

THE USUAL, THE UNUSUAL, AND THE UNIQUE



VALMARK
FINANCIAL GROUP®

NOT ALL WRITING INSTRUMENTS ARE ALIKE...
JUST LIKE NOT ALL FINANCIAL SERVICES FIRMS ARE ALIKE

THE USUAL



THE DISPOSABLE
BALLPOINT PEN
RETAIL PRICE: \$0.10

All-purpose pen with plastic clip. Durable tungsten carbide point creates smooth lines that flow evenly and dry instantly.

As a full-service financial services firm, Valmark Financial Group provides all the “usual” services you expect from an independent financial services firm.

- FULL BROKER-DEALER SERVICES** for a broad offering of securities and investments.
- DIVERSIFIED (NON-PROPRIETARY) PRODUCT OFFERING** that includes extensive lineups of mutual funds, exchange traded funds, annuities, retirement plans, 529 plans, life insurance products and a variety of other solutions.
- REGISTERED INVESTMENT ADVISORY SERVICES** offering fee-based solutions, no-load funds, separately managed accounts, third party asset managers, financial planning and robust platforms for trading, reporting, and managing your advisory business.
- COMPREHENSIVE ERRORS & OMISSIONS COVERAGE** for all business lines with broad coverages and competitive rates.
- NATIONAL AVAILABILITY, ACCESS & LICENSING** of products and services enabling you to serve clients all over the country.
- ROBUST FINANCIAL TECHNOLOGY (FINTECH) OFFERINGS** including web portals, apps and other media that integrate various business lines into consolidated dashboards for both you, as the advisor running your practice, and your clients, to access their accounts online.
- DEDICATED TRANSITION TEAM** that provides personalized transfer of your business to ensure you hit the ground running in the short term as you make a strategic move for the long term.

THE UNUSUAL



THE MONT BLANC MEISTERSTÜCK
149 DIPLOMAT FOUNTAIN PEN
RETAIL PRICE: \$935

Every detail of the Meisterstück is engineered for superior writing performance. The 149 Diplomat features a triple tone 18kt gold nib engraved with the number 4810, the metric height of the Mont Blanc mountain. From the comfortable shape of the pen's lustrous resin barrel to the internationally recognized white snow cap, the Meisterstück has proven its quality through time.

While Valmark offers the usual services provided by most financial services firms, we believe very few firms have the breadth and depth of integrating broker-dealer, investment advisory, and insurance solutions into a single, holistic platform upon which independent financial professionals can build their business. We believe the following is "The Unusual" offering.

- FULLY STAFFED PROFESSIONAL TEAMS** within the broker-dealer, investment advisory and life insurance agency spaces that serve as "Advisors-to-Advisors," helping you identify and implement the right financial solutions for your clients. Most professional staff on Valmark's marketing and planning teams are Series 24 Registered Principals, so the plans that are created have compliance obligations front and center.
- EVERYTHING INTEGRATED INTO A SINGLE PLATFORM** so you can provide comprehensive financial services ranging from product offerings, new business submission process, payout grids/schedules, commission reporting, and compliance oversight—to maximize objectivity and efficiency in running your practice.
- ALL SALES ARE AGGREGATED FOR GRID PAYOUT** — Because of Valmark's unique position as an independent broker-dealer, advisory firm, and insurance agency, not only do sales of registered products move you to higher levels of compensation, but so do sales of non-registered insurance products.
- A TEAM OF CERTIFIED FINANCIAL PLANNER™ PROFESSIONALS ON STAFF** that will help you create comprehensive, financial plans for your clients. The team of CFPs draws upon solutions from the broker-dealer, investment advisor, and life insurance agency, utilizing both fee-based and commission-based solutions, to ensure your clients have the tools necessary for achieving their goals.
- WIDE ARRAY OF INVESTMENT MANAGEMENT OPTIONS** that range from accessing Third Party Money Managers to serving as your own "Rep as Portfolio Manager" to leveraging Valmark Wealth Solutions which bundles portfolio management, trading, and reporting into a single package you can outsource to Valmark so you can focus on what you do best: engaging with clients. Whatever path you choose, the investment management offerings at Valmark are virtually endless.
- INDUSTRY-LEADING LIFE INSURANCE PRODUCER GROUP** that integrates case design, underwriting advocacy, case management, and insurance company interaction into a single relationship assigned to your office. This enables you to develop a best-in-class insurance capability as a significant source of revenue to augment and integrate with your clients' financial, business and estate plans.
- LIFE SETTLEMENT BROKERAGE SERVICES DONE DIRECTLY IN HOUSE** to facilitate the analysis and sale of life insurance policies that are no longer needed. All policies are purchased by institutional buyers through a transparent bidding process. Valmark is one of only a few broker-dealers to offer this service, with full Errors & Omissions coverage.
- RETIREMENT PLAN SERVICES THROUGH A TURNKEY PLATFORM** to help you manage your obligations as a fiduciary by offering discretionary investment management under ERISA Section 3(38). Valmark Retirement Turnkey™ frees up your time to focus on your business and reduces operational costs by helping you navigate the landscape of available plan design options, investment managers, and investment monitoring services.
- A DEDICATED NEW MEMBER FIRM TRANSITION TEAM** will help ensure your transfer process goes smoothly while serving as your concierge for integrating the various business units at Valmark so you can be up and running with a broad offering of services seamlessly and in little time.

THE UNIQUE



THE FABERGE CORONATION
YELLOW FOUNTAIN PEN
PRICELESS

Peter Carl Faberge made his mark in history as the jeweler for the imperial court of Russia in the late 19th century. Faberge's first edition pen, the Coronation Yellow, has captivated pen connoisseurs all over the world with its radiant color. The pen was created using sterling silver barrels guilloched with a three-dimensional pattern. Then fourteen layers of translucent enamel were applied and hand polished to a glass-like shine and finished in 23.5kt gold.

Very few firms have Valmark's six decades of experience and focus on integrating an established advanced-market insurance producer group with a full-service securities firm. In addition, few firms have been as intentional in developing intellectual property and unique processes for our Member Firms to serve their clients in a truly "unique" way in the industry.

- A PROMISE YOU CAN COUNT ON** — Each Member Office invited to join Valmark receives a customized letter which sets out exactly what you can expect from Valmark. This Clear Expectations Letter gives you the confidence of knowing that all major issues discussed have been committed to in writing by the ownership of the firm.
- YOUR BUSINESS, YOUR CLIENTS** — Valmark is committed to protecting your independence as a business owner. One of the ways we protect you is we assure you in writing that your clients are yours to take with you should you ever need to leave.
- PROFESSIONAL PARTNERS** — We have a rich history working with financial institutions. We build custom programs and education to address the financial services needs for the clients of accounting firms, banks, property & casualty firms, etc.
- A UNIQUE PLANNING MODULE DESIGNED TO ADDRESS EACH CLIENT NEED** — One of our true differentiators is the intellectual property behind our toolbox of consultative planning modules built around each product line using a structure that allows advisors to always do what is best for clients. Each module provides marketing materials customizable with your brand, as well as unique client deliverables that prove these are not just ideas, but substantive, analytical models for helping clients reach their goals.
- DESIGN CENTER: AN IN-HOUSE GRAPHIC DESIGN DEPARTMENT** that provides customized marketing materials, websites, and custom branding of all Valmark presentations, marketing, and educational materials with your brand, minimizing the appearance of Valmark so you can be the star of the show with clients.
- ACCESS TO THE OPTIMIZED PORTFOLIO SYSTEM (TOPS®)** — Created by Valmark, TOPS® is one of the industry's first all-Exchange Traded Fund (ETF) investment platforms with an offering that is truly turnkey, cost effective, totally transparent, and differentiated. Twenty-three life insurance companies feature institutional versions of TOPS® in their variable annuities, variable life, and COLI products.
- LIFE ASSURANCE 360™ PROCESS (LA360™)** — Our turnkey, goals-based system for designing, implementing, and managing life insurance, including comprehensive back-office support and client-facing presentation tools.
- LIFE INSURANCE UNDERWRITING ADVOCACY™** — Our independent, fully staffed underwriting team offers expertise for managing jumbo cases and those where the insureds have complex medical histories. Our Private Underwriting Risk Evaluation (PURE™) process allows us to gather and evaluate underwriting evidence while protecting the identity and insurability of your most important clients. By having more risk assessment tools at our disposal up front, our underwriters are better able to anticipate underwriting roadblocks and proactively negotiate solutions.

THE UNIQUE



THE FABERGE CORONATION
YELLOW FOUNTAIN PEN
PRICELESS

- LIFE INSURANCE FULFILLMENT TOOL™ (LIFT™)** — Our state-of-the-art electronic tool that enables financial professionals to gather and submit all necessary information for submitting a life insurance case, informally or formally, virtually. This enables life insurance professionals to work remotely with clients throughout the entire life insurance process—a true game-changer in the life insurance profession.

HANDS-FREE NAVIGATION: A TOTAL OUTSOURCED MODEL FOR LIFE INSURANCE SALES AND SERVICE —

How is this unique? Valmark's staff of experts provide end-to-end service, including: case design, carrier analysis, product analysis, underwriting advocacy, and white-glove assistance to the client and their rep when completing all paperwork.

- After the policy is placed, it is managed, monitored and serviced by our Policy Management Company. Copies of the annual audit are sent to the Trustee, CPA, and attorney. No commission sharing is expected and services are fee-based. By not requiring commission splits, you are able to retain full compensation, even on your largest cases. Additionally, a fee is charged only when used. This is a great way for financial professionals to provide industry-leading insurance support on a variable cost basis, without the obligation of ongoing fixed expenses.

THE POLICY MANAGEMENT COMPANY provides policy monitoring and management services for clients' in-force life insurance policies. These fee-based services include an annual review and audit of every life insurance policy owned by clients. The audit confirms premiums have been paid on time, shows the impact of changes in interest rates or costs of insurance on the viability of the policy, and identifies changes in ownership of the carrier that issued the policy.

- RIGHT FIT STAFFING SOLUTIONS™** — Recruiting and retaining staff is often one of the greatest challenges for financial professionals. This is why Valmark provides Right Fit Staffing Solutions™ to our Member Firms. This service helps financial professionals identify their staffing needs, design key roles and job descriptions, recruit top talent, and hire the right candidates while providing the necessary tools to retain talent at your firm for the long term.

A COMPANY COMMITTED TO STAYING PRIVATELY HELD — In an industry where ownership and management teams change often, partnering with a firm committed to staying privately held is essential. While many firms talk of their commitment to private ownership, Valmark has demonstrated this commitment with three consecutive generations of current ownership. Feel free to ask us in detail about our strategy for keeping the company privately held so you can build your business on a platform that provides confidence and stability for the long run.

VALMARK FINANCIAL GROUP

OVERVIEW: Founded in 1963, Valmark has become an industry-leading platform upon which highly ethical, independent, financial professionals can build their business. Valmark offers Broker-Dealer, Registered Investment Advisor, and Insurance Producer Group services—all on a single platform. We believe there is not a "one-size fits all" approach to financial services. Therefore, we enable independent financial professionals to offer a variety of fee-only, fee-based, and commission-based solutions to their clients. We believe financial professionals who evaluate, analyze, and integrate these solutions objectively are the ones who truly serve their client's best interest.

PURPOSE STATEMENT: *"To Bring the Golden Rule to Life"*

CORE VALUES:

1. We Live by the Golden Rule
2. We Tell the Truth About Everything
3. We Simplify Complexity
4. We Build Lasting, Mutually Beneficial Partnerships
5. We Protect our Innovative and Entrepreneurial Culture



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