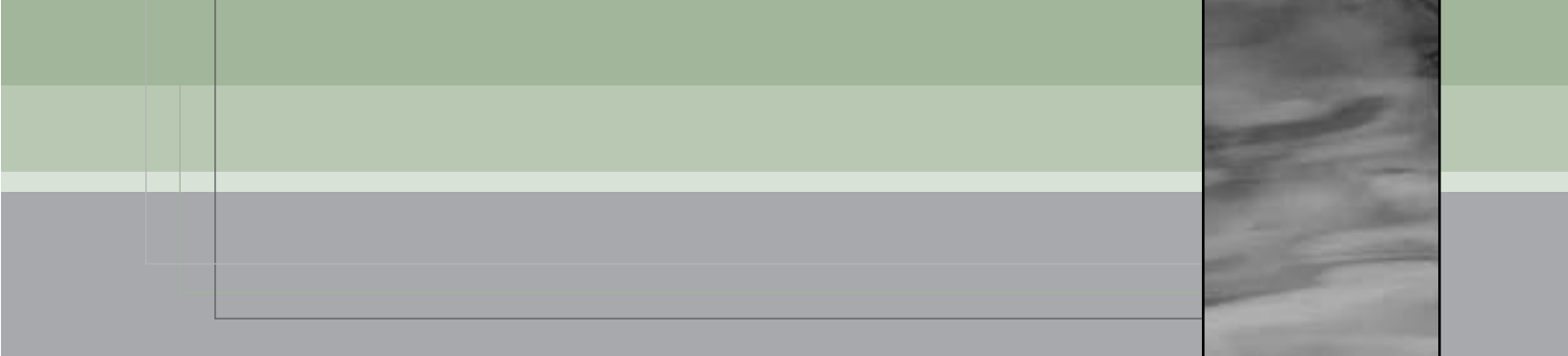


technology



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

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

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

# technology

## TECHNOLOGY

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

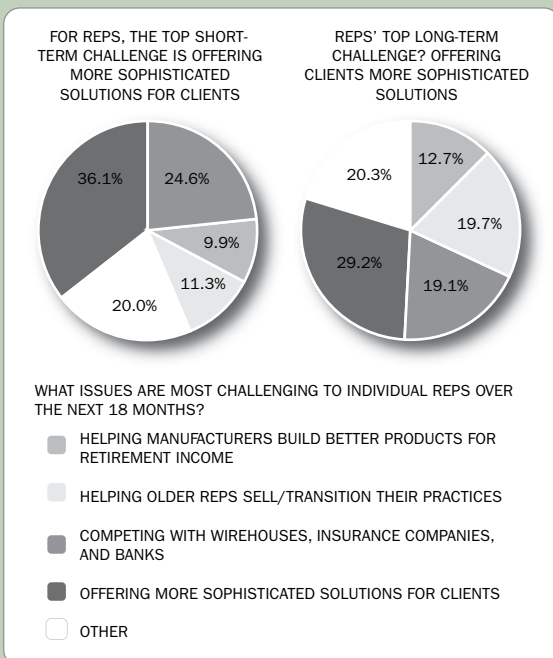
### 1. WE KNOW IT'S DIFFICULT FOR INDEPENDENT ADVISORS TO COMPETE AGAINST THE BANKS AND WIREHOUSES.

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!”

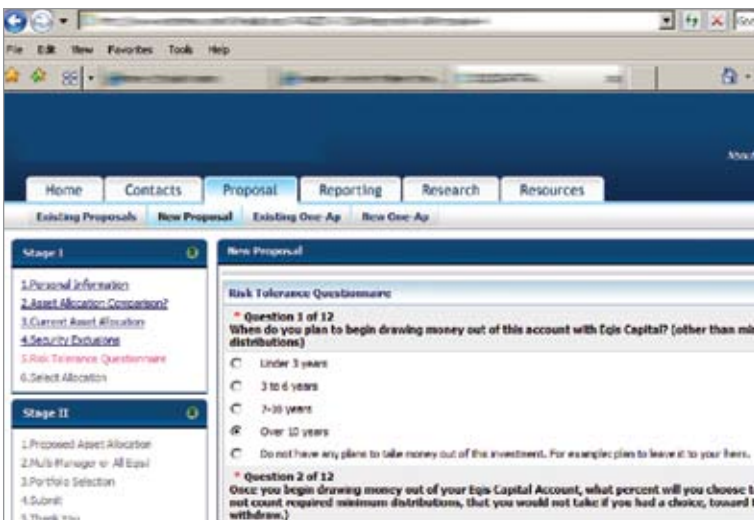
## MAKING TECHNOLOGY TELL A STORY

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.

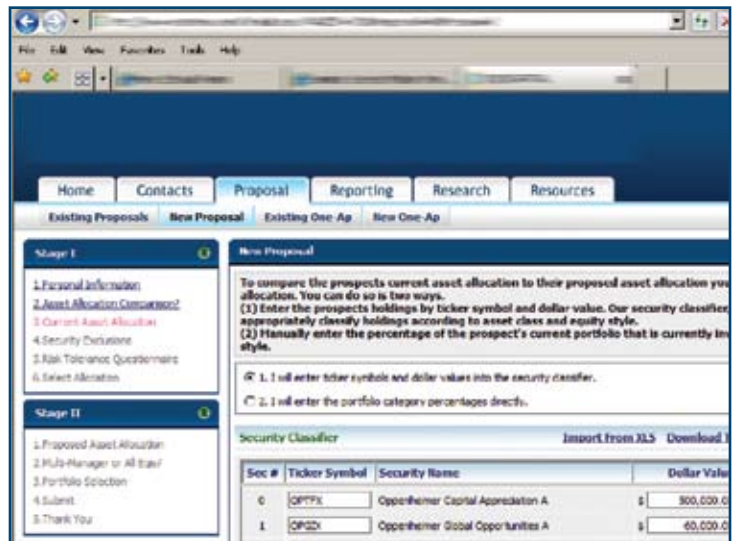
- Makes it clear that clients should work with you.

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 control 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.

**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.

**Long Term Portfolio Value Comparison**

Diversification is most critical during downturns in the stock market. And 2000, many investors earned a 30% recovery (vs. the NASDAQ Index, which dropped almost 80%). So did many more investors. How would you feel if 80% of your investment strategy 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 far 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 this only once every 100 years. In reality, 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

**Monte Carlo Drawdown Assuming Current Allocation**

Investments earned different returns. Return is indicated by the vertical location of each marker. The higher the return, the higher the risk. The further each marker is from the graph the riskier was the investment.

Investments earned different returns. Return is indicated by the vertical location of each marker. The higher the return, the higher the risk. The further each marker is from the graph the riskier was the investment.

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

**Annual Risk vs. Return**

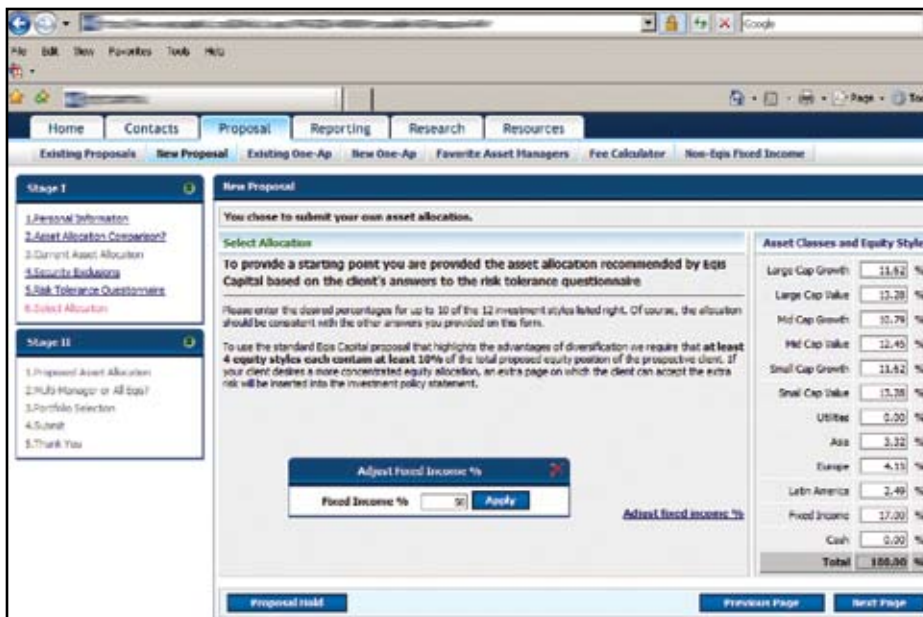
Return

Volatility

- 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?

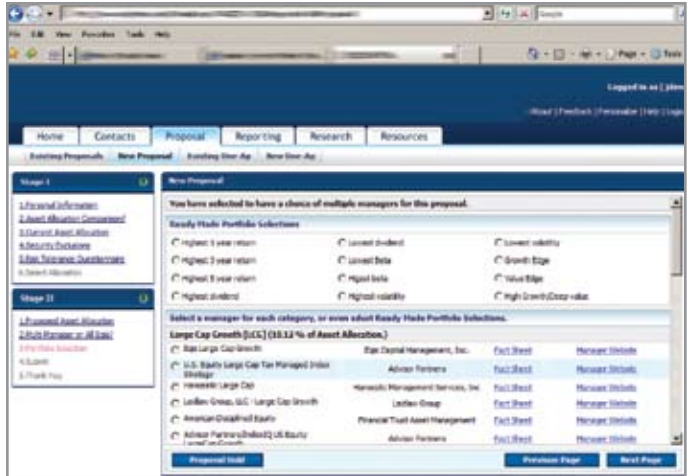
Clients with less than \$250,000 often don’t have access to all the financial planning options that are available to high-end investors. And that represents a large number of potential clients that only have access to “off-the-shelf” solutions that they can get anywhere from anyone. For these clients, 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.



## SELECT MONEY MANAGERS

### ValueMomentum Leaders

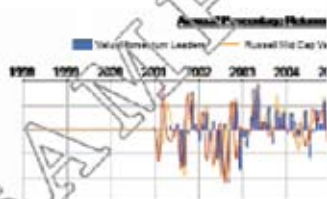
Financial Trust Asset Management  
5200 Town Center Circle, Ste. 306  
Boca Raton 33485

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

## 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.