Capital Formation Solutions

The Right Partner to Help You Grow

With Capital Formation Group, You and Your Clients Grow

We provide Investment Managers financial and estate planning, investment platforms, risk management, scale and technology for a comprehensive and integrated client experience.

CFG: YourConferenceroom@Home℠ Experience

- Full-Picture Client Portal
- A secure, online "Vault"
- Online Face to Face Meeting
- Social Media Marketing and Compliance

Comprehensive Financial & Estate Planning

- Multi-Generational Proprietary Planning
- Regular Plan Updates and Reviews
- Trust Design, Coordination and Execution
- Attorney, CPA and Key Advisor Network

Independent Insurance Solutions

- Independent Carrier and Product Analysis
- Client-Centered Design and Selection
- In-House Underwriting and Negotiation
- Ongoing Policy Management Post Placement

Investment Placement & Oversight

- Cost-Free Analysis of Current Portfolio
- Efficient, Low-Cost & Long-Running Strategy ETF Platform.
- Approved Separate account Managers
- Thorough In-House Compliance Processes
- Comprehensive Client Reporting
- Portfolio Transition Templates

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BUSINESS CHALLENGE	CFG Solutions	
Establish New Business Growth Strategies	1	Offer New Products & Services
	2	Master Proven Approach to New Clients
	3	First Class Marketing and Educational Support
	4	Gain Preferred Access and Pricing

1 Offer New Products & Services

CFG/Valmark Comprehensive Independent Service

Offer Clients Comprehensive Financial and Estate Planning, Implementation and Ongoing Management

Expert Listening, Planning and Implementation

New Comprehensive Plan:

CONSULTATION & IMPLEMENTATION

- Initial Meeting to Learn Facts and Goals
- Produce Proprietary Financial Plan (ARC™, RISK™, Estate Snapshot™)
- Attorney Introduction Program
- Plan Presentation and Acceptance
- Plan implementation
- Client Portal Set Up and Training
- Policy Management Company Set-Up
- CFG's Your Conference@ Home℠

Existing Plan:

REVIEW, RECONFIGURE & OPTIMIZE

- Thorough Portfolio Review
- Insurance Review (LA360™)
- Pensions, Social Security and Annuities (CARES™, Tax Optimizer, Income Claiming Focused Module)
- Cash Flow Analysis
- Estate Plan Review via Longstanding Attorney Relationships

New & Existing Plans:

ONGOING SUPPORT

- Portfolio Management (Valmark Wealth Solutions)
- In-House Dedicated Operational Staff (Client Portal)
- Ongoing Annual Planning Updates
- Off-Anniversary Planning
- Life Insurance Policy Management (PMC)

1 Offer New Products & Services

Comprehensive Planning, Implementation and Ongoing Support

Address Your Clients' Needs with Best in Class Planning and Ongoing Management

A Trusted Advisor for Independent and Unbiased Investment and Insurance Selection

PLANNING

Stage-in-Life Approach:

- **Multi-Generational for High Net Worth Clients (Estate Snapshot™)**
- **Younger Next Generation (Achieving Retirement Clarity™)**
- **Approaching Retirement (Retirement Income Survival Kit™)**
- **Income Claiming (Social Security and Pensions)**
- **Focused Planning Modules**

INVESTMENTS

- **The Optimized Portfolio System (TOPS™)**
- **Structured and Hedged Products to Limit Downside**
- **Separate Account Managers – Valmark Wealth Solutions**
- **Custodian-Neutral (Schwab, TD Ameritrade & Pershing)**
- **Net of Fees Reporting**
- **eSignature and Full Operational Support**
- **Retirement Turnkey Solution (IRA Under ERISA 3(38)**

INSURANCE

A Trusted and Independent Provider:

- **Life Insurance 10X Practice**
- **Proprietary Carrier Ranking System (STAR™)**
- **Independent Carrier and Product Analysis**
- **Underwriting Advocacy Process**
- **Policy Management Company**
- **Life Settlement Advocacy™**

COMPLIANCE

Take Responsibility:

- **IAR Valmark Advisers. (SEC Registered– National Presence)**
- **In-House, Friendly SEC and FINRA Audit Service.**
- **Cybersecurity Policy Guidebook and Resources.**
- **Integrated and Compliance-Approved Presentations.**
- **Valmark-Approved "Best Interest" Regulation.**

1 Offer New Products & Services

CFG's 'YourConferenceroom@Home' – A New Standard

We Meet You Where You Are – Home or Office

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CLIENT PORTAL:
- 24/7 Access to All Investments in Real-Time
- 24/7 Access to All Shared Documents Through Client 'Vault'
- Live Portfolio View, Analysis and Reporting
- CFG Dedicated Staff for Client Onboarding and FINTECH Support

ADVICE PAY:
- Direct Billing (Credit Card, Debit Card and ACH)
- Advisory Agreements 24/7 View

ONLINE MEETINGS:
- Zoom
- GoToMeeting
- RingCentral

2 Master Proven Client Attraction and Retention

Many Firms Have Started to Offer Planning in the Last 15 Years

Profit From Our Decades of Industry Leadership

CFG Incorporated in 1985 Solely to Offer Financial and Estate Planning

Insurance:
Problems to Solve, Not Policies to Sell

Products and Services Sell Themselves When They Help a Life Plan Work Better

The "Line" Between Investments and Insurance has No Useful Meaning: They're BOTH Financial Tools.

The Most Important Investment "Benchmark": Is the Return Supporting My Plan?

The Sum of All Compliance
=
The Golden Rule

3 First Class Marketing and Educational Support

Putting Prospective Clients and COIs Education First

Resources Available

TOPS®

Client-Approved Reviews and Educational Materials

Published Materials:

- Life Insurance 10X Book or Individual Chapters
- Selected Guaranteed Income (FSP Journal)

Social Media-Approved Compliant Marketing Campaigns:

- Life Settlements
- Policy Management Company
- Investor Information
- Behavioral Economics

ValMark Design Center

- Adviser-Branded Marketing and Educational Pieces and Campaigns
- Seamless Compliance Approval
- CPE-Ready Presentations

Library of Market Facts and Insights

- ValMark Materials
- Third Party Materials
- Tax Acts (Key Provisions)
- The Economy and Markets

4 Gain Preferred Access & Pricing

FINTECH for Comprehensive, Online Service

CFG's YourConferenceroom@Home-compliant

ALBRIDGE™
AN AFFILIATE OF PERSHING

Advisor Branded Marketing

eMoney

AdvicePay

DocuSign

REDTAIL

riskalyze

Have A **Trusted Partner**

- CFG has successfully served clients for 35+ years.
- All we serve are the needs of our clients.
- As a ValMark Member Firm, we are a company with a network of approximately 120 colleagues nationwide.
- We are confident about what works and capable of executing to support your clients.

A PATH FORWARD TOGETHER

We Can:

- Provide comprehensive financial well-being.
- Handle operations.
- Handle compliance.
- Grow your business by offering more.
- Monetize what you have built.

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