
TOWNSEND
Retirement Planning & Wealth Management
Maximize Your Potential
Come Grow With US!

TOWNSEND

Retirement Planning & Wealth Management

I began my career in the financial industry in 1985. For the first five years, I worked for a national firm as a captive agent. While I gained great experience, I realized that I wanted to position myself in a way that put my clients first. In 1990 I hung out my shingle as an independent representative. As a business owner, I underestimated what it took to run a successful business. From overhead costs, marketing, meeting compliance requirements, handling payables and receivables, to hiring, training and managing staff all while trying to prospect for new clients and service existing clients. I found myself overwhelmed and working no fewer than 70 to 80 hours a week. Those early years were very stressful, not only for me but for my family as well.

Through years of trials and tribulations, I was finally fortunate enough to build an incredible team and a business model that nurtures client relationships, which promotes referrals while allowing an advisor to reach their full potential.

Whether you are working in a brokerage firm, insurance agency, have your own independent shop, are considering going independent or are looking for an exit strategy and are considering making a change, you owe it to yourself and your clients to check us out.

We invite you to call us to see for yourself how we can help you maximize your potential, reduce your stress and increase the value of your book of business.

Jeff Townsend

Jeff Townsend
President & Founder

Why Townsend?

If you are a successful advisor, I'm sure that there's no shortage of firms that would love to have you. I'm sure that you receive numerous calls and emails every week from firms who claim that they are the greatest thing since sliced bread. But what do they really have to offer that's so different from everyone else? They all claim to have the friendliest and knowledgeable back office support and the latest and greatest in technology, but so what? How is this going to help you grow your business, reduce your stress and add value to your book of business?

I strongly believe what makes us so successful is that our entire team, from our advisors to our receptionist, are passionate about helping our clients to have a first-class experience with us. This can be seen through our client service, social events, educational classes and prospecting workshops.

We offer our clients a number of services that will help them achieve a successful retirement. They are:

- Retirement planning
- Investment management
- Insurance planning
- Income strategies
- Tax planning
- Estate planning
- Social Security optimization
- Medicare planning

Increase Your Referral Business

Referrals are the cornerstone to our growth. Almost 100% of our growth has come from clients referring their friends, family members and coworkers to us.

Many firms think that referrals arise from providing excellent client service. While this is extremely important, excellent client service alone will not develop the volume of business we're looking for. We are constantly looking for ways to strengthen our relationships with our clients to make it easier for them to be our best advocates.

Focus Groups

One activity that has been very beneficial is our small focus groups. Our focus groups typically consist of five to six couples who meet at an upscale restaurant. We've found this format to be an excellent way for clients to communicate their experience with us and tell us how we can improve the way we engage with them. This gives us the opportunity to increase a client's knowledge of the services we provide as well as demonstrate the tools and resources that are available to help them achieve a successful retirement.

Social Events

We have built an organizational culture that is client centric. Retaining clients is a critical priority for our long-term success. Instead of treating client retention like a project, we address client retention as a guiding principle. We know that while focusing specific efforts on retaining clients is important, it must be done in a way that enhances the clients' overall experience with our entire organization.

Clients use our services because they have confidence in our skills and knowledge, but it also helps because they like us. Throughout the year we host dozens of social events for clients. These events give us the opportunity to get to know our clients better outside of the more formal business environment.

Lifetime friendships often emerge from these fun events, which makes it even easier for clients to refer their other friends to us.

Some of the events we hold are:

- Sporting events
- Golf tournaments
- Dinner theater
- Men's events
- Women's events
- Stock show
- Wine tasting
- Social clubs: Shooting, camping, crafting, hiking, motorcycling and traveling, just to name a few




Educational Events

We believe an educated client makes for a better client. We also find that most of our clients like to be in the know. We hold educational classes throughout the year to help empower our clients when it comes time to make decisions that can impact their financial future. In addition, these classes give us an opportunity to demonstrate our knowledge and skills.

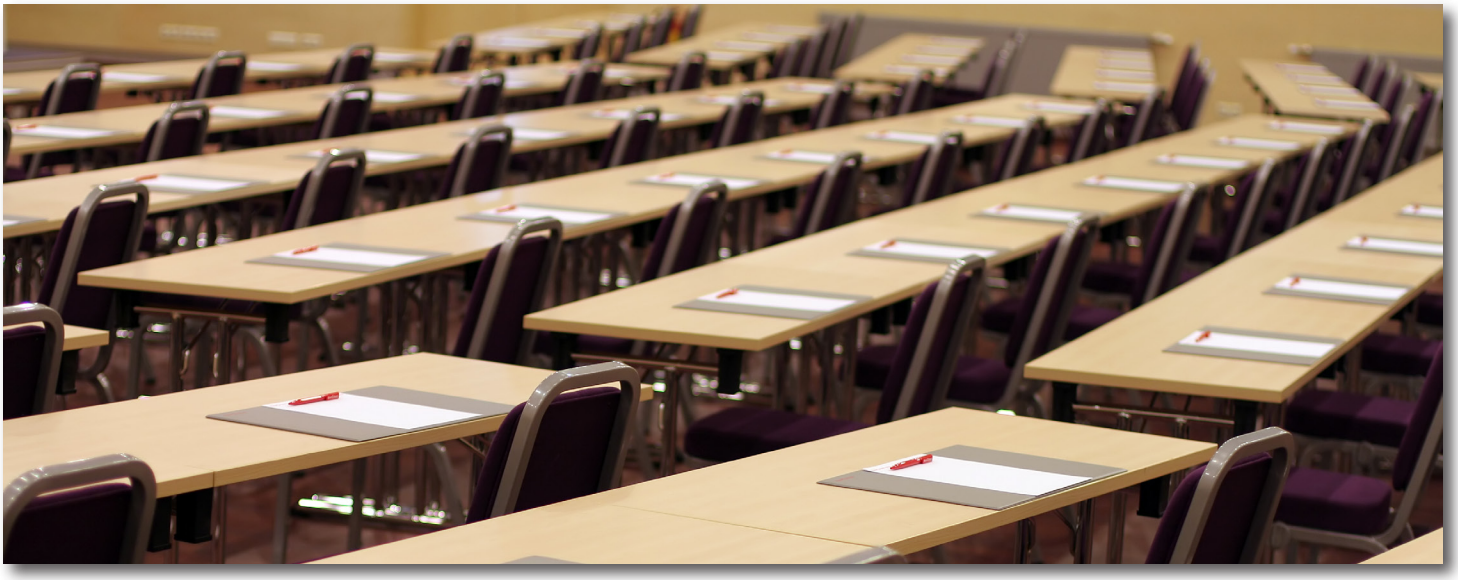
Some of the classes we provide are:

- Psychology of Retirement
- Long-Term Care Planning
- Estate Planning
- Medicare Enrollment 101
- Budgeting
- Finance 101

Prospecting Events

Like any business, we need to be diligent in growing our business. Our marketing department's focus is to put our advisors in front of qualified clients who are interested in using our services and who meet our demographics. We specialize in helping people who are 50 years old and older, have at least $250,000 saved for retirement, and who are looking for our help.

The primary source for generating prospects is through our retirement-planning presentations. We conduct these presentations throughout the year as a way for us to meet and educate the friends and colleagues of our existing clients. In addition to educating, the retirement-planning presentations give us the opportunity to demonstrate how we can help the attendees plan for a successful retirement.



Back Office Support

We pride ourselves on our support team. Having a talented team doesn't happen by accident. Hiring people is easy, but hiring the *right* people is anything but. We first start by looking for people who are the best in their field. Equally as important is finding people who fit into our client centric culture. We are committed to helping our support staff reach their fullest potential, both as individuals and as members of our firm.

Each member has an identifiable base of knowledge, and displays a strong commitment to their job responsibility. We work diligently to sponsor promising people, programs and ideas which, in the end, strengthen our ability to succeed.

Our back office solutions and services provide you with services to make your job easier and make you shine in the eyes of your clients.

On the following page you will find a summary of the services that you will have available to help you grow:

Back Office Support (continued)

- Technology – Albridge, CRM, Financial Profiles, Pipeline Marketing, and many more
- Custodial relationships – Fidelity, National Financial Service and Pershing
- Fidelity Wealth Central fee-based platform
- Document control and scanning
- Client website – Our website is very client centric
- 401(k) Advantage – Turnkey database for providing your clients with company-specific 401(k) recommendations
- Financial plan creation – Prepared by our CFPs
- Annual financial plan updates – Clients are contacted and their plans updated by our CFPs
- Client Service – To answer your client questions and service their needs
- New account paperwork – Prepared by Client Service Specialists
- Withdrawals and fund transfers – Prepared and serviced by Client Service Specialists
- RMD tracking – Our Client Service Specialists contact your client and sets up their RMDs
- Client billing – Planning fees are prepared and mailed to your clients by our accounting department
- Compliance/Supervision – This service handles everything from licensing, to continuing education requirements, to handling audits from FINRA and SEC
- Appointment setting – Our Client Relationship Specialists will set your appointments
- Regular client phone contact – Our Client Relation Specialists will call your planning clients every 90 day days to see if there is anything we can do for them
- Newsletters and weekly market commentaries – Our newsletters include our market commentaries, various financial articles and event calendar
- Investment Committee – As an advisor you are welcome to participate in our investment decisions
- Trading – Your trades will be performed by our CFPs
- Succession planning – This adds value to your estate in the event of your death or disability
- Exit strategy – Maximize the value of your book of business for the day you retire

Maximize Your Potential

Not only will your clients have a greater appreciation for what you can do for them, but you will benefit as well. We have a generous compensation package which includes a base salary plus a percentage of your GDC. We offer a 401(k) with employer matching, health insurance, vision, dental, and long-term disability. Additionally, you can participate in our stock purchase plan based on your performance.

Is Townsend the right place for you to grow and build your financial practice?

We are not right for everyone. We have some very specific qualities that we are looking for in an advisor. They are:

- A team player – Our culture promotes a team atmosphere
- Has a buy-in to our business model
- Is motivated to grow their business
- Understands value vs. price
- Honesty and integrity

If you'd like to explore this opportunity further and see if we are a good fit, you are invited to call Shawn Kelly at 303.452.5986 to schedule your exploratory meeting. To learn more about us, visit our website, www.TownsendRetirement.com.

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2761 West 120th Avenue, Suite 200 Westminster, CO 80234
Telephone: 303.452.5986 Toll Free: 800.578.9896 Facsimile: 303.452.5989

Please visit our Website at www.TownsendRetirement.com