



THE FIG MENTOR PROGRAM

THE PURPOSE OF THE FIG MENTOR PROGRAM IS SIMPLE: TAKE OUR ADVISORS TO A LEVEL THEY HAVE ONLY DREAMED.

Many advisors in the field want a proven system to take their business to the next level and FIG wants to provide a program to do just that!

The FIG Mentor Program is focused on developing relationships that include learning, information sharing, and networking among firms and intermediaries. This program benefits participants by providing advice, guidance, and suggestions for improvement. Mentors can also find benefits in the relationship as they work through issues with their participants.

At the end of 12 months, the FIG Mentor Program will give the participating advisor a proven program that was developed and is currently in practice by a FIG Mentor. To be a mentee in our program, an advisor must do at least 1 Million CPCs (or \$10 Million in annuity premium)

The FIG Mentor Program presents a forum to obtain new ideas, as well as a new and revitalized outlook on your own job. In being a part of this program, you are able to access new ideas and skills that can be applied to not only your business, but also other areas of your life. This program also presents leadership opportunities, the chance to meet new colleagues, and an opportunity to expand your networking circle.

Since 1976, Financial Independence Group has supported our advisors with unique educational opportunities. We measure our success by the success of each independent advisor. When they are successful, we are successful.

In an effort to continue our commitment, we are proud to offer this exciting new mentor program to help our advisors face the many challenges the highly competitive and rapidly changing market presents.

ELIGIBILITY CRITERIA

Each mentee must:

1. Show proven production of at least \$1 Million in annuity premium, or equivalent productions in life or long term care.
2. Complete FIG Mentor Program Questionnaire.
3. Be interviewed over the phone by FIG
4. Join and be approved by the National Ethics Bureau.
5. Move all contracts to FIG. Any contract that is not able to be moved, must be terminated.
6. Sign Mentee Enrollment Agreement.
7. Be interviewed over the phone by appointed FIG Mentor.
8. Incur all expenses involved in visiting mentor and commit to program entirely.

** Agents participating in the Mentor Program are not eligible for Financial Independence Group value added incentive marketing programs or reimbursements including but not limited to the Advisor's Advantage Program benefits as well as Producer Paycheck reimbursements. Financial Independence Group reserves the right, in our sole discretion, to waive, modify, revise, or terminate this program in whole or in part, at any time without giving notice. All final decisions are left to the discretion of Financial Independence Group, Inc.

MENTEE SCHEDULE

At the beginning of the program, participants will visit the mentor's office for a period of two days. The mentor is expected to show the advisor, in complete detail, any programs and proprietary systems. After initial visit, each month, for the remainder of the year, the mentor agrees to hold a conference call, on a

bridge provided by FIG, a minimum of 30 minutes of content to enforce previous systems, as well as new information with participating advisor(s). Additional contact and coaching is encouraged.

FREQUENTLY ASKED QUESTIONS ABOUT THE PROGRAM

What are the requirements to participate in the program as a mentee?

Advisors who wish to participate in the FIG Mentor Program must have a proven production of at least \$1 million in annuity premium. Interested advisors must also join and be approved by the National Ethics Bureau, be interviewed and approved by FIG Management, and sign a non-compete agreement. Mentors will also have the opportunity to interview potential mentees over the phone. All expenses involved in visiting the assigned Mentor are the participating advisor's responsibility and the advisor is expected to commit to the program entirely. Please see the Eligibility Criteria section of the mentee informational packet for more details.

Once an advisor qualifies and commits, what is the next step?

The advisor will then be contacted by FIG and the Mentor's office to arrange a visit to the assigned Mentor's location to begin the program.

What will the mentee know about the FIG Mentor, once enrolled in the program?

The mentee will receive general information about the assigned FIG Mentor, along with details about and his/her program. The mentee will also have the opportunity to ask any questions they have concerning the program during a scheduled conference call with their FIG marketing consultant and the Mentor prior to committing to the program.

What can a mentee expect during the Mentor visit?

The mentee will spend two days with the Mentor, joining them on any scheduled client appointments, seminar workshops, and client referral and/or appreciation events.

An optional third day spent with the Mentor's back office support staff to gain detailed access to marketing systems and operations is encouraged.

*An optional manual that includes the Mentor's proprietary marketing materials and correspondence may accompany the third day visit for an additional cost of \$500. The fee for this manual is based on production costs and is not a profit source for the Mentor or FIG.

What are the requirements to participate in the program as a FIG Mentor?

There are several steps that must be taken to participate as a mentor in the FIG Mentor Program. First an advisor must have a working business system that is able to be replicated and is scaled down to a reasonable starting point. An advisor must be able to show proof of production for the previous two calendar years of at least 1,000,000 CPCs per year. The advisor must join and be approved by the National Ethics Bureau, be interviewed by FIG Management, as well as sign non-compete agreement. Ask your marketer for more details.

What if mentee decides to discontinue his/her affiliation with the program?

If the mentee requests to be released from the program, the mentee will return all materials to FIG and his/her FIG Mentor. The mentee will no longer be able to contact the mentor in regards to the program. The 12 month obligation of the program forgoes the FIG open release policy. All contracts must be maintained with FIG for 12 consecutive months from the date of the initial visit. At the end of the 12 month period, the open release policy resumes.

FREQUENTLY ASKED QUESTIONS ABOUT THE PROGRAM (CONTINUED)

What if assigned FIG Mentor is not helping mentee and his/her business?

FIG will evaluate the relationship and stop all practices if relationship is not working out.

How often is mentee in contact with assigned FIG Mentor?

The mentee will initially visit the FIG Mentor's office for approximately 2 days where they will learn about the FIG Mentor's proven programs and proprietary systems. After the initial visit, each month for a twelve month period, the FIG Mentor will hold a conference call with the mentee for a minimum of 30 minutes to enforce previous systems, as well as new information.

This sounds too good to be true. What is the mentee giving up to participate in this program?

The mentee is paying his/her way to see the FIG Mentor. Mentee is expected to be fully dedicated to implementing the program and following through with it. He/she loses nothing in compensation. Agents participating in the FIG Mentor Program are not eligible for FIG value added incentive marketing programs or reimbursements.

What is the duration of the program?

12 months.

What opportunity, if any, does mentee have to help determine assigned FIG Mentor?

FIG will match each mentee with the proper FIG Mentor. The mentee will also be able to make an informed decision from the initial interview and conference call with the Mentor.

Why do all contracts need to be moved to FIG to participate in the program?

FIG views our Mentor Program as a true partnership and as with any relationship, it is expected that both parties be fully dedicated to one another.

How many FIG Mentors are there?

To be determined based on the needs of the mentees.

How much access will mentee have to his/her assigned FIG Mentor?

After the initial visit to the assigned FIG Mentor's office, there will be monthly conference calls with the mentor. The FIG Mentor's contact information will also be available to the mentee.

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**PLEASE CONTACT YOUR PERSONAL MARKETING CONSULTANT OR OUR
MARKETING PROGRAMS SPECIALIST JIMESSE ORANGE IF YOU ARE INTERESTED IN
PARTICIPATING IN THE FIG MENTOR PROGRAM - 800.527.1155**



FINANCIAL INDEPENDENCE GROUP, INC.

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MEET THE MENTORS



RICHARD BERRY

Richard A. Berry was born and raised in the small country town of Dillon, SC, where he is affectionately known by his clients and friends as the “Safe Money Man.” He opened his insurance/investment business there in 1987 and spent his first 16 years with New York Life. In 2002, Richard became an independent producer and founded Berry Financial Group, Inc. Over the past 5 years, his business has grown into a team of six full-time and four part-time staff members. 2007 was another banner year with over \$26,500,000 mil in sales and he was a finalist for Senior Market Advisor of the year. In 2008 Richard had yet another record year in individual sales of \$28,900,000. He is poised to break that record again this year!

Richard attributes his amazing success to relationships, staff, focus, and passion and is quick to cite statistics showing that 85 percent of people leave their financial advisors not because of a lack of returns, but because of a lack of relationships. There is a very real bond evident at Berry Financial Group, between staff members and with their clients. Richard’s staff begins each day with group devotions, reading from the Bible and praying for each other and for their clients. One of Richard’s favorite quotes is, “Help people get what they want, and you will get more of what you want.”

Richard’s business and personal life reflect his core belief that success comes from the four “F’s” – faith, family, finances, and fitness. He married his high school sweetheart, Jan, in 1987. They have three children, Jordan, Jamison, and Jana. Although a typical work day is 12-14 hours, including 1-2 hours driving during which he spends his devotional time, he still reserves Saturdays, Sundays, holidays, and at least four vacations a year to spend time with his wife and children. Richard exercises daily and enjoys tennis, golf, and water sports.

There are a large number of financial advisors in this country who will tell you that Richard Berry is their mentor. In addition to a multi-million dollar financial services company, he also provides a mentoring service to agents from all over the country. As an instructor with RIA Academy, Richard will now be teaching the fundamentals of developing a comprehensive business model to include managed money and FIAs. For a small fee to cover training materials and follow-up support, other advisors can learn Richard’s secrets to successfully prospecting for clients, getting referrals and new business from existing clients, as well as witnessing first hand the secret to closing 50 percent of business during the first appointment.

MEET THE MENTORS

(CONTINUED)



THOMAS BRUECKNER

Thomas K. Brueckner, CSA, CLTC, is a nationally recognized financial educator, published author, radio host, seminar speaker, and an advisor to hundreds of his own successfully retired clients. He has taught strategies in Safe Money Management® at colleges, conference centers, and retirement workshops from Augusta, Maine, to Scottsdale, Arizona. As a 20-year industry veteran of both the securities and the insurance sides of the profession, his ideas and articles have appeared in the Wall Street Journal, National Underwriter, Broker World, Agent Journal, and the Manchester Union Leader, as well as dozens of other publications. Since 2002, Mr. Brueckner has been repeatedly named to the ranks of the top 1% of financial advisors in the world by M.D.R.T., “The Premier International Association of Financial Professionals”, a select group of less than 1200 high achievers from 74 nations around the globe.



Thom is a \$12+ million producer and top FIA writer for a leading national carrier. He has two year-round, fully staffed, beautifully appointed offices in two time zones. In the field full-time and always in peak season, whether in New England from May through October, or Scottsdale, AZ—one of the toughest and most marketed-to zip codes in the country—from November to May. [While other advisors have seen seminar attendance erode by half, Thom and his staff regularly overbook their 40-80 person venues, often a week prior to the seminar. Attendees routinely complete seminar evaluations awarding perfect 10s across seven categories, commenting that “it was the best seminar we’ve ever attended, detailed and relevant...”, and that they’re looking forward to their upcoming appointment.]

Thom and his staff have developed an organic, constantly-updated, in-depth seminar presentation dealing with The Economy, The Markets, and Tax Avoidance, followed by a detailed presentation of FIAs (including “What the Detractors Will Tell You”) as “the Swiss Army knife of the financial universe”, i.e. a tool with a myriad of uses and applications for your client’s needs. An avid market historian, Thom has a keen ability to provide a context for what clients are experiencing today, and build upon their own experiences (and disappointments) with risk-based holdings to motivate retirees to mitigate risk, simplify their holdings, minimize taxable reporting, and protect 40-year nest eggs for the next generation. “One of the most articulate, polished/practiced, and passionate voices on the national seminar stage today.” [One insurance company CEO calls Thom “our most articulate agent—by far...” Sheryl Moore, of Annuityspecs. com, regards Thom as “the most knowledgeable FIA producer in the country”, as well as her favorite advisor.]

He is a staunch advocate of scrupulous professionalism, unwavering full disclosure (and sometimes unapologetic honesty), and vigilant confidentiality on behalf of his clients. He does not make house calls, preferring instead to have clients come to him where all of his resources, tools, and staff are available to them. His state-of-the-art conference rooms (adorned with instructional charts, client testimonials and photos) enable him to revisit key slides from his seminar presentation, allowing clients to “remember visually” and steer the conversation to their needs and goals.

Thom and his staff deliver extraordinarily welcoming hospitality (there’s even an office menu), exceptional year-round client service, including the delivery of gorgeous Christmas gift baskets, and two Annual Client Appreciation Galas (January in Scottsdale and May in N.E.) that include sumptuous food, wine, and after-dinner entertainment. Client awards include the Top 5 Testimonials each year, excerpts of which are read from an enormous screen by the clients themselves—often interjected with humor resulting in uproarious laughter and an obvious sense of affection between clients and staff—visible (of course) to the 50+ client guests in the room, many of whom will soon become clients themselves. An active and articulate voice in opposition to 151A, author of multiple articles on FIAs and their suitability amid today’s volatile markets. Thom has clients in 17 states and 5 countries and has never had a consumer complaint in over 20 years in private practice.

FIG MENTOR PROGRAM QUESTIONNAIRE

Your FIG Marketer:

First Name

Middle Name

Last Name

Are you currently licensed with FIG? Yes No

If not, who is your
current/previous IMO?

Please list all contracts and those appointed through FIG.

Designations: (Please list)

Individual Production Numbers for Previous 12 Months (Please Attach Verification)

Annuity:

Life:

LTC:

Securities:

Top 5 Carriers:

Your Company's Name :

Address

City

State

Zip

Office Phone

Cell

Fax

Email

Best way to reach you?

Best time of day to reach you?

Years in the business

Do you have at least \$10,000 for the marketing expenses associated with implementing the FIG Mentor Program?

Please provide the name and contact information of your seminar mail company:

Do you give FIG permission to contact them regarding your mailing zip codes? Yes No

Do you have an agency?

 Yes No

If so, how many writing agents are on your staff? _____

Are you an active member of the National Ethics Bureau? Yes No

****If so, please include a copy of your approval certificate and/or membership.***

Brief Bio:

Please provide a brief description of your average client (average age, average income, etc...):

Please rank in order of importance, the areas below you feel you need the most help with:

1 being the most important, 6 being the least important

- Marketing to Clients / Prospects _____
- Program Presentation _____
- Data Gathering _____
- Office Operations _____
- Sales Processes/Techniques _____
- Other: (Please Specify) _____

Please list the primary cities and corresponding zip codes you plan to market seminars:

Please add anything you would like the mentor to know about you and your business, including why you think you would be a good candidate for the program.

With my signature below, I certify that the information provided above is accurate, truthful, and complete. I have refrained from making any representations or impersonating any person or entity in providing this information. I understand that in participating in the Mentor Program, I am not eligible to participate in any FIG value added incentive marketing programs or reimbursements including, but not limited to Advisor's Advantage program benefits, as well as Producer Paycheck reimbursements.

Your Name (Please Print)

Your Signature

Date