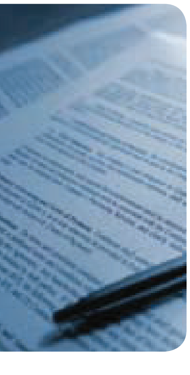
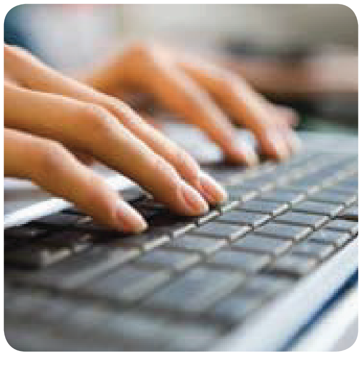
United Planners Financial Services


JOIN

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MEMBER: FINRA, SIPC

UNITED PLANNERS FINANCIAL SERVICES
A LIMITED PARTNERSHIP

LETTER FROM OUR PRESIDENT & CEO:

We are pleased you are considering an affiliation with United Planners Financial Services. Founded in 1987 and headquartered in Scottsdale, Arizona the firm is uniquely structured as a Limited Partnership which allows qualifying Limited Partners to share in the profits of the firm each year. This structure also fosters a family-like culture unparalleled in the industry and gives advisors comfort knowing, as owners, their firm can never be bought or sold. Our vision is to be:

> *"THE PREMIER EMPLOYEE AND ADVISOR-OWNED PARTNERSHIP OF ELITE FINANCIAL PROFESSIONALS MUTALLY COMMITTED TO EXCEEDING CLIENT EXPECTATIONS"*

United Planners provides investment advisory, full brokerage and insurance services to elite investment and financial planning professionals throughout the United States. Our mission is to consistently deliver impeccable service while fostering a collaborative personal culture of fiduciary minded advisors, employees and business partners and associates. We pride ourselves through open architecture platforms, world class technologies, and practice management solutions that result in deep trusted relationships between the home office, our advisors and their clients.

The Home Office employees are committed to making United Planners the most efficient, friendly, service-oriented broker-dealer and providing you and your clients with service and support beyond your expectations. This commitment extends to a dedicated transition and implementation team to assist you in joining our firm.

We are confident you will find us to be one of the most client centric firms in the industry and we welcome the opportunity to discuss your future with United Planners Financial Services.

Best Regards,

Michael A. Baker, CPA

President & CEO
United Planners Financial Services

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UNITED PLANNERS HOME OFFICE

01 MOVE UP TO UNITED PLANNERS

OUR GOAL

A Partnership of quality investment professionals mutually committed to exceeding client expectations. Following our strategic plan has enabled us to achieve and maintain that goal. Years of experience in operating large Broker-Dealer firms taught us that you can't deliver quality personalized service to large numbers of registered men and women. That is why our focus is on a limited number of very capable financial services professionals.

THE CONCEPT

United Planners Financial Services is a unique registered Broker-Dealer based in the Southwest with operations nationwide. We are a specialized firm designed to meet the most exacting professional requirements of the advanced financial planner. Distinctive features of United Planners include:

- ***Selectivity -*** Independent financial services practitioners using securities, advisory, or insurance services who meet high standards of professionalism, ethics and productivity.
- ***Quality -*** Experienced management and operational support offering a wide selection of products and services.
- ***Compensation -*** Limited Partners are paid twice! Very competitive – up to 95% plus a sharing of annual profits.
- ***Networking -*** United Planners goal is to help build the business of each representative utilizing techniques which bring together the combined expertise of all Limited Partners and Associates. "We are the networking strength of many with the advantage of being independent."

NETWORKING

The formal networking function established in United Planners is designed to bring to each Partner access to the skills and expertise of every other Partner and Associate. Partners are not in competition with each other - they are Partners with the goal of exceeding client expectations while increasing partnership profits.

TO SERVE THE PROFESSIONAL NEEDS OF ITS PARTNERS, UNITED PLANNERS FINANCIAL SERVICES PROVIDES A FULL RANGE OF FINANCIAL SERVICES PRODUCTS:

SECURITIES PRODUCTS

Listed and OTC Securities, Corporate, Government and Municipal Bonds, Mutual Funds, Variable Annuities, Variable Life Insurance, Select Direct Participation Programs, Unit Investment Trusts and more.

TRADITIONAL INSURANCE SERVICES

A wide range of fixed life insurance and annuity products are available. Products offered include:

- *Term Life*
- *Long Term Care*
- *Universal, Survivorship plans and Whole Life*
- *Fixed and Indexed Annuities*
- *Disability Income*

We have strong strategic alliances in place with brokerage organizations in order to best facilitate the relationships between you and the insurance carriers.

INVESTMENT ADVISORY

United Planners offers the flexibility for Partners and Associates to affiliate as an Investment Advisor Representative of the Firm RIA or to affiliate with United Planners as an Independent RIA. Assets can be held at several different approved custodians. In addition, we have more than 20 approved Third Party Money Management options available.

PRODUCER COMPENSATION

United Planners is committed to offer competitive compensation for all affiliated representatives. Details on our compensation schedule are available upon request.

Commissions are paid directly to your bank via Electronic Funds Transfer (EFT) three times per month.

Commission statements are sent via e-mail, so you always know your balance. We offer Commission View which is available for viewing your commissions online as they are received daily. Your commission statements can be viewed for the previous three years. The "Pay Me Now" feature allows you to pay yourself in between normally scheduled commission cycles.

PARTNERS' CONFERENCES

The firm sponsors an Annual Partners' Conference where Partners and qualifying Associates are invited to attend. Educational programs include presentations by Partners and by non-affiliated persons with expertise in areas related to the financial services industry. The conference is also designed to enhance "Networking" among the Partners and Associates.

Conferences focus on all aspects of the business and in most cases, include programs to satisfy current regulatory requirements for continuing education. In addition, we offer an Executive Summit for those top producers within the firm, allowing them the opportunity to share ideas and enjoy quality speakers and additional education as it relates to their practice.

03 A LIMITED PARTNERSHIP

United Planners is a Partnership domiciled in Scottsdale, Arizona. With continuous input from its producers the firm is managed by United Planners Group, Inc., the General Partner.

For the serious independent financial planner, United Planners offers:

» ***Equity Participation*** *- Practitioners can qualify to become a Limited Partner of the firm. Limited Partners share in the firm's profits and, over the years, can build substantial personal capital accounts without making a capital investment.*

» ***Distinction*** *- Direct association as a Limited Partner with many of the nation's most productive independent financial services practitioners.*

» ***A Meaningful Voice*** *- Our Partner Advisory Team (P.A.T.) convenes monthly via teleconference to discuss and gather input from the field.*

EQUITY AND TAX ADVANTAGES

Limited Partners of United Planners share its profits in proportion to each Partner's productivity. It is the partnership structure which is the most flexible form of business organization in existence and makes possible this sound and fair profit-sharing arrangement.

Benefits of United Planners Structure

» *Eliminates Double Taxation*

» *Participate in Firm Profits*

» *Partner Input*

The Partnership structure eliminates double taxation. There is no corporate tax to pay! Profits are passed directly through to the individual Partners who pay only one tax at their personal rates.

Income reported by United Planners Limited Partners is likely to qualify as "passive" income, available to offset otherwise non-deductible losses from tax shelters and other passive investments.

IF YOU WANT YOUR FAIR SHARE OF YOUR BROKER-DEALER'S PROFITS, AVOIDANCE OF DOUBLE TAXATION AND ENJOYMENT OF "PASSIVE" INCOME, YOU SHOULD GIVE CAREFUL CONSIDERATION TO UNITED PLANNERS FINANCIAL SERVICES.

FAIR DISTRIBUTION OF PROFITS TO THOSE WHO PRODUCE THE PROFITS *IS POSSIBLE IN A PARTNERSHIP STRUCTURE LIKE UNITED PLANNERS FINANCIAL SERVICES.*

MARY GIES | PARTNER/OSJ - JOINED UP IN 1997

"What I noticed first about United Planners was that it was a great big, wonderful organization that really paid attention to me as a person. I appreciate the fact that I can get an instant response. I rarely have to leave messages, but if I do, they are returned immediately and they know me by name."

PARTNERSHIP PARTICIPATION

We project a maximum of 150 Limited Partnership interests will be granted. Limited Partners may include qualified individual practitioners and/or qualified practices organized as partnerships or corporations. United Planners is looking for investment professionals who:

» *Have an excellent professional reputation*

» *Have achieved a professional designation or comparable experience*

» *Have a clean regulatory history*

» *Have a record of meaningful production at or above Partner minimums*

The individual practitioner or, in larger practices a primary individual, must be a Registered Principal with United Planners.

All applicants for Limited Partnership interests must meet the ethical and other professional standards adopted by the firm.

Applicants may be admitted as Limited Partners upon registration after demonstrating their qualifications. Alternatively, a qualified practitioner may join as an Associate initially and later apply (or be invited by Management) to become a Limited Partner based on their experience as an Associate of the firm.

As a Partner, YOU share the profits. You make NO investment to become either a Partner or an Associate of United Planners.

HOW LIMITED PARTNERS BUILD EQUITY AND ANNUAL PROFIT DISTRIBUTIONS

The Limited Partnership Advantage (“Getting Paid Twice”)

Each Limited Partner shares in the profits of United Planners in proportion to his or her productivity. The firm has produced profits consistently since 1996.

» *A “Preferred Return on Capital” at the partnership’s declared rate, will be paid to the General Partner and to all Limited Partners with established equity (Capital) accounts.*

» *Any profits remaining will be deemed “Allocable Profits.” 100% will be distributed as follows:*

- **55%** *to the Limited Partners*
- *45% to the General Partner*

United Planners currently pays half of the Limited Partners share of their profits in cash. The remaining half is added to each of the Limited Partners’ individual capital accounts and is then credited with a “Preferred Return on Capital” in subsequent years.

MANAGEMENT OF UNITED PLANNERS

MANAGEMENT OF UNITED PLANNERS FINANCIAL SERVICES IS PROVIDED BY UNITED PLANNERS GROUP, INC., THE GENERAL PARTNER.

Having a wealth of experience and distinguished careers in the financial services industry, Messrs. Thomas H. Oliver, David Shindel and Michael Baker occupy the roles of President & CEO, Executive Vice President & CIO and CFO, respectively, in United Planners. These three gentlemen also make up the ownership structure of the General Partner, United Planners Group, Inc.

Tom, Dave and Mike are a management team committed to exceeding client expectations. They make themselves available to the Limited Partners and Associates as they view them all as Partners of the Broker-Dealer.

United Planners has a Partner Advisory Team, known as The P.A.T. This team of six Limited Partners acts as a sounding board for the firm. Three members of this team are elected by their peers and the other three are appointed by Senior Management from the group of willing participants. Two new members come on each year as two retire, each serving a three year term. The P.A.T. relays useful information and suggestions to Senior Management by the field. Often, these suggestions turn into action items in order to best serve our clients. The P.A.T. is also the group to hear new proposed policies and procedures to be implemented by the firm. They are able to comment on any adverse effects the actions may have on the field so those may be considered prior to implementation.

COMPLIANCE

The Compliance Department is staffed with licensed professionals responsible for working in partnership with United Planners' representatives. Branch office examinations are conducted at least annually to adhere with industry regulations. Our Compliance Department is available for questions and answers on advertising and all regulatory matters concerning your practice. Representatives can expect timely review of all advertising submissions.

At United Planners, the Compliance Department understands the needs of our Partners and Associates and is here to work for you, your client, and the firm. Our goal is to assist our representatives to succeed while managing a complex and ever changing regulatory environment.

Compliance Department Mission Statement

The United Planners Compliance Department will focus on the following core values when serving our customers.

First, we will service our clients with **integrity**. We will conduct our actions in a manner that adheres not only with industry standards, but values the customers that we serve.

Second, we will conduct ourselves in a **professional** manner with both internal and external customers. We will hold ourselves to high standards and treat others and their ideas with respect.

Third, we will embrace education and continue to grow our industry **knowledge** by being studious of industry rules and firm procedures. We will use this knowledge to assist our customers and reduce risk for the firm by implementing compliance techniques in a business friendly way.

Fourth, we will provide exceptional **service** to both internal and external customers by assisting them with compliance issues. We will explore mutual solutions, set reasonable expectations, and follow through on promised actions.

OUR MISSION:

TO PROVIDE MARKETING PROGRAMS, EDUCATION AND TRAINING AND DISCOUNTED RESOURCES WITH A COMMITMENT TO THE ONGOING SUCCESS AND DEVELOPMENT OF EVERY ADVISORS PRACTICE.

MARKETING PROGRAMS INCLUDE:

165 Bright Ideas

This is a book written by United Planners' Financial Advisors and other affiliates of the firm. There are three categories of this book: Client Events, Marketing Ideas and Practice Management. This book really showcases the amount of sharing that occurs between Partners and is a wealth of information with pragmatic examples of things that have helped make our advisors successful. Watch for our follow up "Results of 165 Bright Ideas".

Business Owner Services

We have a relationship with a firm who specializes in mergers and acquisitions for your business owner clients. This group is available for conference calls and private consultation. They can help your business owner clients who are interested in growing their business or groom it for sale. "Don't be the last to know when your client sells his largest asset."

MarketingLibrary.Net

The MarketingLibrary.net is a client communication tool that gives you access to hundreds of professionally authored marketing concepts and advertising messages. The technology and content included with your subscription to MarketingLibrary.net can help you work toward increasing client satisfaction, attracting new prospects, improving compliance interaction, saving valuable time and boosting your bottom line. The system works seamlessly with our Compliance Department and integrates with our offered CRM, Redtail.

RME Express

RME specializes in pre-designed and pre-printed High Impact Direct Mail designs that include their unique Express Envelopes, matching letterhead, postcards and designer "stock" direct mail formats. Through their marketing divisions, they provide full-service direct mail marketing for United Planners. They offer several additional marketing products and services designed to attract new clients for the advisor.

Stone River Emerald Publications

This group offers compliant website design, e-marketing communications systems, newsletters, comprehensive seminars, worksite seminars, Focus On seminars, and direct mail services at a discount to United Planners' affiliates.

NORM ANDERSON | PARTNER/OSJ - JOINED UP IN 1998

"The people and the personal relationships is what are most unique about United Planners. I don't feel like a number, I'm just part of the team. The home office provides the background support I need and makes everything totally transparent."

EDUCATION AND TRAINING PROGRAMS INCLUDE:

National Partners' Conference

Each year United Planners hosts an Annual Partners' Conference. The conference is filled with educational opportunities, networking time, camaraderie, sales ideas, product knowledge, lots of fun and an opportunity to meet the Home Office staff. For these reasons and more, the Partners and Associates of United Planners look forward to this annual event.

Executive Summit

United Planners hosts an Executive Summit for the top producing Partners. There is a qualifying period for Partners and/or offices. The Executive Summit is intended to provide educational and networking opportunities, and to further reward and recognize the top producers of United Planners.

STAR Program

The STAR Program is our commitment to offer exclusive Sales, Training And Resource programs to United Planners' Representatives. This unique program allows us to work closely with our Partners and Associates by offering training, coaching, business planning, practice management and educational training sessions for you and your administrative staff. These sessions are offered over the web and are recorded and placed on our website at www.UnitedPlanners.com. This way, they can be viewed at the most convenient time by you and your staff.

United Planners Online Academy and Administrative Workshops

Whether you're a sole practitioner or have a staff of one or many, these sessions can be beneficial to your practice. Each recorded session is geared toward helping with efficiency and education as it pertains to your practice and working with the Home Office. Visit us online or send your staff to a workshop to meet the Home Office and be trained on processes and procedures. The training will also focus on the technology offered, including the ConnectUP options. These workshops will also give your administrative assistants the opportunity to share ideas and insights with others from offices across the United States. Examples of these sessions include "Pass the Audit" and "Be a Paperwork Hero."

Study Groups

United Planners' representatives engage in study groups held throughout the year. Professionals, like you, gather to discuss varied topics of specific interest to them and their specific practice issues.

DISCOUNTED RESOURCES INCLUDE:

Financial Conversations

Andrea White is a Certified Professional Co-Active Coach and Senior Financial Conversations coach. She works with individuals and groups of financial advisors as they seek to incorporate coaching skills and practices into their work. As a benefit to United Planners' registered representatives, Financial Conversations is here to help with two exclusive coaching events. In addition, they offer a custom 6-week JumpStart program with an initial complimentary coaching session which covers various topics to help you design a successful practice.

Estate Planning Document Preparation & Estate Planning Strategies (EPS)

EPS provides a variety of individually customized estate planning portfolios with relevant documents structured specific to your clients' particular estate size and planning needs. EPS directs you on the data that is needed and then structures the proper customized portfolio.

Each EPS portfolio includes durable power of attorney, living will, revocable will, trust change documents, asset transfer documents and many other features.

FedEx Corporate Discount

United Planners is pleased to announce the agreement to provide discounted carrier service from FedEx. With FedEx as a preferred carrier for express and ground shipments for United Planners, you can ship anywhere in the world. No matter what size your office is, you can take advantage of competitive rates, pick up and drop off services, and special service options tailored to fit your shipping needs.

ID Theft Assist

This product provides comprehensive identity theft recovery as well as credit monitoring. Membership in the program includes the enrollee and their immediate family including children under 21 living at home or age 24 if they are full-time students.

Mobil Transcription

We understand that different professionals have different needs when it comes to their mobile documentation. We have relationships with several different providers. Whether you choose the direct phone-to-email option or digital upload capabilities, we have a discounted offering for you.

P.M.P. Research

This is a national research firm specializing in the collection of data from active financial service professionals working in the financial services industry. Their process is disciplined to provide consistent value. Their data is compiled and used to provide practical research to financial service consultants and financial services broker dealers. As the financial services industry matures, P.M.P. is positioned to be the premier source to provide data and information.

United Planners Registered Representatives and Administrative Staff are eligible to enroll in :

» *Group Health Plan*

» *Group Dental Plan*

» *Group Vision Plan*

» *Practice Made Perfect Consulting Services*

Disability Income Plan For United Planners Representatives

United Planners has facilitated the option of obtaining discounted Disability Income Coverage for our individual representatives.

FP Transitions

This program is designed to help United Planners' advisors buy additional practices or plan ahead for their eventual exit from the industry. The program includes not only written materials, but seminars, free phone consultations, disaster planning, form contracts, checklists and sample agreements to sell, acquire or internally transfer a book of business. Our discount program includes: Free membership, discounted services, access to sellers' listings and instant email notifications of new practices for sale in your area.

The above third parties are not affiliated with United Planners. Offers and discounts are subject to change.

TERRY FARRAR | PARTNER/OSJ - JOINED UP IN 2008

"What makes United Planners so unique is the attitude of being the smallest big firm. That concept is unique. A lot of times companies want to be the biggest big firm out there and United Planners isn't interested in that. There's a niche there, and United Planners meets what I'm looking for."

INVESTMENT ADVISORY SERVICES

UNITED PLANNERS FINANCIAL SERVICES IS A REGISTERED INVESTMENT ADVISOR, PROVIDING PARTNERS AND ASSOCIATES A METHOD TO TRANSACT A FEE-BASED BUSINESS. WITH A MAJORITY OF OUR REPRESENTATIVES DOING FEE BASED BUSINESS, WE ARE VERY COMMITTED TO SUPPORTING THIS SIDE OF YOUR BUSINESS.

For those affiliating with the United Planners Firm RIA, with our approval, you have the flexibility to hold assets at custodians such as Pershing, Pershing Advisor Solutions, TD Ameritrade Institutional, Schwab Institutional and Fidelity Institutional Wealth Services. In addition, we have a comprehensive list of approved third-party money managers available through United Planners. United Planners' Errors and Omissions Insurance Policy covers authorized investment advisory services at no additional cost.

UPLAN AND IPLAN

In addition to the approved asset managers, United Planners offers a fee based online advisory program called UPlan (firm) and IPlan (for the independent Adviser). UPlan and IPlan accounts are held at Pershing. Management fees are deducted automatically from these accounts and transaction charges can be passed through to your client or absorbed by the advisor.

INDEPENDENT REGISTERED INVESTMENT ADVISORS

At United Planners, we offer Partners and Associates the flexibility to conduct business through their own Independent Registered Investment Advisory firm. The same flexibility in platform offerings exists for the Independent RIA advisors, including: Pershing, Pershing Advisor Solutions, TD Ameritrade Institutional, Schwab Institutional and Fidelity Institutional Wealth Services. This also is a great source to build quality relationships with other top financial professionals.

MATRIX FINANCIAL SOLUTIONS RETIRETOOL(K)IT™

MG Advisory Services, a Matrix Financial Solutions affiliate company and a leading provider of open-architecture 401(k) platforms and services has an agreement in place with United Planners to utilize its RetireTool(k)it for fund research, plan proposal creation, monitoring and reporting.

CUSTODIAL OPTIONS:

- Pershing
- Pershing Advisor Solutions
- TD Ameritrade Institutional
- Schwab Institutional
- Fidelity Institutional Wealth Services

UNITED PLANNERS HAS A FULL ARRAY OF FIXED LIFE AND FIXED ANNUITY INSURANCE PRODUCTS AVAILABLE. TO MAXIMIZE OUR TRADITIONAL PRODUCT RESOURCES, UNITED PLANNERS HAS FORMED STRATEGIC ALLIANCES WITH SEVERAL TOP BROKERAGE ORGANIZATIONS. THROUGH OUR STRATEGIC RELATIONSHIPS, WE ARE ABLE TO PROVIDE YOU WITH BETTER MARKETING AND ADVANCED SALES SUPPORT, INTERACTIVE WEBSITE TECHNOLOGY, EFFICIENT PROCESSING TIME, AND EXCEPTIONAL COMPENSATION.

PRODUCTS AND SERVICES AVAILABLE THROUGH UNITED PLANNERS

Fixed and Indexed Annuities

You have access to a full array of fixed annuities including equity index, bonus, multi-year guaranteed, SPIA, & substandard.

Long Term Care

We provide access to the leading Long Term Care providers along with the ability to easily review current marketing trends and resources online as well as make LTC comparisons.

Disability Income

Our Disability Income (DI) providers will help to make doing DI easier by providing sales support and training information, as well as assistance in getting your cases through underwriting. You will have DI solutions for white collar, blue collar, business and professional clients.

Traditional Life

Through both direct selling agreements with life insurance carriers and strategic relationships with national insurance brokerage organizations we can provide expanded access to multiple carriers and products. Products include Guaranteed Death Benefit UL, Whole Life, Survivorship Life, Term Life and Cash Value UL. Our resources and support channels can help you compare, promote and sell all types of insurance needs.

United Planners has designed the payouts on traditional insurance business to be very competitive with a net payout to you that often exceeds local brokerage shop payouts.

WWW.UNITEDPLANNERS.COM

UNITED PLANNERS HAS DEVELOPED AN INTERACTIVE WEBSITE THAT IS UP-TO-DATE WITH ALL CURRENT INDUSTRY AND BROKER-DEALER INFORMATION. ALTHOUGH THERE IS GENERAL INFORMATION FOR THE PUBLIC AVAILABLE ON THE WEBSITE, MOST SUPPORT SERVICES AND RESOURCES ARE EXCLUSIVELY AVAILABLE TO OUR PARTNERS AND ASSOCIATES.

AN ALTERNATE SITE, WWW.JOINUNITEDPLANNERS.COM, IS AVAILABLE FOR PROSPECTIVE ADVISORS TO VIEW PUBLIC INFORMATION.

FOR TEMPORARY ACCESS TO OUR WWW.UNITEDPLANNERS.COM SITE, CONTACT YOUR PARTNER DEVELOPMENT CONSULTANT.

UP Café

The café is a forum designed to allow advisors to network and share ideas amongst other United Planners associates. Information from the Home Office is posted and archived in this area as well. Users are able to post comments and see responses from their peers. This is an example of one of the many great ideas which came from the field and was implemented by management through the P.A.T.

Product Information

You have access to approved product information, who to contact and vendor websites. You also have online access to product commission information.

Registered Investment Advisory (RIA) Services

Information is provided for both the experienced Investment Advisor and those representatives looking to expand their practice to fee-based business.

Operations and Compliance Manual

Our manual is kept online at our website for easy access to the specific areas you need and is updated regularly.

Staff Directory and Senior Operations Team

An online Home Office directory includes direct e-mail and fax capability as well as a detailed list of the duties performed by the Home Office staff so you know who to contact and how.

Forms

For your convenience, United Planners' forms can be downloaded for access while meeting with your clients. This allows you to get the exact forms you need without worrying about storing them and carrying them to client meetings.

Resource Library

The Resource Library provides United Planners' representatives with a varied and growing list of marketing and business resources in one convenient location. The resources listed are a compilation of products and services from nationally recognized firms and vendors, many of which provide discounts.

Communication and Pre-Recorded Training Sessions

Ongoing communication is provided on relevant industry trends, product news, marketing strategies and Home Office updates and enhancements. We also have pre-recorded conference calls and webinars available on our website so they are accessible at any time.

CONNECTUP, MORE THAN ADVANCED TECHNOLOGY SOLUTIONS, IT IS ABOUT A COMMITMENT TO YOU. AS A FINANCIAL ADVISOR, CHOOSING THE RIGHT SOFTWARE SOLUTIONS CAN HAVE A DRAMATIC IMPACT ON THE SUCCESS AND PROFITABILITY OF YOUR PRACTICE. CONNECTUP IS A FLEXIBLE, FULLY INTEGRATED SUITE OF BEST-OF-BREED SOLUTIONS FOR PRACTICE MANAGEMENT, AND YOUR BUSINESS INFRASTRUCTURE. IT INCLUDES THE TOOLS YOU NEED TO AUTOMATE PROCESSES AND ENSURE TIMELY, AT-YOUR-FINGERTIPS ACCESS TO THE RIGHT INFORMATION SO YOU CAN OFFER MORE COMPREHENSIVE SERVICES AND SPEND MORE TIME WITH YOUR CLIENTS.

WHAT MAKES OUR CONNECTUP TECHNOLOGY DIFFERENT?

» ***Integration*** – Everyone can offer online technology but we have taken it one step further, allowing integration between the applications you decide to utilize. Provided you are using Albridge Solutions, you will have data carryover into other applications so you do not have duplicate entries, making you and your staff more efficient.

» ***Sophistication*** – As a financial advisor, choosing the right software solutions can have a dramatic impact on the success and profitability of your practice. ConnectUP includes everything you need to automate processes and ensure at-your-fingertips access to the right information so you can offer more comprehensive services and spend more time with your clients.

» ***Training*** – We offer ongoing consistent training for all of our software applications here at United Planners with training sessions held via webinar and conference calls. In addition, we record training sessions and post them on our website for future reference for you and your staff.

» ***Web-Based*** – Since all of our technology is available to you online we do all the upgrades and backups for you automatically. In addition, this allows you to do business from anywhere as long as you have internet access. Through our single sign on portal, you only have to remember one password to get you in to all of the applications you subscribe to.

» ***Security*** – ConnectUP features the highest levels of security designed to protect your clients' data so they, and you, have peace of mind.

ADVISOR FRONT OFFICE

ADVISOR FRONT OFFICE (AFO) IS A WEB-BASED APPLICATION WHICH ENABLES REPRESENTATIVES TO BECOME MORE EFFICIENT AS WELL AS ALLOW REPRESENTATIVES TO CONDUCT BUSINESS FROM ANY LOCATION. THE GOAL OF AFO IS TO TRANSITION A PORTION OF YOUR DAY-TO-DAY RECORD KEEPING FROM A MANUAL PROCESS TO AN AUTOMATED ONE WHILE ALLOWING YOU TO ACCESS CLIENT INFORMATION REMOTELY. AFO ALLOWS YOU TO DO THE FOLLOWING:

- Create New Account Forms for Direct Business, Investment Advisory and Pershing accounts.
- Update New Account Form information electronically.
- Maintain a blotter for Mutual Fund, Variable Annuity, Variable Life, Investment Advisory and Pershing Trades, with most trades feeding through automatically.
- Use search features to locate accounts and trades.
- Print pre-filled, professional-looking New Account Forms.
- Allow you to pre-populate New Account Information if using the same client Social Security Number when opening new accounts with different registrations.
- View, print and export Trade Blotter reports.
- Facilitate reviews by the Office of Supervisory Jurisdiction (OSJ) for an account or trade created by an advisor reporting to the OSJ.
- Support the hierarchy of an advisor and OSJ, thereby having a reporting structure in place for review or creation of accounts and trades.
- Generate "Welcome Letters" and "Annual Update Letters" to clients confirming their suitability and account information on file.

The true benefit of AFO is its ability to create, view or edit vital client information on demand. Furthermore, this user friendly program has built-in assistance and is further supported by a network of individuals, capable of answering any question.

The Trading and Operations Department at United Planners acts as a liaison between you and Pershing. We also act as OSJ for representatives reporting to the Home Office and supervise existing OSJ's. When necessary, we act on your behalf with mutual fund and/or annuity companies. Together, your team of back office professionals in the Operations and Trading Department has combined experience of over 150 years.

THE OPERATIONS STAFF IS HERE TO HELP YOU WITH TRADES, ACAT'S, IRA DISTRIBUTIONS, NEW ACCOUNTS, CHECK REQUESTS, FED WIRES, AND MUCH MORE. OUR JOB IS TO HELP MAKE YOUR JOB EASIER.

PERSHING BROKERAGE BUSINESS

Clearing Services

United Planners has partnered with Pershing, LLC for trade execution and clearance services. As the industry's largest provider of global clearing services, they deliver the resources you need to compete.

NetExchange Pro

NetExchange Pro is a secure and reliable Internet-based account management vehicle with all of the tools investment professionals need to service clients quickly and inexpensively. Through NetExhange Pro, you can conduct a variety of activities directly from your personal computer via the internet. You can browse account information, enter and review orders, access quotes, news, charts and research, download forms, and more.

Trading

NetExchange Pro is a platform for placing equity, option, and mutual fund orders online, with the flexibility to enter approved transactions during non-trading hours. The Operations and Trading Department has staff available for you to call in or discuss your trades if necessary.

ADVISORS ASSET MANAGEMENT, INC.

United Planners has partnered with Advisors Asset Management, Inc. (AAM) (formerly Fixed Income Securities) to enhance your investment services business while making it easier and more profitable for you to access the fixed income marketplace. AAM is a comprehensive bond and UIT resource that specializes exclusively in fixed income products and investment strategies. In addition to a multitude of offerings, AAM provides you with everything from portfolio analytics and economic research to marketing support and in-depth fixed income training.

Fixed Income Support - When you partner with United Planners, you have unlimited access to our extensive fixed income assistance which is specifically catered to your needs.

Education - An internal service team is assigned to United Planners and will provide one-on-one fixed income assistance. In addition, regional Relationship Managers and a training department are readily available for personalized training. Advisors can also attend AAM University. AAM University provides educational seminars designed to give you an in-depth understanding of the income markets, investment techniques and strategic portfolio management. AAM University is proud to be able to offer continuing education credits for the following professional designations: CFP, IMCA (CIMA and CIMC), and PACE.

Research & Analytics - AAM's research and analytics department can provide portfolio tune-ups and analysis based on your clients' unique needs and will conduct follow-up reviews upon your request. To help ensure your fixed income portfolio is operating at its optimum level AAM offers company, industry and market analysis.

UITs - AAM is their own Unit Investment Trust (UIT) sponsor. AAM provides a full line of fixed income based UITs for series 6 & 7 representatives, called Advisor's Disciplined Trusts (ADTs). These timely investments are designed to meet a variety of investment needs and risk tolerance levels.

Website Access - We now have Single Sign On directly from the United Planners ConnectUp portal to AAM's website. This will facilitate quick access to the site for Advisors currently using AAM and will provide excellent market commentary and tools for those Advisors unfamiliar with the site. We encourage you to visit the AAM site and to take advantage of all it has to offer.

CHUCK LEFKOWITZ | PARTNER/OSJ - JOINED UP IN 1987

"The culture at United Planners is warm, friendly, inviting and comfortable. Every experience has been positive."

Partner Development is your initial contact point at United Planners. We are comprised of industry professionals who act as your trusted consultant during your due diligence process. We will answer your questions with integrity, courtesy and accuracy so you may make the best decision about your future affiliation.

Mission: To attract and recruit quality advisors and to ensure they receive the information they need to feel confident about their decision prior to joining the firm.

To provide new advisors with the tools, knowledge and the support they need to quickly transition their practice and be successful and profitable within United Planners.

To introduce new advisors to each department within the organization so they may take comfort in whom to contact with their questions and begin to build long lasting and deep trusted mutual relationships.

REGISTRATION AND LICENSING WITH UNITED PLANNERS

The United Planners Registration and Licensing Department exists to provide timely, accurate, and friendly assistance, while assuring compliance with securities registration and insurance licensing processes for the firm and its representatives. Central to these responsibilities is the need to maintain records through FINRA's Central Registration Depository (CRD) system; as well as utilize available industry technologies to deliver services and information in an efficient manner. In addition, they act as a liaison with industry regulators in regards to registration and licensing matters.

The Registration and Licensing Department is here to help process and maintain your Securities, Insurance, and Investment Advisory registration with us. Registration and licensing may also assist you in scheduling an appointment to take an examination, get fingerprinted and renew state registrations.

YOUR NEXT STEP

To become an affiliate with United Planners please submit a Pre-Registration Questionnaire to Partner Development.

The questionnaire provides United Planners with a comprehensive overview of your background and your business profile. The Pre-Registration Consent Form gives us authorization to review your CRD history and credit report. Once the background review has been completed and approved by the Compliance Department (and we have an understanding of your business model and Outside Business Activities), we will send a registration kit to you. Along with that kit will be the required Reference Number to access the WebCRD System, and instructions on how to fill out the electronic U-4 in order to finalize the affiliation process.

You can count on your Licensing and Registration Department to assist you with a smooth, efficient and timely transition of your FINRA licensing.

TRANSITION SUPPORT

We look forward to your affiliation with United Planners. To help ease and expedite your transition, we have assembled a dedicated team of specialists to assist you with all of the questions you will have during your transition.

To assist you with a more timely transition to United Planners your client data can be pulled directly from your contact management system into an excel spreadsheet which can, through LaserApp, then populate 80% of the information needed on your New Account Forms, Change of Dealer Forms and Account Transfer Forms. In addition, Laser App has many online forms for clearing firms, MF companies, annuity companies, insurance companies and other industry related forms.

JOIN UP

FOR MORE INFORMATION CONTACT YOUR PARTNER DEVELOPMENT TEAM TODAY! (800) 966-8737 WWW.JOINUNITEDPLANNERS.COM

UNITED PLANNERS
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“FOR SERIOUS FINANCIAL SERVICES PROFESSIONALS.”

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