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The CORNERSTONE Advantage

Whether you're a seasoned Insurance and Investment Advisor or just getting started Cornerstone Financial Services (CFS) is the Discriminating Professionals choice.

CFS Provides:

- Highest Payouts in the Industry*
- Quality Qualified Lead Program**
- Unparalleled Back Office Support
- Superb Sales and Product Training
- Agent Group Benefit Plans***
- Non-Captive Agent Agreement

"We are here when you need us".



Brokers, Agents & GAs enjoy many tremendous benefits and perks when CFS is their Marketing Organization, here are a few:

CONTRACTS:

CFS offers some of the MOST lucrative contracts in the entire industry!



We believe that one of the most important; if not the most important benefit a broker can receive from his/her FMO is TOP LEVEL GA compensation. Trips are nice, so are leads; but in our experience, nothing beats compensation increases for ***Established Independent Producers, Agencies and GA's***

As an experience professional, who knows better where your dollars should be spent than you? For you, at CFS we focus on directing **compensation increases of 10% to 20%** and sometimes more where we believe it will do the most good, and that is in the pockets of our brokers. And then

"We are here when you need us".

CFS also offers a quick start lead program.

For those ***Less Experienced Selected Agents*** we offer a **Life Lead Broker and Referral Program** with the compensation for most carriers is 'street level' or less. The leads are high quality and CFS is making a considerable investment in you in the regular purchase of your monthly life leads..

Each qualified broker will receive no less than **20 exclusive life leads per month** and is expected to maintain a minimum \$6,000 a month in life premium.

Once your business is started, clients are referring other clients and you no long need the leads, we'll adjust your compensation and then...

"We are here when you need us".



<p style="text-align: center;">TRAINING:</p> <p style="text-align: center;">CFS offers in-depth and comprehensive product and sales training.</p> <p>Experience has shown the two most frequent causes of satisfaction and dissatisfaction by Brokers are: contract levels and proper training. CFS makes sure these are two issues that our brokers never have to negatively experience. CFS is completely dedicated to broker success through quality training. We train brokers on everything from marketing to sales and product knowledge. <i>Those Brokers who qualify; receive intensive two day product and sales training via national sales conferences free of charge!</i></p>	<p style="text-align: center;">BACK- OFFICE SUPPORT:</p> <p style="text-align: center;">Corporate professionalism and efficiency with a personal touch!</p> <p>CFS is well known in the industry for having exceptional back-office support. Our highly rated, user friendly, website provides brokers an effective and efficient platform to write business. Complete with a wide variety of quoting and comparisons tools, licensing, forms and application downloads, as well as the most recent software for selected carrier. If challenges do occur, we are right there to help you sort out any and all issues pertaining to your business. CFS is there to intercede with any of our insurance carriers on behalf of our brokers, to fix any problems that are seemingly beyond the brokers' capacity to fix</p>
<p style="text-align: center;">BENEFITS:</p> <p style="text-align: center;">Group benefits - Life, Dental, LTD</p> <p>CFS offers many group benefits such as; but not limited to: Life/ Dental/ LTD /Retirement Plan (non-contributory)/A Life Lead Broker Program, Commissions paid weekly and a host of other valued benefits.</p>	<p style="text-align: center;">FREEDOM:</p> <p style="text-align: center;">Non-Captive agent contracts!</p> <p>CFS offers its brokers Non-Captive agent contracts. We understand that in some cases a broker may prefer that certain business goes elsewhere. CFS understands and makes this process as easy and painless as possible, by allowing agents the flexibility to write for other FMO's provided 80% or more of your life, annuity and LTC business is written through CFS. Concentrating your production volume is what enables us to offer you such lucrative compensation.</p>

It is important to note that the Cornerstone opportunity is specifically designed for those Brokers, Agencies and GA's who are seeking **long-term mutually beneficial relationship** (However every situation is unique and will be treated as such)

UNIQUE PROGRAMS

CFS programs not found anywhere else in the industry!

A unique ***Worker's Comp Savings Program*** that employers truly appreciate and this program will get you in front of the business owners! Not to mention all the employees!

Our ***Life Settlement*** model is unique as well and one that you would gladly show a relative if the occasion arose. Life Settlements are a viable alternative for anyone who can no longer afford their policy or whose family situation has changed. We believe the client should have choices beyond simply surrendering their policy or placing it on extended term.

We also offer sought after expertise in the ***Premium Financed Life*** (PFL) arena. This is a marketplace that is continually evolving and changing. If you are the right broker, with the right clientele, you could easily double or even triple your income with this program alone!

Lastly, we provide considerable expertise in the underwriting of your clientele that have been declined or severely rated, often referred to as ***Impaired Risk***. Typically we find other highly rated carriers that provide more favorable offers. Do not give up until we have told you that we were unable to find a company to underwrite your client!

The Cornerstone Difference

Allow CFS to be the 'cornerstone' of your business

Most people are well aware of the fact, that in order to build anything of true substance and significance, one must first create or acquire a strong and structurally sound foundation. In simpler terms, to attain or maintain anything of value, it must enjoy both consistent and powerful support. In the world of FMO's this type of powerful and consistent support unfortunately, is very rare. However, we at CFS have taken the concept of having a rock solid foundation and active broker support to an entirely different level. We will be there for you as much, or as little as you desire. We are actively searching for high quality brokers, who are interested in a **long-term mutually beneficial business relationship** with an outstanding FMO who is an industry leader.

CFS is very proud of the fact, that all the members of our highly qualified staff have been successful brokers and agency owners in our industry. Without question we know what it takes to be successful, not only from a strong sales and product perspective; but also from what brokers actually **need** from their back-offices. CFS is 100% dedicated in assisting you in becoming even more successful than you are presently. Because Your Success is Our Success! ***"We are here when you need us"***.

*-Qualified, selected brokers & GA's **-Qualified, selected brokers will receive 20 exclusive leads per month; as well as mastering a proven referral method that will yield immediate referral prospects.
***-Select carriers offer select brokers a benefits package with production minimums. Please ask your Brokerage Sales Manager for further details



CFS Affiliate Program – Be A Sales Generating Machine

- Create easy sales with little work required from you
- Expand your marketing efforts to thousands of new prospects and existing clients
- Generate larger, more consistent sales
- Take out the guesswork for your clients
- No Cost and Higher Payouts to you

The Miser Advisor Affiliate Program

It has never been more important for Insurance and Investment Advisors to be set apart. The CFS Miser Advisor Affiliate Program is a series of Financial Services Concepts that CORNERSTONE Agents, Brokers and Planners can choose from or combine for a complete Client solution. They include, but are not limited to “Becoming Your Own Bank”, Debt/Money Management, College and Retirement Planning.

Products and Services that Support Our Agents to Meet MORE Prospects, Help MORE Clients and Make MORE Money

- **“Be Your Own Bank”** - QMS Financial is a company dedicated to teaching and promoting the Infinite Banking Concept (IBC) developed by R. Nelson Nash. They offer regular seminars, webinars and tele-seminars to educate and inform about the concept. Along with the in-depth step by step Plan they provide your clients, they also offer ongoing support and coaching as your clients develop and use their IBC system for retirement planning, college planning, and funding major purchases.
- **“College Planning”** Assisting families in creating a realistic **college game plan** linking both the student’s academic abilities with the parent’s financial resources. The result is a plan design that will not break the family bank, force your client dip in to retirement savings, or require a change in their current lifestyle. It is the precise goal of *The Equity Professor* to help navigate the complex and often confusing process of planning college education.
- **“Money Merge”** an Accountability and Coaching program that calculates the fastest ways to pay off your mortgage and consumer debt, and build a substantial savings nest egg based on your specific income, payments, living expenses and financial goals. You never have to guess which loans to pay off first, when to pay or how much extra to send. Clients can this program independently or with the IBC and Equity Professor to insure their success.

For those agents that wish to enhance their proficiency in these areas, CFS has partnered with the Institute for Financial Literacy to get you Certified as an Educator in Personal Finance CEPF® then you can proudly display Your Personal Finance Expertise.



The mission of the Institute for Financial Literacy is to make effective financial literacy education available for all American Adults



“Training You Can Trust” the mission of the Center for Financial Certifications is to advance the professionalism and effectiveness of education and counseling within the field of financial literacy

CEPF® **Certified Educator in Personal Finance®** (CEPF®) was designed to provide professional development and training for financial educators who work with clients and communities in a group setting

Miser Advisor Radio is the core of the program. Get training, ask questions, hear from successful agents and experts, share ideas and opinions. If you miss the show listen to the weekly podcast at your convenience.

For More information call C. Rod Maxson @ (800) 682-7174 x207 or email crm@cfsinc.org