RGL GROUP FINANCIAL

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Make an investment in your financial future

Experience world-class customized wealth strategies and extraordinary service with the RGL Group Financial

Relationship • Growth • Legacy

RGL GROUP FINANCIAL

Compensation Structure

The RGL Group Financial offers three standard approaches of compensation to suit the needs of our clients:

I. **Commission based**

II. **Account Management fee based**

III. **Service fee based**

We take your success personally

What could be more personal than helping a client create a fulfilling financial future? After all, our lives are defined by our livelihoods and each individual's uniquely personal definition of success.

At the RGL Group Financial, it is our personal commitment to know our clients, their interests, goals and dreams in order to achieve a long-lasting relationship on the road to achieving that success.

Privacy Policy

Earning and maintaining your trust is of the utmost importance to us and as such we will preserve complete confidentiality at all times. We are equally committed to securing your privacy and will share no information with any other persons or organizations outside of our service agreement.

Relationship

Relationship, Growth and Legacy

A long-lasting relationship and a legacy for you and your family's financial well-being—that's what the RGL Group Financial stands for. Our purpose is to activate your financial aspirations for the future and to preserve and grow your resources.

Through our highly customized, integrative approach we cultivate trust, working with individuals and business owners to create their singular vision of optimal financial health, security and satisfaction. **With proper care, attentive focus and smart, adaptive planning, today's hard work can be tomorrow's dream come true.**

More Than a Partner

Experience, integrity and a passion for your success. That's what makes the RGL Group Financial unique in its offerings—because our success is a collaborative endeavor, determined and measured by your sense of achievement and, honestly, your happiness. We invite you to experience the personal difference of creative, customized strategies with a team of professionals dedicated to your future and to the realization of your financial goals.

Your financial future is a work in process

STEP 1

Just like every creative enterprise, your financial well-being is an on-going process. To help you achieve your goals, our team of financial professionals will **analyze and evaluate your current situation** and prepare a roadmap for your future, including:

- Personal balance sheet and budget
- Family needs review
- Risk assessment and management
- Comprehensive insurance, investment, education and retirement analysis
- Business planning / succession analysis
- Estate transfer assessment

STEP 2

Once we evaluate where you are now, we can begin to assist you in **defining the steps toward your ultimate financial destination**. Again, our intuitive staff will walk you through the process, including:

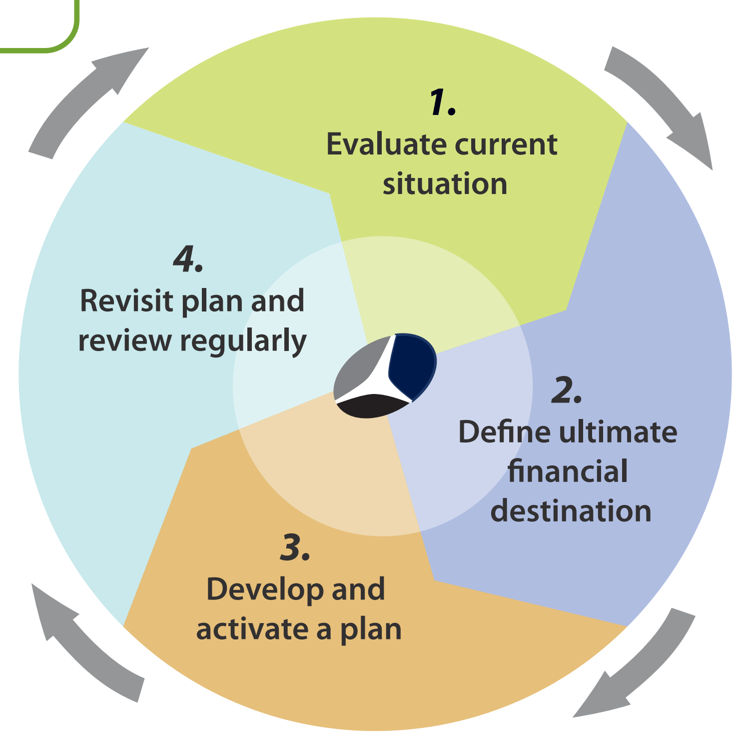
- Clarification of life and finance goals
- Prioritize immediate and long term objectives
- Assess your style and pace
- Evaluate risk factors and methods to reduce them

STEP 3

After our analysis, we'll take our findings and **put your plan into action**, providing you with the following products and services:

- Ready-to-implement financial solutions
- Initiation of process according to your priorities and needs
- Research and recommendation of suitable products with tax implications
- Timely periodic reviews

Our working process



Growth

The difference is in our core values

There are as many financial services firms today as there are financial products. Yet, how many of them base their success on the ultimate success of their clients? At the RGL Group Financial, our legacy is the relationship we build with you; your success is our inspiration with nothing less than excellent service along the way.

Our team of financial experts is fundamentally dedicated to our business field, always learning and growing in our ability to provide you with the following:

- Industry-leading products, services and support
- The best advance planning, underwriting and business management available today
- Expert guidance in estate planning, asset-maximizing, protection of wealth and wealth transfer
- Premier assistance with avocation, financial or impaired risk decisions

What does your financial profile look like?

Our personalized service aids numerous individuals and businesses, representing a diverse demographic:

I. **Young Professionals:** Help young people manage their finances and start down the road of retirement saving.

II. **Midlife Individuals and Families:** Discuss and plan for early / standard retirement, review insurance, investment portfolio risk and return factors, plan for college and family financial needs and goals (i.e., home purchase).

III. **Retirees:** Anticipate lifetime income needs while considering pension distributions, lifestyle wishes, discuss risk and return factors and explore asset transfers and tax impacts.

IV. **Business Owners:** Comprehensive discussion of growth, taxes and government regulations, protection of assets, business continuation and transferring of assets.

Get started on your personal road to financial fulfillment

Here's what we need from you to create your successful financial future:

- A list of your financial goals and lifestyle dreams
- Retirement needs and yearly projected income
- Existing insurance policies and all schedules and investment statements
- Your current employment statements and benefit package information
- Recent federal and state income tax returns

LEGACY

Capitalize on the synergy of our affiliates services

Working with the affiliates represented here we can offer you increased options and the opportunity to choose and compare from a number of financial products and services. Our affiliate personnel support includes industry-savvy advanced planning team comprised of CPAs, TPAs and attorneys experienced in maintaining compliance with IRS rules and regulatory statutes. With customized products geared to meet your unique situation, you may reach your financial objectives with ease and confidence.

AEGON Americas
AIG American General
Allianz
American General Life Companies
Fort Dearborn Life Insurance Company
American National
AVIVA
AXA Equitable
Great American Financial Resources
Genworth Financial
ING
John Hancock
Lafayette Life Insurance Company
Liberty Mutual
Lincoln Financial Group
Lincoln Benefit Life
Integrity Life Insurance Company
LSW
MassMutual Financial Group
MetLife
Minnesota Life A Securian Company
Mutual of Omaha
Nationwide On Your Side
New York Life
OneAmerica
Old Mutual Financial Network
PennMutual
Phoenix
Principal Financial Group
Protective Life Insurance Company
Prudential
RBC Insurance
Reliance Standard
SBLI
Sun Life Financial
The Standard
The Hartford
Transamerica
West Coast Life Insurance Company
William Penn
WRL

YOUR FINANCIAL FUTURE IS CALLING — ARE YOU READY TO ANSWER?

Financial soundness is the key to enjoying a fully robust and satisfying life. No one provides the kind of personal, professional and full-service financial planning experience that the RGL Group Financial is committed to giving its clients. Contact our main business office at **(213) 480-9400** or email us at **info@rglgroup.com** for more information or to speak with one of our financial services professionals.