Are you **ready** to build an ***outrageously*** **efficient** and **rewarding** fee-based business?

FocusPoint SOLUTIONS

Creating ***Outrageously*** Efficient Fee-Based Businesses through Turn-Key Systems, Strategies and Support

Are you a Slave to your practice — collapsing under the weight of your own success?

Are you working too many hours, handling too many details, managing too many people, struggling with inefficient systems and finding less and less time to devote to your client relationships?

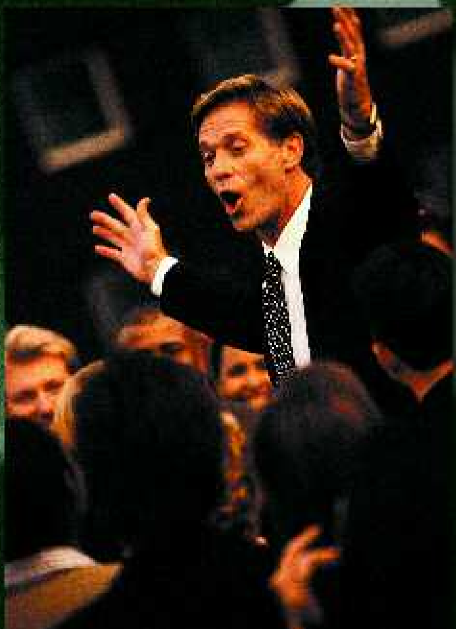
Whether you're transitioning to a fee-based business model, or already well established in that world, FocusPoint Solutions can help you build an ***outrageously*** efficient business through turnkey systems, strategies and support.

Utilizing a web-based virtual office concept, FocusPoint Solutions delivers a fully outsourced and turnkey business solution for fee-based advisors. This COMPLETE solution provides everything from an integrated client database and portfolio management system, to fully aligned systems for procedural and administrative support. The program is enhanced by our unique philosophies and strategic business guidance, and bolstered by financial planning case writing support, marketing support, an option to use our firm's branding as your own, and much more. FocusPoint Solutions provides everything you need to build an extraordinarily successful fee-based business!

Our proven program will help you:

- Develop an efficient business strategy
- Improve time management and productivity
- Manage growth and business demands
- Leverage today's technology to your advantage
- Gather and manage more assets
- Attract and retain better clients
- Enhance your capacity to build relationships and serve clients
- Increase your profitability — quickly and effortlessly
- Transition your "practice" to a "business"
- Create a rewarding life outside of business

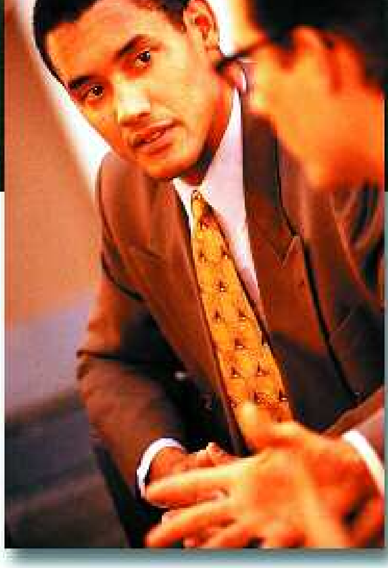
Our goal is to free you up so you can focus on the two most important aspects of this business: Building client relationships and marketing your services. With FocusPoint Solutions, you'll experience a whole new freedom — and sense of ability that may have been missing before.



Tried And True

Over the past 20 years, the principals of FocusPoint Solutions have developed and perfected these systems and strategies. We've been mentoring and guiding advisors to help them build outrageously efficient fee-based businesses since 1990. In fact, FocusPoint Solutions was formed due to the demand from other advisors who saw that we had developed something pretty special and wanted to be a part of it. They asked to participate and share in our successful philosophy and proven strategies. We saw that we could make a difference. We said "yes." And we've been helping them build outrageously efficient fee-based businesses ever since.

Our Unique Philosophy



Don't confuse us with third-party asset management programs (TAMP's) or separate account providers. At FocusPoint Solutions, we believe fee-based asset management is more than just providing a product and being compensated on a fee basis. We believe fee-based asset management is a service and a way of doing business.

Our entire philosophy is based upon the premise that the best use of an advisor's time is focused on managing client relationships. Unlike the traditional product solutions, we are a complete business solution. We provide all the systems, strategies and support needed to create a highly successful fee-based business. We PARTNER with you to produce exceptional results.

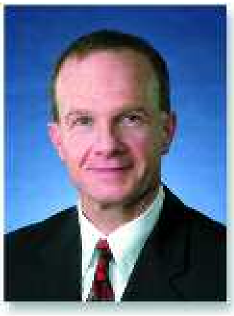
To fully understand what makes our philosophy so unique, let's take a look at the Four Cornerstones of the FocusPoint Solutions value system.

Cornerstone #1
Business versus Practice

Most advisors are highly trained, extremely skilled, enormously caring and incredibly passionate about providing a high quality experience for their clients. The majority of these professionals, however, do a far better job of guiding their clients than they do managing their own businesses. FocusPoint Solutions believes that in order to maximize the benefits to both the advisor and his clients, it is critically important for the advisor to have a sound business plan and a clear vision of where he intends to take the business in the future.

The problem is, the nature of the financial advisory business over the past several years has put most advisors into a reactive mode. Rather than utilizing a well-defined, systematic approach, they are struggling to keep up with a never-ending stream of change — and grappling with how to redefine their practices. They barely get through the workload on their desks, let alone create the time they need to pay attention to larger goals.

With FocusPoint Solutions, your decisions will be made within the framework of a clearly defined business model and our unique philosophy. You'll be supported by a dedicated team, state-of-the-art technology and proven systems.



Cornerstone #2
Service versus Product

"In my first four years, I doubled my revenues and assets under management with FocusPoint Solutions. The back office support systems have allowed me to reduce staff positions, simplify my practice, and avoid the additional costs that this expansion would have caused. There is no way that I could afford the caliber of their portfolio management team on my own. I also enjoy the synergy of the FocusPoint group meetings and phone calls. The complete system of service and support allows me to refocus my time and energy on doing what I do best — nurturing client relationships and building my business."

~ **Ron Kelemen, CFP®**
Advisory Affiliate Partner since 1998

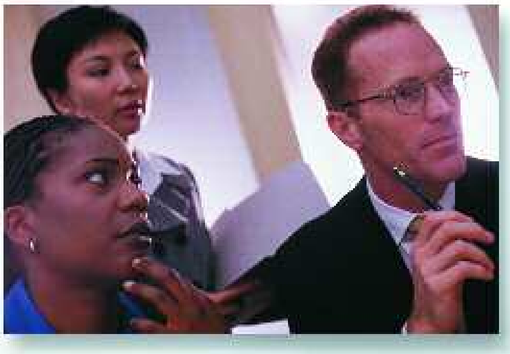
Over the past several years, many commission-based advisors have attempted to convert their practices to a fee-based model. Often, their solution has been to use third-party asset management programs (TAMP's), separate accounts, class C mutual fund shares, or likely a combination of all three. But when you get right down to it, TAMPs, separate accounts and C shares are really just products for which the advisor is being compensated with an annualized commission.

We believe that fee-based asset management is more than just providing a product and being compensated with an annualized commission. We believe it is a service and a way of doing business.

Consider this: If you are providing a product (i.e. TAMP or separate account) to your client, you are always in the position of having to refer to "they" when discussing your client's account with them. As in: "these are the changes 'they' are making in your portfolio." Under our philosophy, it is you who is providing the service. This gives you the ability to able to say "I" or perhaps "we." As in: "these are the changes 'we' are making in your portfolio."

With FocusPoint Solutions, the vital shift in thinking comes in providing a service: In the ability of the advisor to say "we" versus "they."

What's Holding You Back?



There has been a preponderance of evidence showing the public's desire for fee-based advisory relationships. In addition, the fee-based business model has become the model of choice for many financial advisors. Still, few financial advisors have made a complete and successful transition to a true fee-based business. Two big myths have thwarted their attempts.

Are you ready to build the fee-based business you've always wanted? Don't let inaccurate notions and self-perpetuating industry misconceptions hold you back! A successful transition does not need to take years. Nor does it result in decreased income. It does not need to be a terrible process that is "never really done."

Read our complete "Myths Debunked" section and decide for yourself.
www.FocusPointSolutions.com

Cornerstone #3
Manage ALL assets on fee basis

The FocusPoint Solutions system gives you the ability to gather all types of assets including stocks, bonds, mutual funds, variable annuities, fixed annuities, partnerships — virtually any type of security. Additionally, you have the ability to manage all of your client's accounts on a fee basis — regardless of size — even the smallest of accounts!

Typically, if a client has a small account (for instance, a custodial account or Roth IRA), you are unable to bring it under management due to imposed minimums. FocusPoint Solutions does not limit or restrict you in this way. And all accounts, regardless of size or type of asset, are a part of the same procedural, accounting and reporting system.

Imagine being able to manage all your clients' assets and access all your clients' data, with just a few keystrokes and clicks. Our web-based, fully integrated systems mean you'll never have to tell a client you'll "get right back" with them. Any time, any place; if you have a connection to the Internet, every thing you need is right there on the screen in front of you.

Cornerstone #4
YOUR Clients

As your partner, we function transparently behind the scenes to support you in providing top-notch service to your clients. Your clients are, well, your clients. We never send them anything or have direct contact with them. Everything they receive comes from you, at your discretion and under your control.

As you begin to adopt the FocusPoint Solutions systems and philosophies, you'll experience a significant shift in your thinking and in the way you relate to and work with your clients. As a result, your clients view you in an entirely different and whole new way. The result will be deeper client relationships, greater client loyalty and enhanced referrals. You'll attract and retain not only more clients, but better clients.

As you use our systems and transition to a true fee-based service philosophy, you'll find your energy and satisfaction levels increasing. You'll experience more time not only to build your business relationships, but also to enjoy your personal life — and foster those important relationships as well.

Choose the Program that's Right for You

Independent, fee-based advisors are special people. While each may have different priorities and preferences, they are client-centric and service oriented — their commitment to serve their clients' best interests supersedes all else. As a result of this dedication — and without a fully aligned system to support them — the advisor's operations may spin out of control.

FocusPoint Solutions understands the independent, fee-based advisor. We know you need choices and control.

In working with and guiding fee-based advisors since 1990, we've found that two different options for affiliation provide the greatest opportunity for a successful transition and a solid, long-term relationship. Whether you opt to become an Advisory Affiliate Partner or a Private Label Partner, our COMPLETE turnkey business solution provides seamless efficiencies, service and support. With either choice, you remain an independent business and are in full control of your client relationships.

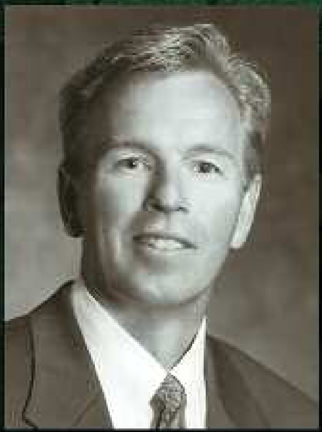
Advisory Affiliate Partnership

Many advisors, especially the transitioning Broker-Dealer rep advisor, do not have or desire to have their own Registered Investment Advisory firm (RIA). Typically, these advisors do not want the operational and managerial responsibilities that go with running an RIA. If complete operational ease is your ultimate goal, our Advisory Affiliate Partnership is for you.

Private Label Partnership

Some advisors are already operating their own Registered Investment Advisory (RIA) firms and prefer to continue doing so. These advisors have invested a substantial amount of time and money to establish their own brands and corporate identities. If you want the solutions we offer, but prefer to maintain your existing identity, our Private Label Partnership may be right for you.

If you're drained and frustrated with your financial advisory practice — or ready to step up to a whole new paradigm of success — you owe it to yourself to visit www.FocusPointSolutions for additional details on our program. Or call us toll free at (866) 201-3034 for a personalized analysis and coaching conversation.



Brent Hicks, CFP®
President

Mission Statement

"Our mission is to build long-term successful partnerships — based upon mutual respect, trust and confidence — by providing creative direction, profitable services and solutions for our Advisory Affiliate and Private Label partners."

The complete turnkey business solution for fee-based advisors

Fully Outsourced Back Office
We set up all accounts, process and follow up on all transfers, make all trades, download all data from custodian, reconcile all accounts, handle distributions, rebalance accounts. You have real-time online communications with our back office and access to all information through our web-based client database and portfolio management system. Our dedicated staff provides ongoing account administration to support you in providing top-notch service to your clients.

CFA-Guided Portfolio Management
Our Chartered Financial Analyst guides and coordinates a disciplined investment management process, performing all research, analysis and due diligence. Advisors participate fully in decision-making process. We provide support in tax and investment issues when bringing assets under management. You are free to gather all types of assets — virtually any security. Assets do not have to be liquidated to be brought into the system. NO minimum account size. Manage ALL your clients' assets, not just the larger registrations.

Client Presentations and Reports
We provide client communications for you to send under your signature. You have full control of producing customized, pre-designed client presentations as well as almost any type of portfolio report you can think of. We never send anything directly to your clients; we support you transparently behind the scenes.

Compliance Support
Industry veterans experienced with SEC compliance will perform and manage most compliance duties for you.

Financial Planning Case Writing Support
Enjoy strategy and education sessions on financial planning matters. Additional support from our virtual partner is available if needed and desired.

Marketing Support
We'll provide ideas and programs aimed at solidifying current relationships and building new ones. You will have the option to purchase at cost our professionally produced marketing materials and use our client-side branding, which includes an advisor profile on our master website.

Specialized Training and Strategic Business Guidance
With our ongoing advice and training, you'll experience a shift in the way you relate to and work with your clients. You'll make business decisions within a proven framework, and attract and retain not only more clients, but better clients. Our structured program and well-defined business philosophy are the secret to helping you create an outrageously efficient business.

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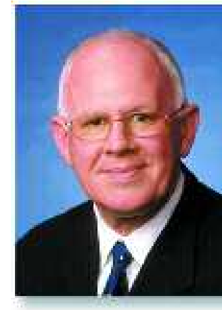

"For the first time in twenty years, I am actually closing my office for the holidays. In fact, until yesterday, I have to admit that I haven't even been in the office for about 3 weeks. This wonderful sense of freedom has been especially important due to family health priorities this year. Since transitioning to the Private Label program, I have been pleased at my ability to take care of my clients with less staff and overhead expense, and without having to spend long tedious hours at the office. I have a complete sense of calm, knowing that the essentials are taken care of for me — and due to the virtual nature of this system, I can work from anywhere, at anytime I want. My net income is better than before the transition, and is realized with a whole lot less stress. More importantly, with this incredible system of service and support, I'm energized, in control, and can clearly focus on what's most important. I've even found the time to get out into the community, to market and build relationships again."

~ Ronald LeBlanc, CFP®
Private Label Partner since 2001

"As a veteran in the financial services industry, most of it serving clients on a commission-basis, I've experienced first-hand the changes that have occurred over the past two decades. After years of trying to evolve, I can honestly say that my practice wasn't headed in the right direction. In fact, if I hadn't made the transition to fee-based services with the support of FocusPoint Solutions, I doubt I'd even be practicing today. The support I receive allows me to focus on my unique abilities and the direction I want to go. As a sole practitioner, I don't have the time or the energy to do everything myself. Plus, I'm a financial planner, not an analyst. The service and support I've received as a part of this group have been invaluable."

~ Chyrle Pinkerton, CFP®
Advisory Affiliate Partner since 2000

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SOLUTIONS

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