

Quarterly Highlights



ARC: Advisor Recognition & Compensation Program

P1 - P2



A MESSAGE FROM THE PRESIDENT

P3



FSM SPOTLIGHT

P4



Global Financial Distributors

THE AGENT

Quarterly

Introducing:

The Advisor Recognition & Compensation Program



Advisor Recognition & Compensation Program

We are excited to announce our exclusive, industry leading advisor compensation program: Advisor Recognition & Compensation Program (ARC).

ARC is a non-qualified, non-ERISA, restricted deferred compensation program that gives invited, eligible participating advisors whose cases meet annual loan funding goals the ability to earn credits that accrue cash and vest in the advisor's GFD managed account over time.

For many advisors, just a few years of consistent, persistent case fundings using Leveraged Planning® strategies

can equal tens – even hundreds – of thousands of dollars of additional compensation!

The ARC program:

- Has been created to reward our most valued advisor partners for generating consistent, and persistent, Leveraged Planning-based business.
- Provides credits for newly originated loan fundings AND for loan fundings that remain on the books.
- Gives credit to advisors providing support to others with loan fundings.
- Provides interest-bearing accounts for the credited amounts earned.

To learn more about the benefits, how the credits are applied and other summary information regarding the program, continue reading on page 2.

(cont'd on Page 2)

ARC Program Details (cont'd)

BENEFITS

Persistency:

Business that stays on the books earns more credit

Production:

Continuing production means continuing credit

Recognition:

Supporting advisors receive credits as recognition for their efforts in assisting in new business

Compensation:

Long term earnings potential is significant for the producer generating persistent business

ARC PROGRAM CREDITS ARE BASED ONLY ON FUNDED AMOUNTS

Must qualify each year to receive a credit

- » Minimum 1 production credit
- » Based on newly funded loan amounts

Additional compensation earned based on subsequent funded loan amounts and persistent loans.
ARC is a Calendar Year Program.

Up to two (2) qualified advisors per case; double credit available

- » Primary producer
- » Supporting producer

SUMMARY

» **What do you earn?**

- Credits for each increment of funded loan amount that is newly closed or remains persistent
- Credits are equal to earnings at a rate specified annually
- There is no limit on the number of credits you can earn

» **Who earns credit?**

- Eligible, writing advisors or supporting advisors (maximum 2 advisors per case)

» **How do you ensure you stay in the program?**

- Originate at least one credit worth of newly originated fundings each year

» **When do you get the compensation benefits?**

- Payout options begin at the end of the vesting period (6 years)

ADDITIONAL INFORMATION

For additional information regarding ARC, visit www.gfdarc.com or email arc@globalfd.com.

A Message from the President



2012 was an excellent year for Global Financial Distributors – thanks to the teamwork between GFD's Financial Services Managers and skilled advisors all across the country. I want to extend my personal thanks to all of you who have been taking advantage of our loan funding solutions.

Now, as 2013 is under way, we couldn't be more excited to travel the road ahead. This year we expect to roll out a number of new offerings - starting with the Advisor Recognition and Compensation (ARC) program.

The ARC Program

The ARC program provides advisors funding Leveraged Planning® solutions with an exciting opportunity to dramatically increase their future earnings potential. A non-ERISA, restricted deferred compensation program, ARC provides agents meeting annual loan funding goals the ability to earn credits that accrue cash and vest in the advisor's GFD managed account over time. There is no other program like this in our industry and I am pleased to be able to offer you the opportunity to capitalize further on your efforts today and tomorrow.

Additionally, we expect existing business lines to continue to expand.

In-Force Business Growing

During 2013, we anticipate that our in-force policy funding business will continue the

growth pattern we've seen over the past two years. As more advisors recognize that Leveraged Planning solutions are ideal for policies already in place, this segment will undoubtedly become a larger focus area for GFD. Some examples where in-force funding has been implemented with great success include the financing of existing loans replacing the original lender, increasingly, cases involving clients who are considering life settlements but would prefer the benefits of an alternative such as that which a Leveraged Planning solution provides.

"I want to extend my personal thanks to all of you who have been taking advantage of our loan funding solutions."

Other Initiatives

2013 is shaping up to be a very important year for GFD and future newsletters and email communications will provide detail on other initiatives in the pipeline. Keep an eye open for a detailed discussion of collateral sources including, importantly, the use of annuities as loan collateral in Leveraged Planning programs.

Once again, I'm very excited for the year to come and, as we grow, I look forward to working with many of you to expand your business, open up new opportunities and broaden the reach of Leveraged Planning solutions in the industry.

Spotlight On: Jon Scaman



Financial Services Manager, Jon Scaman's experience in the insurance and banking industry has enabled him to provide GFD affiliates not only with comprehensive case support assistance, but also prospecting assistance and training. Jon took a few minutes out of his busy day to answer a few questions about his background and give some advice on how to successfully sell Leveraged Planning programs.

How long have you been in the insurance industry?

My career began in client services at Bank of America in 1988 while attending college in California. I later left the bank to pursue a career as an independent agent, ultimately joining GFD in 2006.

What's the single most important fact that makes a GFD affiliate successful when selling a Leveraged Planning program?

Selling to the need. You can't just walk into an appointment and say, "You look like you need a million dollar life insurance policy!" Just like you can't walk in and say, "You look like you need a million dollar loan!"

Agents often ask, "How do you sell Leveraged Planning?" My answer, "You don't. You sell you." People buy from those they know and trust. Ask questions. How can you write a prescription without an exam. You don't know if they need a band-aid or an antibiotic. Discover the NEED and the sale will close itself, the only question is, "How would you like to pay for that Mr./Mrs. Client? Dollar for dollar out of your personal pocket? Or would you prefer to use other people's money for pennies on the dollar? We call it a Leveraged Planning program."

Business owners love using other people's money. Then tell them you will talk to their CPA and see about possibly getting them a tax deduction to boot! (this is where I can help - let me earn my share and facilitate a conference call between you and the CPA).

How does an agent sell or market themselves?

Take advantage of referrals, no matter how far away that referral may take you. Join local Chambers of Commerce, and small business associations. Use a compelling hook - maybe a question - to get the attention of prospecting clients. A popular one for me has always been: "What if I could show you how to use someone else's money to pay for your personal or business planning needs?" Something like that will often get someone to at least listen - and getting someone to listen is the first step in successful marketing.

Webinar Schedule

2/6/2013 2:00pm EST

GFD's Advisor Recognition and Compensation Program

2/6/2013 3:00pm EST

Introduction to Leveraged Planning® Programs

2/12/2013 2:00pm EST

Revolutionizing Insurance & Annuity Financing with Leveraged Planning & ARC

2/12/2013 3:00pm EST

Introduction to Leveraged Planning® Programs

2/13/2013 3:00pm EST

Prospecting

2/20/2013 3:00pm EST

Case Management: From Application to Close

2/27/2013 3:00pm EST

Illustrations & Leveraged Planning® Tools

3/6/2013 3:00pm EST

Introduction to Leveraged Planning® Programs

3/12/2013 3:00pm EDT

Introduction to Leveraged Planning® Programs

3/13/2012 3:00pm EDT

Prospecting

3/20/2013 3:00pm EDT

Case Management: From Application to Close

3/27/2013 3:00pm EDT

Illustrations & Leveraged Planning® Tools