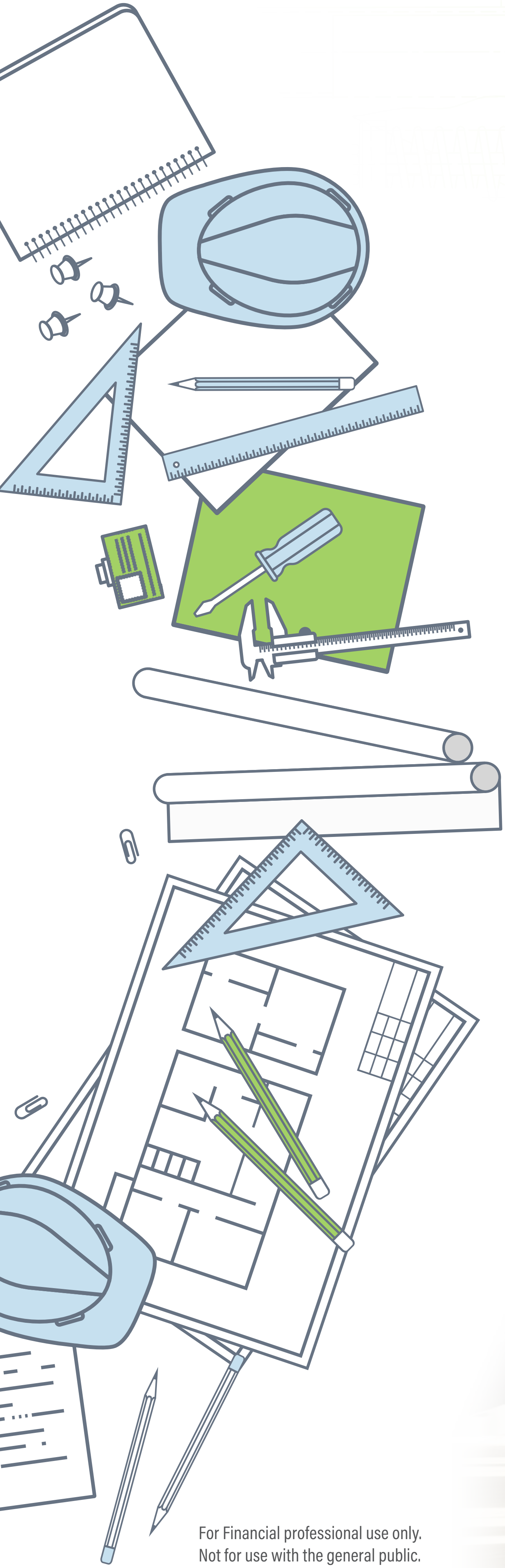

*Supporting advisors and their clients for more than **65 years***

INSURANCE BY DESIGN

Just like the foundation of a house is critical to its overall structure, so is insurance to the business of an advisor. While the strength of the foundation is difficult to see, the house cannot stand without it.

AdvisorNet Insurance serves as that essential backbone to any advisor's business—giving you the support and attention you need behind the scenes so you can offer your client the full-service attention your clients expect and deserve.

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PLANNING PARTNERS

And just how any foundation is critical to what it's supporting, so is a financial plan to the clients you serve. That's why we provide comprehensive financial planning services, along with well-researched recommendations for insurance, tax, qualified plans, investments, and more. We act as an extension of your team, providing decades of experience and insight that you pass on directly to your clients and prospective clients. This allows you—the advisor—to increase your value proposition with your clients.

CONCIERGE SERVICE

The Concierge team acts as an extension of your firm, working directly with you and your client to assist in case development, risk assessment, product selection, and presenting potential solutions to you and your client. From there, we take the application and follow it through the underwriting process to policy delivery, all the while keeping you and your client informed along the way. This service allows you to have peace of mind that your client is being taken care of so you can focus on your core business.

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OUR **SERVICES**

LIFE INSURANCE

We take the pressure off you by providing expert advice on company and product selection, underwriting and administrative support, negotiations, and ongoing support. If you want help with quotes, we can run those for you–which means you can focus on your clients and let us concentrate on the details. We help provide you with tools for success.

ANNUITIES

Annuities can be a pillar in your clients' portfolios. The AdvisorNet Annuity Team can help ensure your clients are equipped with the strongest and most reliable solutions in the marketplace. We help identify solutions for your clients that best fit their goals and needs; our expertise in product selection, education and illustration support will help assure that your clients' best interests are being served.

LONG-TERM CARE INSURANCE

Understanding your clients' specific needs and goals are critical elements of the services we provide when it comes to long-term Care Insurance. Nobody wants to think about a future where they need this type of assistance, but it's inevitable that most of us will need the type of care covered by LTC. While you present your clients with the best options for their situation, we'll do the legwork to provide you with everything you need for those difficult discussions: conducting pre-underwriting, carrier and product selection, appointment acceptance and industry and company training.

DISABILITY INSURANCE

We work with you to understand your clients' goals, and review their personal and medical histories all prior to selecting the best carrier and product. We then put together recommendations for you to share with your client—giving you back time while we do the research. Once your client chooses the best solution, we help ensure you are properly appointed and provide you with the necessary application materials. Our case managers stay with your case until the policy is approved and delivered.

GROUP BENEFIT INSURANCE

Help your client's business grow by maximizing their employee benefits solutions. AdvisorNet Employee Benefit Service is focused on providing the top benefit solutions in the industry to your client's business to drive retention of top talent. Our process is simple: Design, Enroll, Retain and Grow. We offer a variety of service levels to provide flexibility on how involved in the process you want to be–from broker to split case to concierge.

INDIVIDUAL HEALTH & MEDICARE

Through AdvisorNet Benefits, you have access to a team of professionals to support your business owner and individual clients with benefits, including Medicare*, group health, and individual plans. Finding the right coverage and affordable healthcare for your clients can be overwhelming and can take hours of research. Our experienced staff can take on that burden and help you identify the needs of your clients' businesses, provide vetted options on what's available, and suggest solutions tailored specifically to your clients' needs. This offering is another pillar in the foundation of your advisory business.

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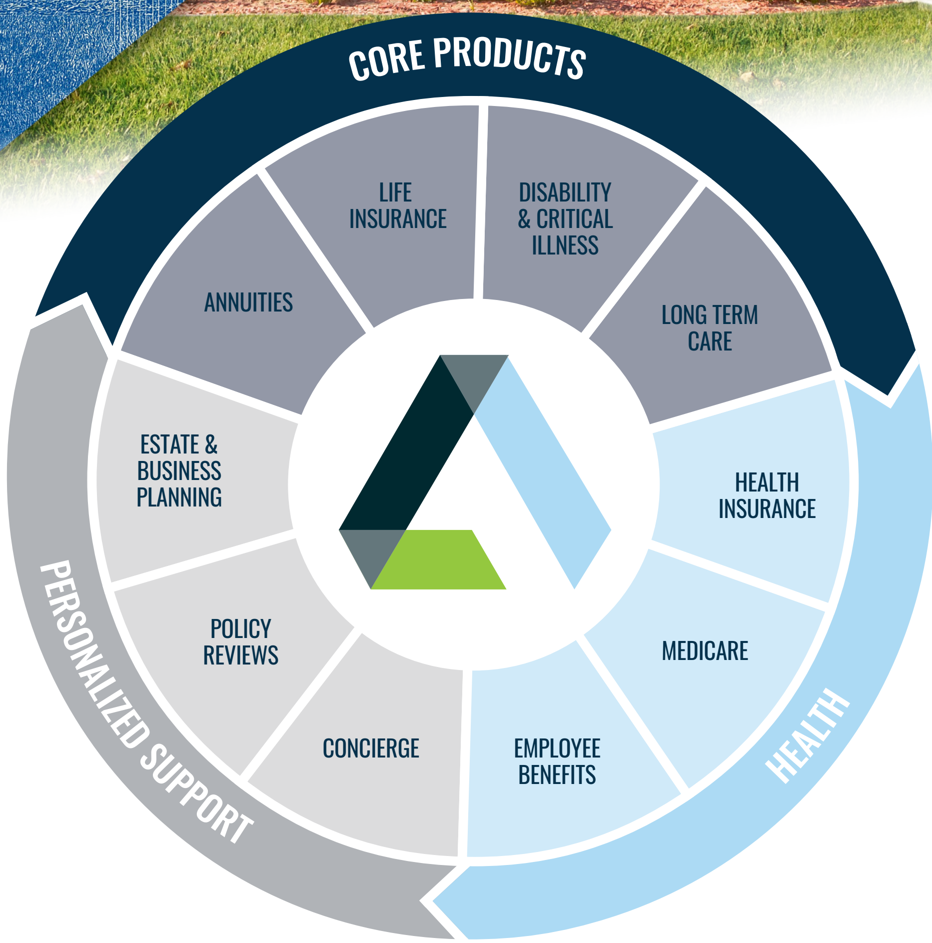

Our services are tailored to fit your specific business needs. AdvisorNet Insurance provides "high-touch support." Our experienced and knowledgeable staff provides solutions with an array of insurance-based products, such as life, annuities, disability, long term care, employee benefits and individual health and business needs.

** Disclaimer: due to federal regulations surrounding Medicare, persons interested in discussing or shopping for Medicare plans and related products must initiate their interest in our services. Due to federal regulations surrounding Medicare, persons interested in discussing or shopping for Medicare plans and related products must initiate their interest in our services.*

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