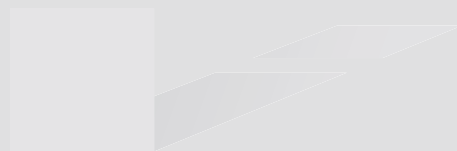




INDEPENDENT  
FINANCIAL



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**FINANCIAL**



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*“In the struggle for survival, the fittest win out at the expense of their rivals because they succeed in adapting themselves best to their environment.” Charles Darwin*

**H**ow did Independent Financial come to exist?

Through intelligent design.

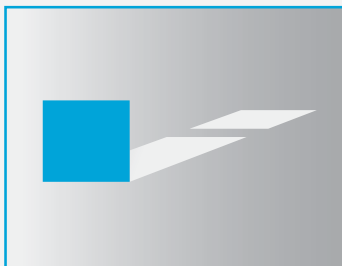
**H**ow does Independent Financial continue to succeed?

Through natural selection.

**E**ven in today’s ever-changing environment, Independent Financial<sup>SM</sup> continues to be the natural selection for any financial institution looking for a strategic partner to help it grow its business and adapt to today’s financial culture. For over twenty years, we have been a leading provider of investment and insurance products to financial institutions. Our state-of-the-art technology systems, market research, analytical tools, and open architecture product choices will enable you to build and promote a successful program. You will find that our time-tested approach is both “r”evolutionary and designed for long-term industry success.

## **I**ndependent Financial - A Strong Strategic Partner

**B**ecause of our unique ability to deepen client relationships and develop more diverse, lucrative customer segments, we are the optimum partner for driving increased results and long-term revenues. We will supply an exclusive program of support, backed by the significant resources of our parent company, Sun Life Financial.



**O**ur mission is to help you serve your clients better, and ultimately capture more assets and long-term revenues. Thanks to our ongoing commitment to providing the best products and services available today, we are well positioned to serve as the conduit to increasing the diversity and size of your client base—along the entire wealth continuum—and potentially increasing your target market penetration, asset accumulation and cross-sell activity.

## **W**orking Together - The Independent Way

**T**he best working relationship is a relationship that works on every level. The key to fostering a solid, long-term working relationship is identifying issues as they emerge and resolving them quickly. We are fully committed to supporting your needs and your unique way of doing business, providing you with a comprehensive menu of products and services, serving as your trusted advisor, treating you with respect, and delivering what you need when you need it. We stand behind every promise and back up every action.

# Independent Financial - Your Natural Selection

Our expertise and tenure in the financial services industry has put us at the forefront of the steady industry evolution from one-dimensional product distribution to one-on-one professional advice. Our tried-and-true “client-centric” approach enables us to quickly recognize and adapt to changing marketplace dynamics and engineer focused, innovative services strategically customized to your client base and marketing strategies. Thanks to our intelligent design, Independent Financial can help you adjust to evolving client expectations and build the kind of deep relationships that bind your customers to you.

## PRODUCTS AND SERVICES:

### TECHNOLOGY

- Customizable solutions
- Online order processing
- Access to multiple clearing firms
- Powerful planning & analytical tools
- Integration of investment research database
- Automated compliance oversight of activities

### RECRUITMENT, TRAINING & CONTINUING EDUCATION

- Nation-wide Financial Consultant recruiting
- Dedicated training facility and professional educators
- Online access to approved CE courses

### SUPERVISORY SYSTEMS

- Independent Financial believes we have the most practical supervisory system for a bank or credit union program in the industry

### HIGH-TOUCH SUPPORT & SUPERVISION

- Effective field sales team and high-touch home office support
- Dedicated life insurance team
- Field support for fee-based products & services

### OPEN PRODUCT ARCHITECTURE

- Broad array of securities and life insurance products best suited to fit your clients’ particular needs
- Multiple fee-based platforms
- Small business solutions
- Fee-based asset management

### VALUE-ADDED SERVICES

- Full implementation/conversion planning
- Business planning to establish your program’s sales goals, marketing activities, and projected income
- In-house marketing team to design and develop your program’s brand and marketing materials

INFINET21™, our proprietary fully automated, real-time technology back-office platform, combines all the elements needed to successfully operate and manage your investment program, including: order placement and execution, regulatory review, commission accounting, licensing/registration, insurance case management and expedited processing.

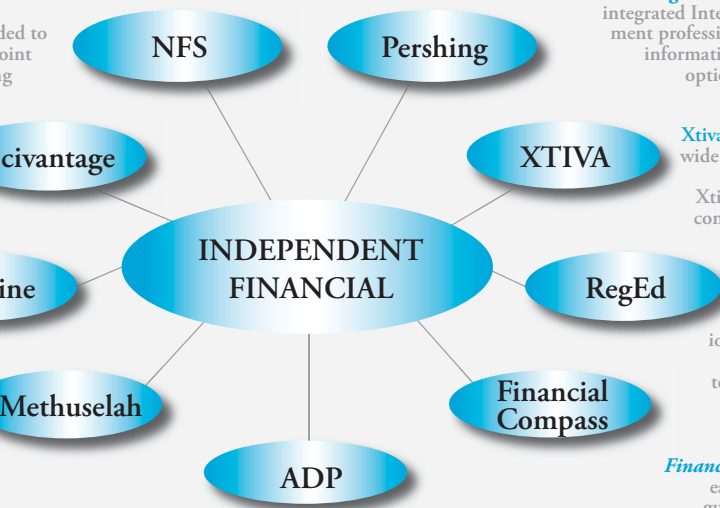
To ensure that our offering is the most comprehensive available today, Independent Financial has forged key corporate relationships with annuity and securities distributors, clearing firms, and technology and outsourcing providers.

**National Financial Service’s (NFS) Streetscape®** enables consultants to manage and monitor the brokerage environment and access resources needed to help them take informed action, using a single point of access to real-time market data, and integrating trading and service functionality with investors.

**Scivantage** is a premier provider of web-based, front- and middle-office brokerage solutions. Its **I-Access** is a front-end application for opening and maintaining variable annuity accounts.

**iPipeline** provides point-of-sale, web-based tools enabling producers to market, sell, and transact insurance faster. It features a search engine with over 40 top carriers and more than 350 products, and can be customized to suit a client’s approved products.

**Methuselah®** is Unger’s premier wealth management software solution aimed at solving the financial planning needs of clients along the entire wealth continuum.



**Pershing’s NetExchange Pro™** is a customizable, integrated Internet solution that provides investment professionals with access to client account information, and the ability to enter equity, option and mutual fund orders online.

**Xtiva** is a leading provider of enterprise wide business and technology solutions for the financial services industry. Xtiva’s products help streamline sales compensation, production, reporting, licensing, CE tracking, and more.

**RegEd** is the leading provider of complete, online compliance solutions for financial professionals. RegEd’s experience and leadership allows clients to have access to the industry’s leading continuing education and innovative compliance products and services.

**Financial Compass™** is Unger’s intuitive, easy-to-use, browser-based financial guidance and sales support tool with compelling on-screen and printed reports.

**ADP’s Brokerage Processing Services (BPS)** is a real-time securities processing platform that provides comprehensive transaction processing and communication services to execute and process trades seamlessly.



# INDEPENDENT FINANCIAL

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