NEW SOUTH WEALTH MANAGEMENT

Firm Overview

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Esse Quam Videri

"To be, rather than to seem."

In the pages that follow, it will become clear that New South Wealth Management is unlike any firm that preceded it. As a financial institution, we place the welfare of our clients above all else. If the care of the client comes first, success for all will soon follow.

By embracing the concepts of Trust, Integrity, Understanding and Teamwork, the people of New South Wealth Management have developed a Standard of Excellence that remains unrivaled within the industry. It is the prioritization of "People over Product" that creates such dynamic relationships. We build for the future by drawing inspiration from these historic Latin concepts and phrases:

I. PARI PASSU – "Done equally and without preference" – we lead by example, embracing the individual and putting the success of others first

II. SUI GENERIS – "Of its own kind" – understanding how NSWM is a different breed of financial institution

III. DISCENDO DISCIMUS – "By teaching, we learn" – preparing NSWM advisors for a successful career

IV. FIRMAMENTUM MEUM – "You have my support" – providing industry alliances that allow advisors to flourish

V. ALIS PROPRIIS VOLAT – "She flies with her own wings" – creating an environment of development and unrestrained growth

VI. AUDENTES FORTUNA IUVAT – "Fortune favors the bold" – empowering advisors to be more than any client would ever expect

VII. CITIUS, ALTIUS, FORTIUS – "Faster, higher, stronger" – embracing the concept that there is always the opportunity to be better today than you were yesterday

PARI PASSU – "Done equally and without preference"

The leaders of New South Wealth Management have no interest in "being bosses," but would rather support and propel advisors to perform at levels never before seen. The people responsible for your coaching are engaged and talented individuals who have a vested interest in your success.

In short, leadership is not about "giving orders." It is about encouragement, support, communication, drive and mutual accountability.

Our Leadership Team's Guiding Tenets:

- Leadership is a responsibility, not a right
- Leadership is both something you are and something you do
- The leader who sells principles for popularity will soon be bankrupt
- Leadership is production, not position
- The sole advantage of power is to do more good
- Example is not the main thing in influencing others. It is the only thing
- Leadership is the capacity to translate vision into reality
- A great leader comes along once in a generation. Great problems come along three times a week.
- Real leaders are ordinary people…with extraordinary determination
- A great leader is a person who takes more than his or her share of the blame, and less than half of his or her share of the credit.

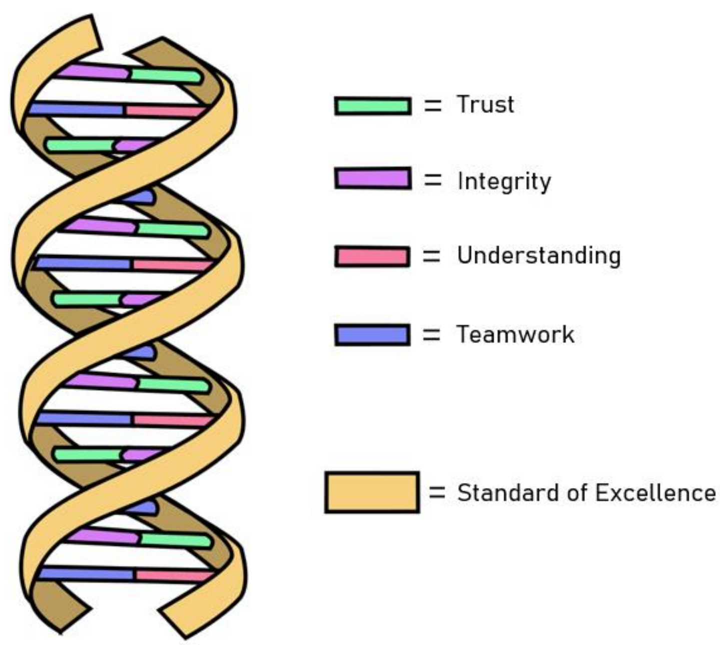
SUI GENERIS – “Of its own kind”

New South Wealth Management exhibits clear differentiators which propel the firm far past any industry competitors.

Rather than simply selling financial products, members of the firm actively seek to achieve their clients’ financial goals by constantly following a process that underscores Trust, Integrity, Understanding and Teamwork.

These traits create an unrivalled Standard of Excellence.

These are not just words.
They are traits that are woven into our DNA, our decision-making and our behavior.



“We are a team of caring Financial Professionals who are Advocates for our clients using our knowledge and experiences.

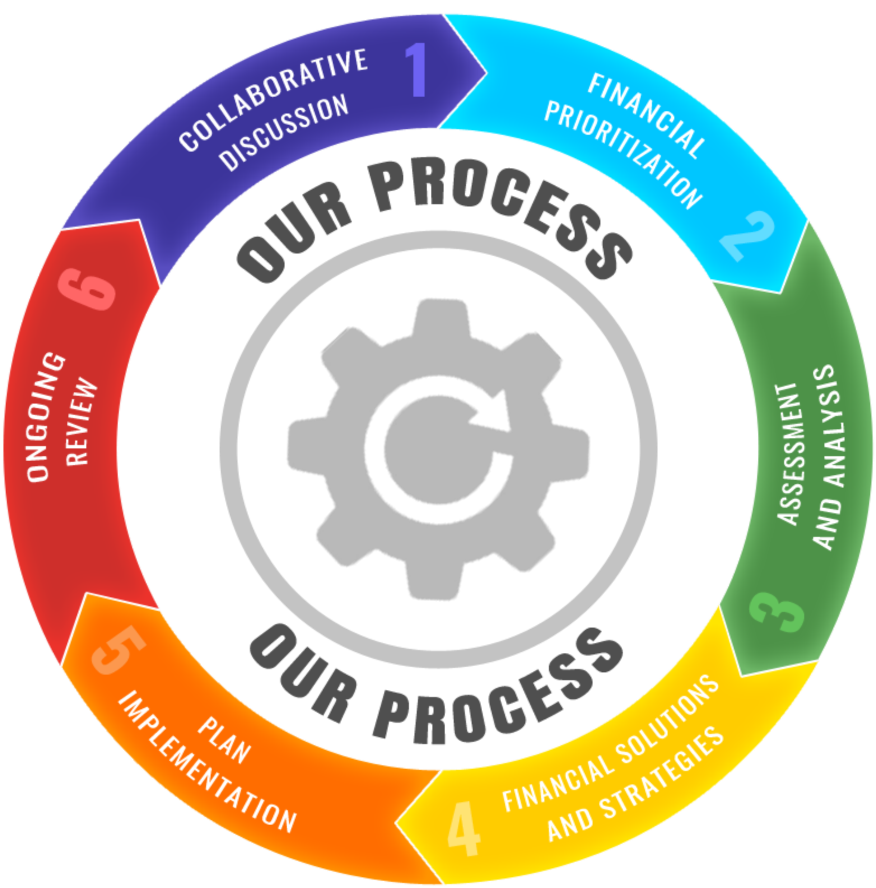
We educate families and business owners on innovative and personalized strategies to build trusting relationships.”

SUI GENERIS – “Of its own kind”

The advisors of New South Wealth Management do not leave anything to chance.

They do not “shoot from the hip” or “go with their gut.”
That is the behavior of amateurs.

As true financial professionals, they adhere to an exacting process that ensures all recommendations and decisions are based upon in-depth fact-finding, extensive communication, robust research and a clear understanding of financial goals.



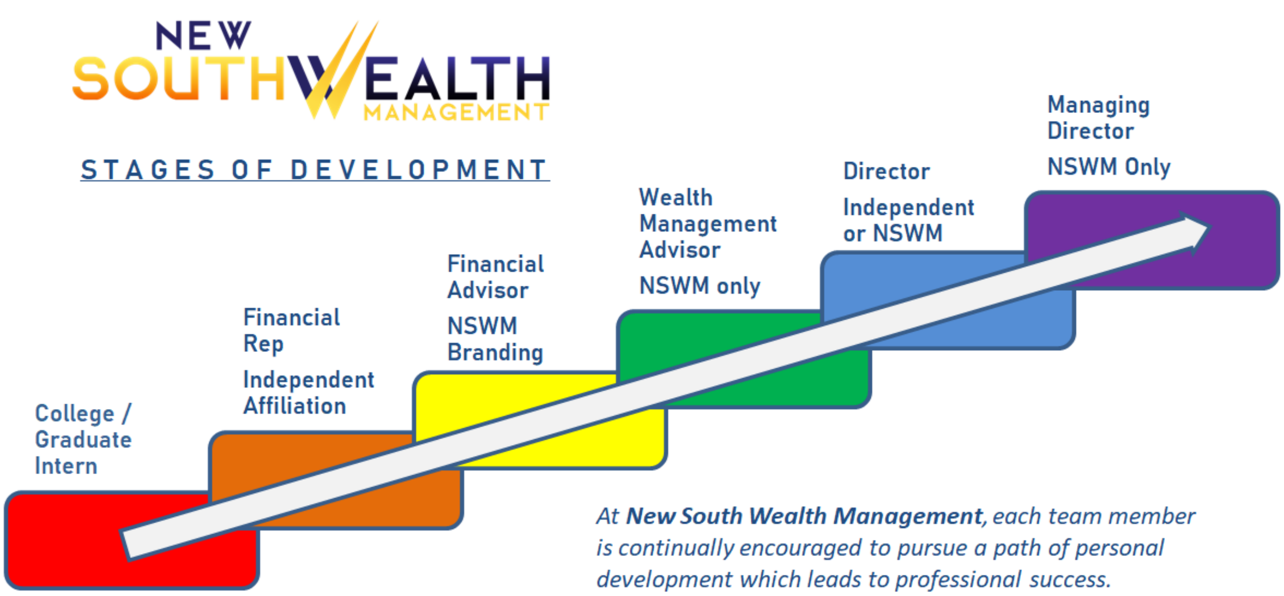
DISCENDO DISCIMUS – “By teaching, we learn”

All Financial Advisors are required to pass exams regarding financial products, but that hardly prepares them for the realities of the industry and the expectations of clients.

New South Wealth Management believes the best financial advisors are ones who are not just certified in the product lines, but proficient in building and executing a plan as a business owner.

These skills appear nowhere in the study guides for licenses.

By creating a rigorous and well-designed development plan for its advisors, New South Wealth Management has demonstrated a commitment to the growth and success of its people. The firm is intent on presenting opportunities for financial success and personal development. At NSWM, there are not only the support pieces to grow an advisor’s practice, but a map of the future. There is a path which converts effort into reward.



FIRMAMENTUM MEUM – "You have my support"

Understanding the landscape:

- Industry research shows that the number of advisors and agents has been **DECLINING** over the last 20 years
- The need for financial planning, insurance advice and retirement planning has been **GROWING**
- Over 70% of MDRT members are **RETIREMENT ELIGIBLE**
- The concept of part-time insurance agents has **NOT BEEN SUCCESSFUL**
- Banks **DO NOT GET INVOLVED** in financial planning, preferring product-based sales
- Although insurance companies have made positive steps, they **DO NOT OFFER** concierge services with an advanced technology platform
- Wire houses and banks offer investment management only, **NOT** estate planning **NOR** protection planning

FIRMAMENTUM MEUM – "You have my support"

WIREHOUSE / BD

- Compensation – 40%
- Entrepreneurial
- No Ownership
- Support / Financing
- Brand
- Benefits
- Negligeable Expenses

CAREER INSURANCE

- Compensation – 50-75%
- Entrepreneurial
- Benefits & Trending
- Expenses
- No Ownership
- Support
- Brand
- Training and Development

NEW SOUTH WEALTH MANAGEMENT

- Entrepreneurial
- Support & Financing
- Brand
- Limited Expenses
- Training and Development
- Top Level Compensation
- 100% Ownership
- Benefits

BANK

- Base Compensation
- No Ownership
- Employee
- EE

INDEPENDENT

- 100% Compensation
- 100% Ownership
- No Benefits
- Significant Cost
- No support
- Branding

FIRMAMENTUM MEUM – "You have my support"

NEW SOUTH WEALTH MANAGEMENT HAS SUCCESSFULLY BUILT A FIRM THAT OFFERS:

- Business Building Processes and Forms
- Proprietary Process for Business Owners
- Proprietary Process for High-Net-Worth Individuals
- Marketing Forms
- 100% Virtual Business Opportunity
- Complete Ownership
- An Open Architecture
- The Most Competitive Pay-outs
- Renewals
- Systems
- Support
- Resources (Human and Technology)
- Limited Office Expenses
- A Benefits Package
    - Life
    - Dental
    - Vision
    - Retirement Plan
- Ability to Sell the Business
- Ability to Develop Personalized Branding and Approach

NSW

FIRMAMENTUM MEUM – "You have my support"

Ohio National Financial Services®

- Life Insurance
- Disability
- Annuities

CAMBRIDGE

- Broker Dealer
- Securities
- Indexed Annuities

NEW SOUTH WEALTH MANAGEMENT

INDEPENDENT HYBRID MODEL

HOWARD Capital Management

AMERICAN FUNDS®

New York Life

Prudential

Lincoln Financial Group®

Vanguard®

John Hancock®

GUARDIAN®

Goldman Sachs

MassMutual

ALIS PROPRIIS VOLAT – "She flies with her own wings"

The New South Wealth Management ON-BOARDING PROCESS is highly structured with an acute attention to detail.

The goal is to leave nothing to chance and ensure that each advisor transitions with efficiency and has all the resources necessary for continued growth.

NEW SOUTH WEALTH MANAGEMENT

Post-Acceptance Checklist

At Acceptance

Activity	Who?	Completed	Date
Provide Welcome Packet to Candidate			
• Welcome / Offer Letter		❑	__/__/__
• Contract and License Kit		❑	__/__/__
• Contract Information for Network / District Office		❑	__/__/__
Schedule meeting with C&L Coordinator – paperwork completion		❑	__/__/__

Marketing

Activity	Who?	Completed	Date
Assign Completion of the following items:			
• Market Identifier Worksheet (compile 200 names)		❑	__/__/__
• Marketing Plan Kit		❑	__/__/__
• Market Descriptor Worksheet for three markets		❑	__/__/__

Internal Processes

Activity	Who?	Completed	Date
• Assign Phone Number (NSW reps only)		❑	__/__/__
• Place Stationery and Business Card Order (NSW reps only)		❑	__/__/__

NEW SOUTH WEALTH MANAGEMENT

Post-Acceptance Checklist

First Check Point Meeting

Activity	Who?	Completed	Date
Contract and License			
• Review paperwork for completion		❑	__/__/__
• Input required information into C&L system		❑	__/__/__
• Obtain candidate signatures		❑	__/__/__
• Transmit C&L paperwork to home office for background check		❑	__/__/__
• Collect two sets of fingerprint cards from candidate		❑	__/__/__
• Sign Development Contract		❑	__/__/__

Internal Processes

Activity	Who?	Completed	Date
• Order Marketing material		❑	__/__/__
• Write Candidate BIO for office distribution and training class		❑	__/__/__
• Provide Training / Development Calendar		❑	__/__/__

Second Check Point Meeting

Activity	Who?	Completed	Date
• Set up desk or audit of office		❑	__/__/__
• Internal Announcement / post welcome signs		❑	__/__/__
• Welcome card or gift (if applicable)		❑	__/__/__
• Set-up ALLOW ME account		❑	__/__/__

AUDENTES FORTUNA IUVAT – “Fortune favors the bold”

NEW SOUTH WEALTH MANAGEMENT PROVIDES PIECES FOR THOSE WHO SEEK SUCCESS:

- Business Plan Template
- Weekly Planning & Results Template
- Monthly Tracking & Revenue Template
- IPL (Intimate Prospect List) – process for top priority outreach
- Marketing Playbook
- Monthly Firm Newsletters (Prospect & Client)
- Proprietary Process for Business Owners
- Proprietary Process for High-Net-Worth Individuals
- Investment Models
- Comprehensive Underwriting Guide
- Extensive Coaching Programs
- Business Valuation Software
- E-Money Platform
- Access to Blog Content & Videos

CITIUS, ALTIUS, FORTIUS – “Faster, higher, stronger”

New South Wealth Management believes that impressive structures begin with solid foundations. Many advisors have the same licenses and certifications, yet their success in the industry can vary wildly.

How does New South Wealth Management create separation between their advisors and the advisors of all other firms? Through preparation, accountability and the delivery of resources.

We have created systems that embrace higher levels of achievement, and yet have the malleability to evolve over time.

We believe that effective communication, selflessness and mutual support are the drivers of success.

We believe that by giving more of ourselves, we have left this place better off than we found it.

Most importantly, we believe mediocrity is the world’s Kryptonite… so we avoid it at all costs.

By aligning with New South Wealth Management, advisors have discovered a different kind of financial firm.

Let the journey begin.