What Does An Advisor Expect Of Our RIA Firm, Horter Investment Management?

1. **EXTENSIVE AND PROVEN 2 DAYS OF TRAINING ON HOW TO BUILD A SUCCESSFUL ADVISORY PRACTICE.**
    a. Follow Our Detailed Systems and Procedures To Build A Very Successful Practice.
        i. See Attached Comments From our Recent Training Attendees. Discover Our "**Financial Manufacturing Firm™**"
        ii. Every Month (Except June)
        iii. Advanced Training 3 Times Per Year

2. **WEST COAST TRAINING IN LAS VEGAS, NV (SEPTEMBER) AND LAGUNA NIGUEL, CA (MARCH).**

3. **GREAT TRIP TO A 5-STAR HOTEL IN FLORIDA FOR YOU AND YOUR SPOUSE/SIGNIFICANT OTHER (AUM QUALIFICATIONS TO BE MET).**

4. **TACTICAL ASSET MANAGERS TO GO RISK OFF TO CASH AND POSSIBLY MAKE MONEY IF INTEREST RATES GO UP OR DOWN, OR IF THE STOCK MARKET GOES UP OR DOWN.**
    a. 17 Separately Managed Accounts
    b. 11 Mutual Funds
    c. And More Coming

5. **FEES AT 1.99%/YEAR OR LOWER IF ADVISOR DESIRES.**

6. **LOW/MODERATE RISK SLEEVES OF MANAGERS (NON-CORRELATED PORTFOLIOS AND DIFFERENT ASSET CLASSES) WHERE THE PORTFOLIO "MAXIMUM DRAWDOWN" IS BELOW 6% AND 10% OVER TIME.**[(1)]

    THIS IS COMPARED TO THE S&P 500 MAXIMUM DRAWDOWN OF -51% FROM OCTOBER 2007 TO MARCH 2009.

7. **6 VICE PRESIDENTS OF ADVISOR DEVELOPMENT.**
    a. **Help With Brokerage Statement Wedges, Analysis And Understanding**
    b. Help With **Tax Return Analysis** – Key Line Items To Bring Up To Prospects and Clients – "**THE WINDOW TO A CLIENT'S FINANCIAL SOUL.**"
    c. Help with Closing Cases.

8. **EXCELLENT DOL COMPLIANCE PROGRAM (WHEN NECESSARY) FOR FIXED INDEX ANNUITIES.** ***HORTER CAN SIGN THE BICE AGREEMENT***

FOR OUR ADVISORS.

9. **LEARN HOW OUR RISK TOLERANCE SOFTWARE AND "NAIL IN THE COFFIN" SOFTWARE WINS NEW CLIENTS!**

10. **EXTENSIVE MARKETING:**
    a. Work With An RIA In the Financial Planning Investment Business For **25 Years (35 Years Total)**.
        i. **CFP™ Since 1986**.
        ii. Fee Based Since 1988 (After the 1987 crash).
        iii. **RIA Established In 1991**.
    b. ***Horter College Retirement Planning Courses (4 hour or 6 hour)***
        i. Averaging 17-20 Buying Units Per Mailer.
        ii. ADVISORS HAVE NO UPFRONT COSTS OR MONTHLY COSTS.
    c. **Social Security Workshops** – Highly Effective.
    d. **HIM Client Newsletter And Prospect Newsletter** About Current Events, Tactical Asset Management, Portfolio Positioning, Etc.
    e. **Super 401K For High Cash Balance Plans And Profit Sharing Plans** With Our Certified Actuarial Firm. Great For Business Owners, Professionals And Doctors. Contribute $100,000 To $1M/Year.
    f. Access to our **"Give Back to the Community Classes"** from the Horter Education Center
        i. 13 Hour Introduction To Investing For High School And College Kids.
        ii. Free to attendees

g. Exposure To A "**New York**" Like Marketing Opportunity For Podcasts, Videos, Branding Expertise, And Website Updating.
h. Great "**Client Appreciation Events**" For Your Clients (2-3 Per Year) And Bring Friends.
i. Create a **Client Advocacy Council** to help grow your practice – Raving Fans!!

11. **SUCCESSION PLANNING – Possibly An Acquisition From Another Horter Advisor.**

12. **TEAM HORTER AT TCA (TRUST COMPANY OF AMERICA) AND TEAM HORTER AT TD AMERITRADE** To Get Business Transferred Right Away**.**

13. **MARKET MADNESS WEBINARS – HEAR INVESTMENT MANAGERS SPEAK** Every Two Weeks On Horter Investment Webinars.

14. **FRESHEN UP FRIDAY – HEAR OPERATIONAL UPDATES/WEBINARS** Every Two Weeks.

15. **ASSISTANT TRAINING** Every Quarter.

16. **ADVISOR ADVANCED TRAINING 3 TIMES PER YEAR.**
    a. **Meet With Elite And Top Advisors And Hear Them Talk About Attaining $10M, $20M, $30M And $40M Per Year Of New Assets.**

(1)This is an estimate and not a guarantee.