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## YOU + GRADIENT

YOU OFTEN SEE PEOPLE TRY TO DRAW A LINE BETWEEN BUSINESS MATTERS AND PERSONAL ONES. BUT THE FINANCIAL SERVICES BUSINESS IS PERSONAL. EVERY CLIENT YOU ENCOUNTER, AND EVERY DECISION YOU HELP THEM MAKE, COMES WITH THE HIGHEST OF STAKES. WHAT COULD BE MORE PERSONAL THAN HELPING PEOPLE PLAN FOR THEIR FUTURE?

Gradient Financial Group (Gradient) aims to connect people to a confident financial future. And we do it with heart. Gradient is a family of companies, but it is also a family company. Family is important to us, and we consider all of the financial services professionals we work with to be part of a special community.

The spirit of our operation is driven by building relationships and connections. With that in mind, we wanted to tell you about a few of the ways that partnering with Gradient connects you to what you need to make your business strong and sustainable.

We connect you to **clients + new leads**.

We connect you to **expertise + strategy**.

We connect you to a community of **support + education**.

To us, that **+** means a lot. It represents everything that these connections add to your business. While our diverse portfolio of offerings can bring a great deal to your business, the **+** means all of that adds up to even more.

Our progressive platform and forward-thinking approach will help you become the first and most trusted source for all your clients' financial needs **+** the business owner you want to be.

**DISCOVER YOU + GRADIENT AND DISCOVER WHAT + MEANS FOR YOU.**



## + CONNECT WITH **CLIENTS + NEW LEADS**

It's not easy to engage existing clients, generate new leads, and market your practice to prospects at the same time. Fortunately, Gradient offers an array of tools that help.

It starts with our KonnexME platform, a full suite of software solutions that communicate seamlessly with each other. The KonnexME platform includes our proprietary, industry-specific customer relationship management (CRM) software for you, and our secure virtual vault for your clients. But it's so much more. Behind a single sign-on, the platform organizes key client data, streamlines your sales process, and transforms the way you get to know your prospects.

You also have access to our in-house marketing teams, who are always ready to connect you with innovative ways to reach clients and prospects, and make your business stand out.

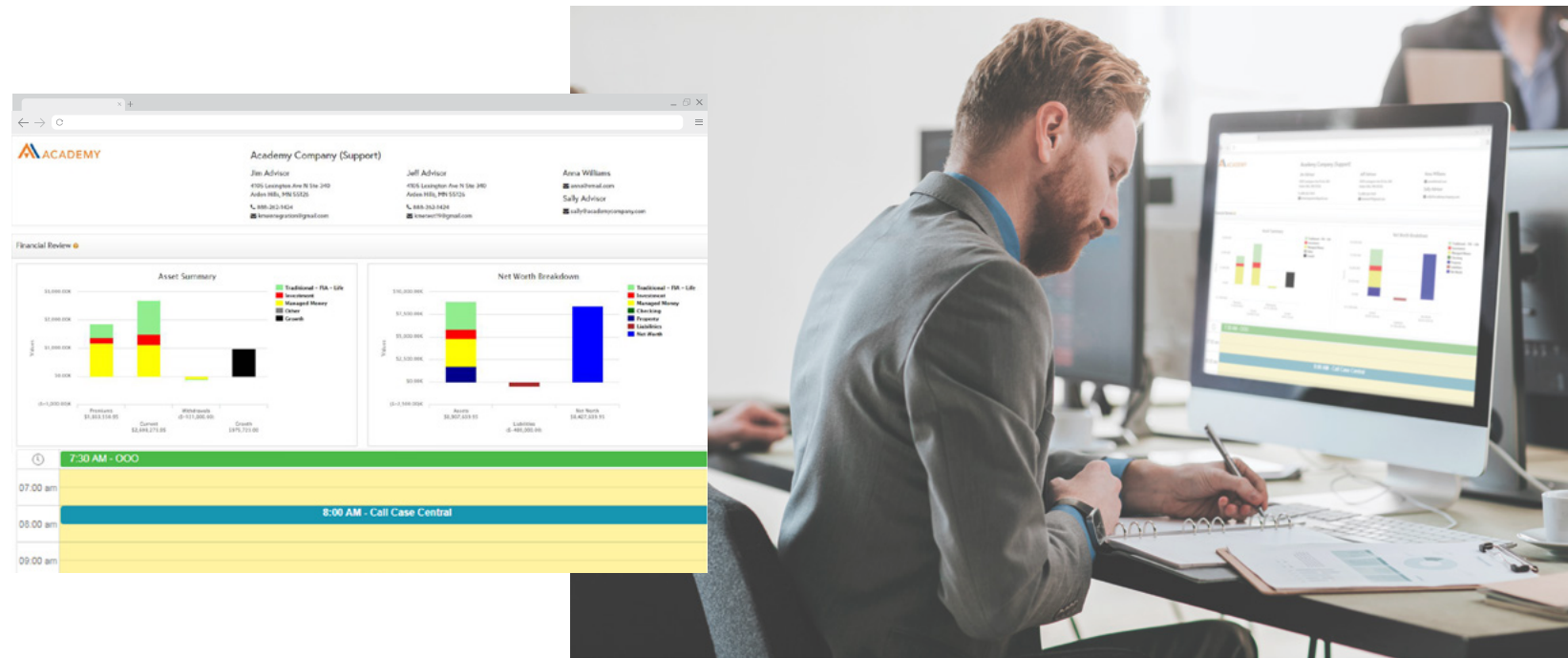
Our commitment to you and connecting you to **clients + new leads** extends to every aspect of your business.





**KONNEXME'S COMPONENTS ARE INTELLIGENT, INTUITIVE, AND EVERYWHERE IN YOUR GRADIENT EXPERIENCE.**

WATCH FOR THE KONNEXME ICON  THROUGHOUT THIS BOOK – IT SHOWS YOU YET ANOTHER PLATFORM COMPONENT THAT INTEGRATES SEAMLESSLY INTO YOUR BUSINESS.




CLIENTS + NEW LEADS

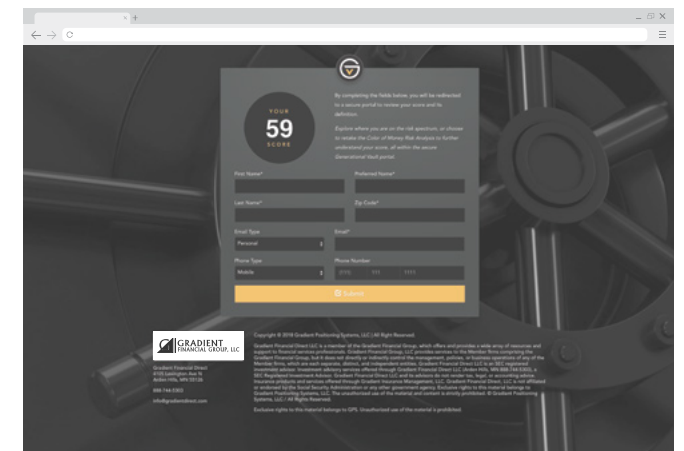
**FOR YOU: VIRTUAL ADVISOR**

Our total business management system, Virtual Advisor, is tailor-made to perfectly meet the needs of financial services professionals. We call it a total business management system because it helps you in ways that extend beyond those of traditional CRMs, which are generic enough to loosely fit the needs of every industry. Virtual Advisor helps you track and develop your client relationships from client management and calendar organization to marketing campaign design and report building.

**+** *Virtual Advisor documents every step of your sales process — protecting you while giving you a deeper connection to your clients.* 


**FOR YOUR CLIENTS: GENERATIONAL VAULT**

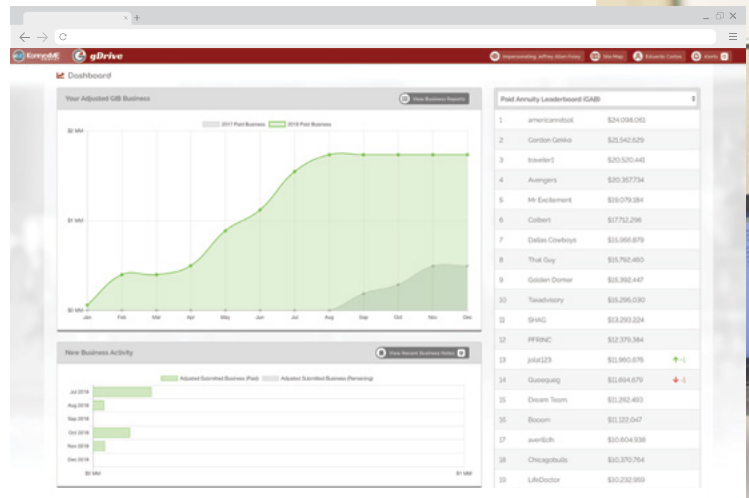
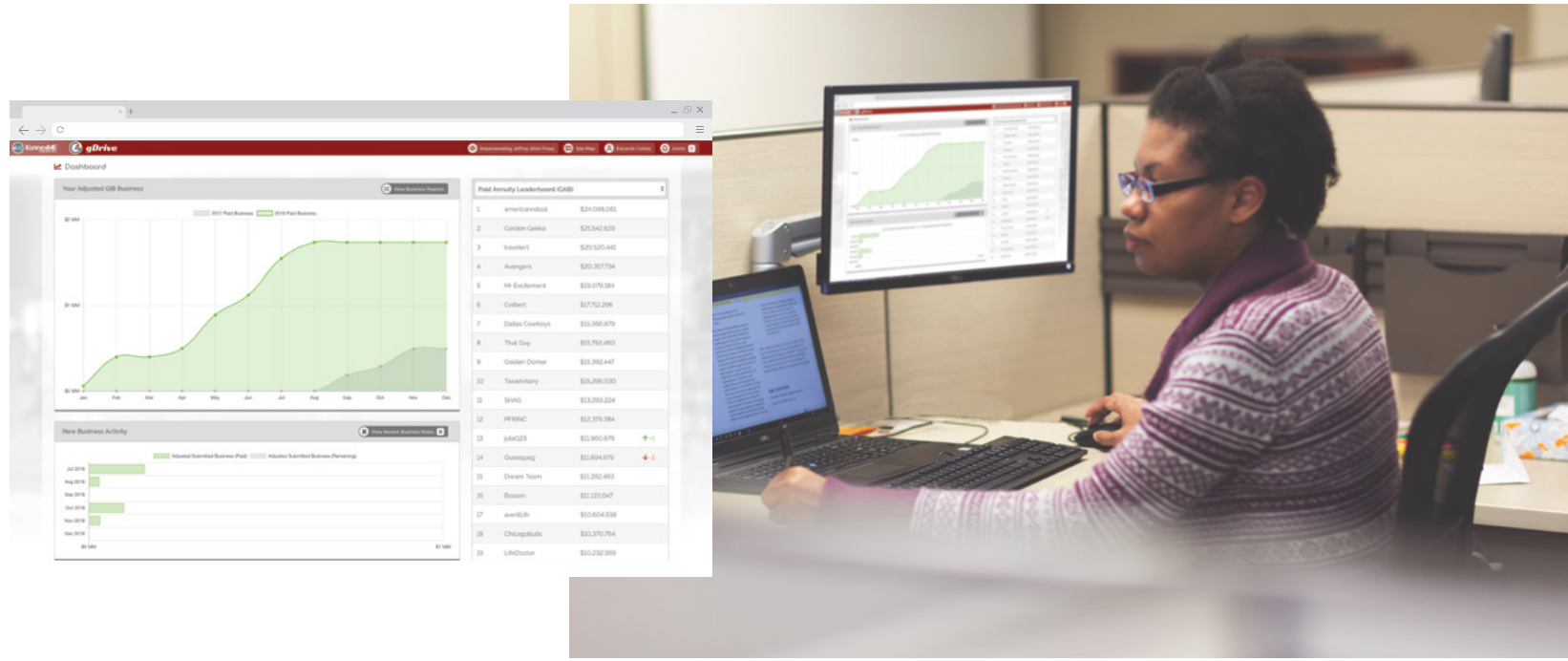
The technology you use can make or break your relationship with a client; imagine being a bank without an intuitive smartphone app or an airline that only booked reservations via phone. Likewise, you are in a position to offer your clients more, and that's exactly what Generational Vault does. This client-facing, cloud-based service allows you to upload account information and documents your clients can access anytime. It also provides them with a secure document exchange and storage system that is truly a virtual vault for all their important documents. 





**gDRIVE**


The online dashboard that we built for you in gDrive tells you in one quick glance how your sales year is going. Graphs provide an immediate snapshot of how you're performing versus last year and if recent submitted business has been paid. Charts allow you to see instantly how you're stacking up against other financial services professionals and if you've qualified for special Gradient events. It also features a Dynamic Business Blueprint hub to let you track your progress and upcoming milestones. 



CLIENTS + NEW LEADS

**+** *Within gDrive, there's always new and helpful information including current promotions, industry news and access to recent webinars.* 

**LEAD GENERATION**

The purpose of lead generation is to connect with new people and gather information about their needs. The tricky part is that there's not just one way to do it, and the way that worked yesterday may not work tomorrow. Our lead generation systems range from the traditional to the up and coming; from drip email campaigns and seminar assistance to targeted social media advertising and customizable podcast options. The information you collect integrates into Virtual Advisor, making sure your leads don't fall through the cracks. 

Date	Name	Type	Source	Has Vault	Contact	Action
12/05/18	Jereme2 Allen	New	Lead: Color of Money Risk Analysis Source: leadify2.local Advisor: Jake Kantonen		jallen@sonnexme.com	[Icons]
12/05/18	Jereme2 Allen	New	Lead: Color of Money Risk Analysis Source: leadify2.local Advisor: Jake Kantonen		jallen@sonnexme.com	[Icons]
12/05/18	Jereme2 Allen	New	Lead: Color of Money Risk Analysis Source: leadify2.local Advisor: Jake Kantonen		jallen@sonnexme.com	[Icons]
12/05/18	Jereme2 Allen	New	Lead: Color of Money Risk Analysis Source: leadify2.local Advisor: Jake Kantonen		jallen@sonnexme.com	[Icons]
12/05/18	Jereme2 Allen	New	Lead: Color of Money Risk Analysis Source: leadify2.local Advisor: Jake Kantonen		jallen@sonnexme.com	[Icons]
12/05/18	Jereme2 Allen	New	Lead: Color of Money Risk Analysis Source: leadify2.local Advisor: Jake Kantonen		jallen@sonnexme.com	[Icons]

Date	Subject	Priority	Action
06-15-2018	Appointment: 1	High	[Icons]
06-15-2018	Appointment: 2	Medium	[Icons]
06-15-2018	Appointment: 3	Low	[Icons]
11-27-2018	Appointment: Branco Task 1	Medium	[Icons]



**GRADIENT POSITIONING SYSTEMS**

Our full-service design and marketing firm, Gradient Positioning Systems, offers marketing tools and multimedia solutions covering a diverse range of topics. This team of graphic designers, writers, web developers and multimedia specialists doesn't just offer products — they offer answers to your most pressing marketing needs. From web design to personalized online and print materials, these specialists play a vital role in helping you establish a brand and position for your business.

By distinguishing your brand and clearly communicating your identity, you show your clients and prospects who you are, what you stand for and why they should continue choosing you, over and over again.

- BRAND IDENTITY
- WEB DEVELOPMENT
- SOCIAL MEDIA
- MARKETING CAMPAIGNS
- BROADCAST AND VIDEO
- MARKETING ANALYTICS
- MEDIA OUTREACH



## FINANCIALLY TUNED MEDIA GROUP

In the modern media market, there is more competition than ever to get your audience's attention. Financially Tuned Media Group offers a number of ways that you can be seen and heard by the right people.

### TV

Giving prospects the opportunity to connect with you through television creates an immediate sense of familiarity. They see you. They hear your message. And they get to know you. Our team of media professionals can help you break through with a TV show that highlights the value of the services you and your practice provide — complete with scripting, video production and editing.

### BOOK

Hand your clients and prospects a resource that solidifies your credibility and explains your sales concepts with your own book. We use your ideas to create it.

### PUBLIC RELATIONS

Leveraging media outlets can be the ultimate way of building your brand and gaining new opportunities. Public relations manages the flow of information so your message reaches the right people.

### PODCAST

Today, podcasts are one of the most rapidly growing forms of media communications. We'll help you establish a podcast and build an audience you engage with your message weekly.

### SOCIAL MEDIA

Social media puts you just a click away from a targeted, qualified audience. Let us help you build and execute your social media strategy.

### RADIO

Radio is uniquely suited to helping you build a relationship with your audience. Week by week, audience members get to know you and respect your expertise. We provide market research, the equipment you need, a script and even a co-host.

### SHORTCAST

For the ShortCast, an easy-to-record 10-minute podcast, we provide the hardware, the script and the experience. We just need your voice and 10 minutes weekly.



+ *Financially Tuned Media Group combines next-level technological ability with proven industry insight across all media. You just choose your solutions — and then, we help you develop and implement them.*





**+** CONNECT WITH  
**EXPERTISE + STRATEGY**

When you are considering a partner for your financial services business, you may find yourself having to choose between one that has relevant industry expertise, one that has strategies for success, and one that genuinely cares about you, your practice and your clients. With Gradient, you get all three.

Since our inception, we have led the way in the industry, consistently innovating in the areas of technology and sales practices. All the while, we've kept a firm perspective on why we're here: to serve you and your clients, and to help you meet your goals.

That's why we embrace the opportunity to share our **expertise + strategy** with you.





**PRODUCT LINES**

Within the Gradient Financial Group family of companies, there are many options for how you might choose to grow your business and meet your clients' unique needs. Across the board, our investment in technology, transparency, planning and practice management stays the same.

How will you grow with our **expertise + strategy?**

GRADIENT INSURANCE BROKERAGE

**Life + Annuity**

An independent marketing organization offering fixed annuities and life insurance, Gradient Insurance Brokerage connects you with solutions that allow your clients to design the retirement they desire. We maintain a distinct separation of life and annuity product lines to ensure expertise and specialized attention, and provide you with supportive services and business coaching to help you achieve your goals.

GRADIENT SECURITIES

**Securities Products + Advisory Services**

Gradient Securities is an independent broker-dealer and SEC-registered investment advisor that offers an innovative approach to the sale of securities products and advisory services. Because we know that you may not be selling only securities products, we take special care to integrate all of your products — even those sold as an outside business activity — into a comprehensive plan to meet your clients' needs. The spirit of our approach is to inspire you to build your business with a vision for the future.



GRADIENT ADVISORS

**Investment Options + Fiduciary Standard**

Founded on the principle of fiduciary responsibility, Gradient Advisors helps you provide tailored investment strategies based on your clients' unique objectives, putting their interests above all else. To address their financial goals and provide them with sound investment advice, we offer a diverse platform of investment options. And our compliance and operations support means that you can spend less time on administrative tasks and more time focusing on your clients.

GRADIENT INVESTMENTS

**Money Management + Expertise**

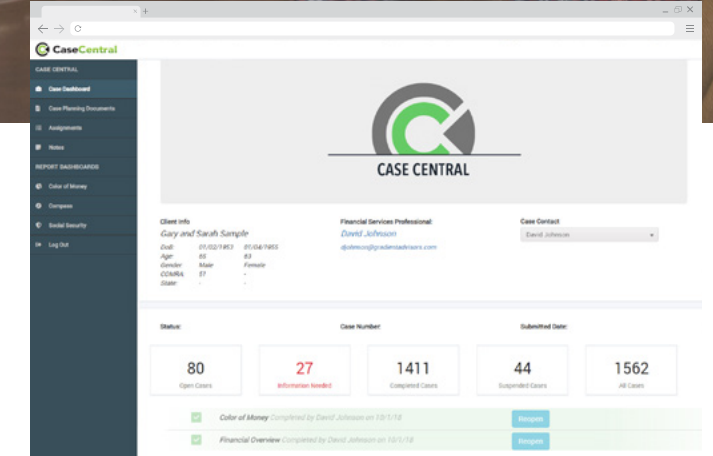
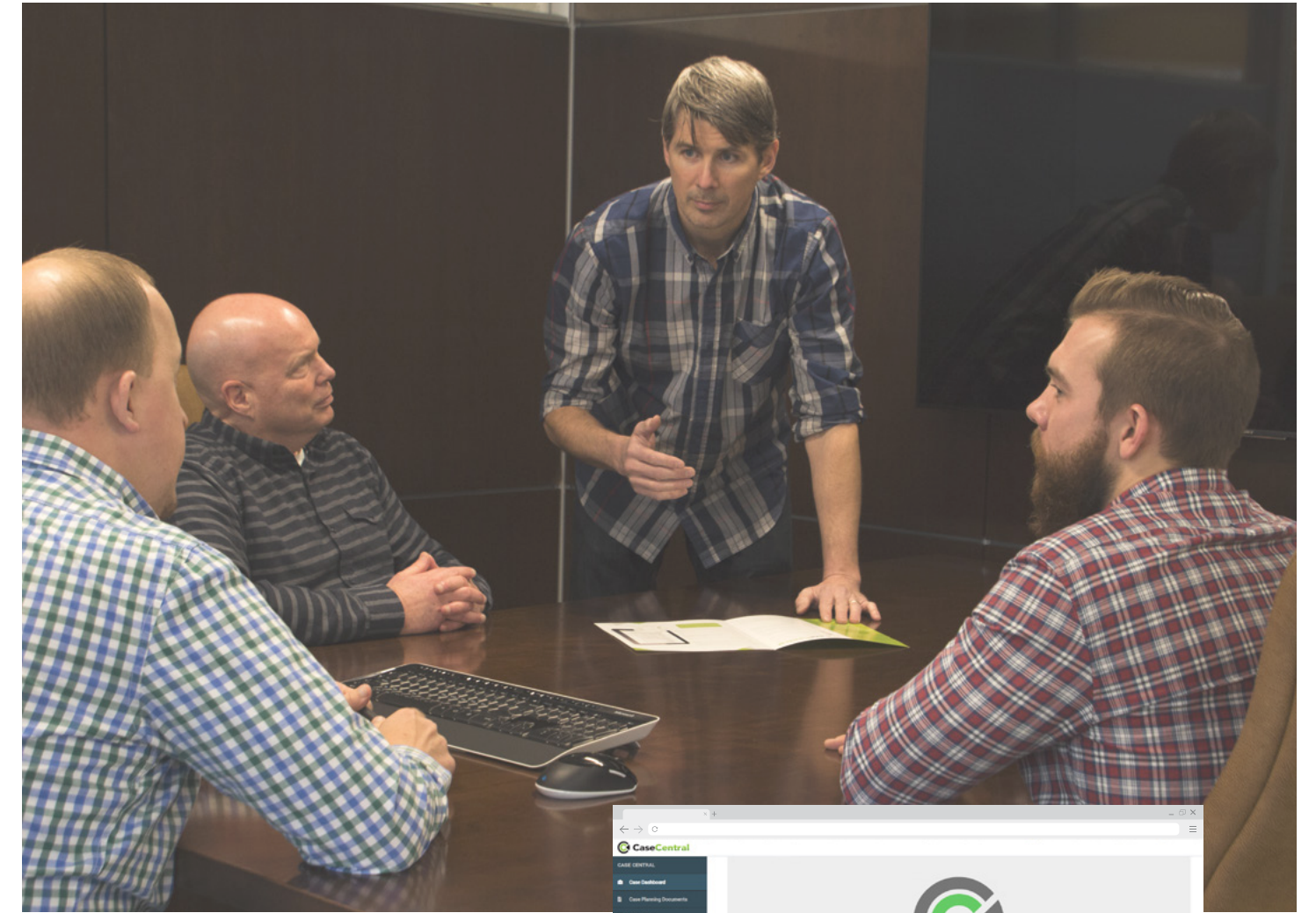
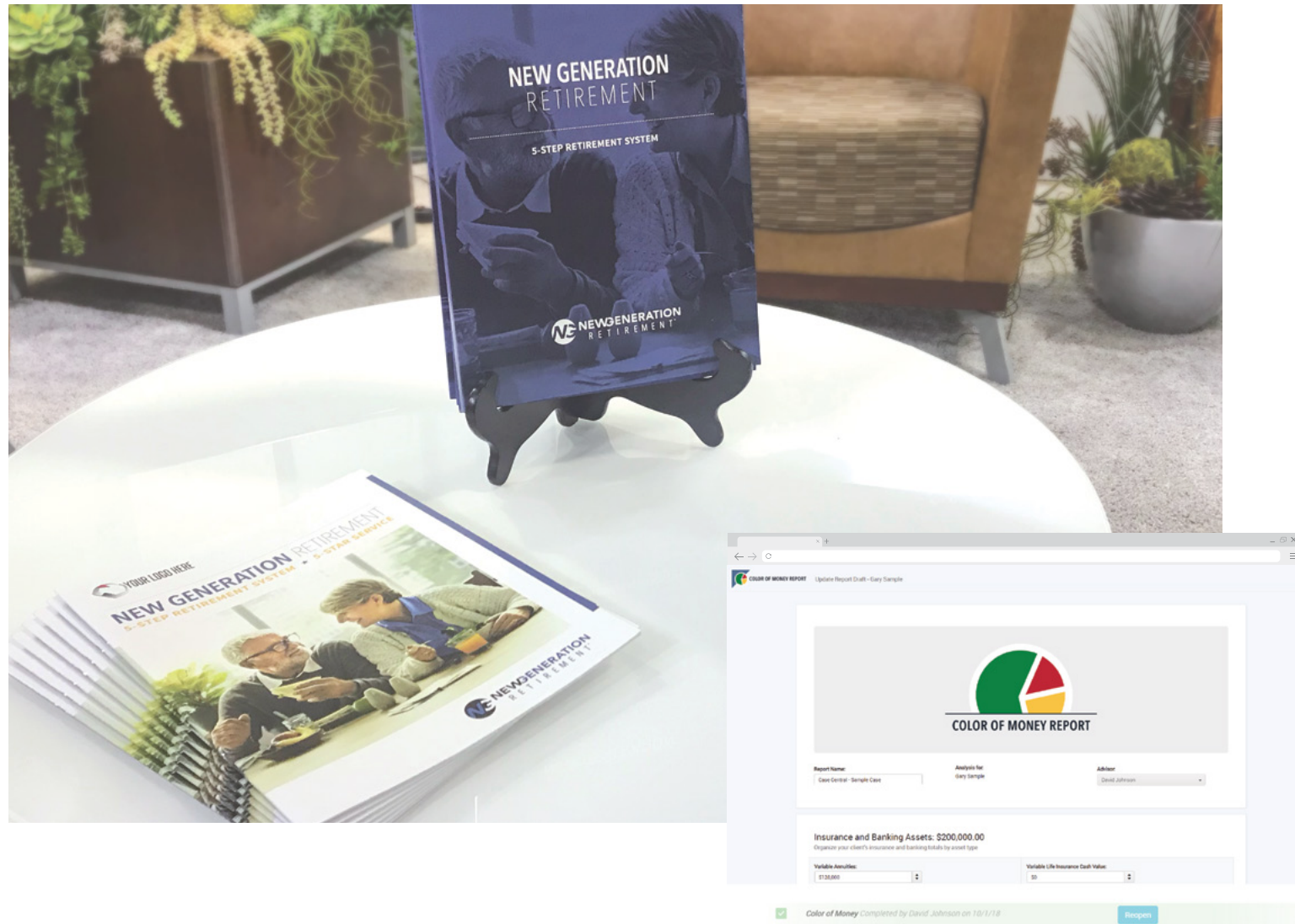
Gradient Investments is an independent, privately owned, fee-based, SEC-registered investment advisor that provides professional money management services. We serve individuals, employer-sponsored pension plans, foundations, endowments, and corporations. Our seasoned investment professionals have decades of institutional investment experience and a deep working knowledge of the individual client market. The Gradient Investments team actively manages accounts based on our proprietary Wright Investment Strategy.






## NEW GENERATION RETIREMENT

New Generation Retirement® is a holistic approach to retirement tailored to your licensure and unique business structure. Developed to implement industry best practices, the model provides a transformative, five-step system for you, your prospects and clients. With its three principles of success — fiduciary/stewardship, transparency and technology — New Generation Retirement is built to not only address today's evolving regulatory environment, but to help you thrive in it.

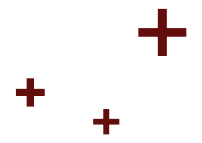


## CASE CENTRAL

Case Central helps you staff up for case design without actually hiring anyone. Our team of Certified Financial Planners™ and investment advisors partners with other industry experts to analyze your clients' financial situation and provide thoughtful and comprehensive ideas and suggestions. The Case Central team does all the case-design legwork, providing you with professional, robust reports and comprehensive solutions that you can present to your clients. The best part: All of this adds up to more time you can spend developing the kind of long-term, trusted client relationships that you want.

**+** *Each step of the New Generation Retirement process is recorded in Generational Vault  so you can closely connect to your prospects and clients while offering them additional value.*





## + CONNECT WITH A COMMUNITY OF **SUPPORT + EDUCATION**

Our family of companies is built on a model that recognizes that customers will continue to change, and financial services professionals will always need to grow and adapt to properly serve their clients.

An important part of our job, then, is to prepare you for the future that you're building. We do that by investing in ourselves, and in you, with an in-house support team and ongoing education sessions.

The way we see it, it doesn't matter how advanced our tools and strategies are if we don't help you make the most of them. With everyday support and the most advanced education programs in the industry, you can.

### **TRAINING SESSIONS**

Let's get the hard part out of the way first: You might have to visit Minnesota in winter. At our Twin Cities-based headquarters, we regularly host training sessions. Often, they're during pleasant times of the year. Sometimes they're not. But they're always valuable.

We recognize that our priority is to help you provide the highest level of care and service to your clients, which is why we host multiple events per month covering the most relevant topics in the industry. We also offer webinars, ongoing digital learning opportunities, and anytime access to our vice presidents of marketing, who receive daily training on new ideas and industry best practices.

Among our enlightening, in-person training sessions:

NEW GENERATION UNIVERSITY

KONNEXME ACADEMY

OPERATIONS UNIVERSITY

LIFE INSURANCE UNIVERSITY

ELITE ADVISOR FORUM


AUM ACADEMY

AND MANY MORE!





**INSPIRED EVENTS, INSPIRED TEAMS**

Your loyalty and continued business can earn you attendance to annual events like the Gradient Summit, Gradient Gala and Gradient Roundtable. 

GRADIENT SUMMIT

An annual sales meeting held in January, Gradient Summit offers a great way to kick off the year, explore new ideas and connect with fellow financial professionals and the Gradient team.

GRADIENT GALA

We believe in working hard toward goals and then taking a moment to celebrate when we reach them. Gradient Gala mixes business meetings with a variety of leisure activities.


GRADIENT ROUNDTABLE

Join your most successful peers for a spirited discussion about the things that have helped them engage clients and prospects and grow their practices.

**+** *At Gradient Summit and Gradient Gala, you receive valuable training and networking opportunities in some of the country's most scenic locations.*

**FULL-SERVICE SUPPORT**

When we say we offer full-service support, we mean real people located in our corporate headquarters who are dedicated to helping you. Our teams listen to your concerns and provide solutions to help address them. And when it comes to concerns, our comprehensive partnership means that if you have one, chances are we've seen it before. It's why our business coaching is so helpful.

We also have a team dedicated to supporting the KonnexME platform and all its components. They're ready to help in the event that you have an issue that needs fixing, but more importantly, they're available to offer insights and advice on how you can take advantage of the platform's many valuable features. 

**+** *Our teams ask meaningful questions that give us insight into your business today and the goals you hope to accomplish in the future. Then, we help you map out a path to get there and stick by your side every step of the way.*





**+**  
CONNECT WITH  
**HARD WORK + HEART**

On July 5, 2005, Gradient opened its doors. Well, door. Launched as Independent Brokerage, a nationwide wholesaler of fixed indexed annuity products, the team consisted of 12 people working together in a garage.

We've come a long way since then. But the vision established by Chuck and Tami Lucius, Gradient's founders, is planted firmly in every corner of our growing business. Chuck and Tami are inspired by family and guided by a relentless commitment and passion for our employees, financial services professionals, clients and communities. Today, we have more than 300 employees between our two offices in Minnesota and Kansas.

To reach your goals — whatever they may be — it helps to have a partner that knows where you're going and where you've been. At Gradient, you get that partnership + something even more meaningful: the practice you've always wanted.

**GRADIENT GIVES BACK FOUNDATION**

The Gradient family of companies has always been guided by the philosophy that giving back is a fundamental part of success. Gradient Gives Back Foundation seeks to unite communities by helping families in need. Through its Gradient Gives Back Community Outreach Program, the Foundation strives to help poor, distressed or underprivileged families who are at risk of losing their homes.

Learn more at [gradientgivesback.com](http://gradientgivesback.com).

