Our ValYOU Propositions

U.S. Planning Group, Inc.® *is an independent affiliation of financial planners and professionals aligned with an award winning independent broker dealer and RIA, Woodbury Financial Services, Inc. We currently have associates in Alabama, Georgia and Tennessee.*

Our **ValYOU Proposition** is to provide substantial and measurable value to you, your staff, your clients and your family.

To achieve this, we provide you with marketing and operations consulting and advice, technology, compliance and extensive service support, along with a success environment to assist you in building a client centered recurring income business. Through our succession plan(s) we can assist you to monetize your business to provide for yourself and your family in the event of retirement, disability or death.

Our Financial Success is Aligned with Yours:
Our philosophy is simple. We only profit after you do. U.S. Planning Group, Inc.® operates on a "No Mark-up" financial philosophy. We do not believe in profiting from our associates by collecting affiliation fees or by adding on costs to technology, E&O and other services. This philosophy is at the core of our ValYOU Proposition. Other organizations may add on to services or require fees regardless of your production. Their model is to make money whether you do or not simply by having you on board. We on the other hand only make money after you do. We do not rely on increasing the numbers of associates in our group; instead we focus on adding only the right associates and making every associate who chooses to affiliate with us as successful as they wish to be.

Your Business Ownership is Respected:
Your business belongs to you. However, we feel that our relationship with you will be so rewarding that you will never want to leave. But if you should decide to leave our firm and broker dealer, your clients belong to you and we will help you with the transition.

Objectivity and Independence:
Your affiliation gives you the ability to offer objective fee based planning and product implementation. We have no proprietary products or product based quotas. You are free to offer to your client what you believe is the best solution for them. In fact we will help you. You will have access to an extensive due diligence process which helps our associates maximize their time by outsourcing product due diligence and lessening the need to meet with wholesalers one-on-one.

A Compensation Program Designed Around You:
Our compensation grids are attainable, competitive and performance based. Your payout will be evaluated only twice a year based on your past rolling twelve month production. This provides you with predictability to make sound business and spending plans. Any changes in our grid are made with the input of our associates and announced well in advance so you will never be surprised by a change in your compensation.

In addition our compensation program includes:

- Above market payouts for non-securities products paid directly to you through our brokerage relationships (should you choose to use them)
- Enhanced payouts for those advisors providing financial planning as part of their practice (minimum required)
- Partnering with Transitioning Advisors using our Marketing Match Program

EMPOWER

Our ValYOU Propositions

Recognition and Rewards:
You will receive recognition and rewards for operating an ethical and successful client centered practice. We recognize our associates in a variety of ways and Woodbury's Eagle's Circle rewards program recognizes top advisors by providing elite training events, discounts on technology and marketing programs and an Eagle Dollars program in which you can earn tax-free dollars to spend on technology, training, licensing fees and more.

Face-to-Face Support:

Operating as an independent advisor can be overwhelming, stressful and inefficient. While we have access to state of the art technology, service and support from our broker dealer, our ValYOU Proposition offers you more personal help and service. Through our VP of Operations and staff we offer you the guidance and assistance you need to adopt industry best practices, improve your operations and to capitalize on everything that Woodbury and our other partners offer. Through our President Glenn Williams, CFP®, ChFC, CLU and the other highly accomplished associates in our group, we provide a variety of opportunities for face-to-face assistance with the development and implementation of effective marketing plans designed to help you build a successful reoccurring income business.

Training and Business Development Programs:
Our ValYOU Proposition provides you with numerous training opportunities.

Through Woodbury Financial you will have the opportunity to benefit from ongoing training programs that deliver a wide array of training opportunities, including seminars, webinars, and recorded sessions, that help you stay in-the-know. You may also decide to attend Woodbury's Annual Conferences where you can learn about the latest products and technologies while interacting with your peers outside of our group as well as Woodbury Home Office teams.

We invite you to attend our two day spring and fall retreats, as well as group and local meetings conducted throughout the year. We meet as a group to enjoy camaraderie, to exchange best practices and to hear outside speakers who present on a variety of topics. If you choose, you can become part of one of our study groups. The groups, which are usually composed of four to six associates, meet periodically in person and through phone conferences to work on their practices and to have positive accountability through small group interaction. One of your most important training opportunities is the opportunity to communicate one-on-one with other like minded professionals who are some of the most successful associates in the Woodbury family.

Open Architecture Technology Solutions and Support:
To be successful in today's rapidly changing world you need access to state of the art technology tools, as well as the means and capability to use them. We know that your practice is unique so we have an Integrated Portal approach to technology solutions. Our ValYOU Proposition starts with a personalized Technology Consultation with our VP of Operations and a Woodbury Field Technology Trainer. Your consultation(s) will discuss your individual situation; determine the ideal technology tools for your practice, then arrange for tailored assistance and training to help you effectively adopt and utilize your technology tools which include:

Advisor Business Intelligence	*Morningstar® Fact Sheets*
Advisor Portal	*NetExchange 360™*
Annuity Intelligence	*OneView*
Client Central	*Quick Submit*
Document Management	*Redtail*
eForms Library	*RegEd*
eMoney 360 Pro	*Salesforce*
eSubmission	*Smarsh*
Financial Profiles™	*Social Media Dashboard*
Forefield Marketing	*Website Insights...and More*
Mobile Assistant	

SUPPORT

Our ValYOU Propositions

No matter what you decide is best for you and your clients we can assist you in implementing your plans.

New Business Submission and Support:
Our V2020 Advisor Portal allows you to process your securities business electronically, streamlining submission-to-commission, maximizing office efficiencies and ultimately provides better service and advice to your clients. For non-securities business, you also have options. You may utilize one of Woodbury's BGA relationships and have your commissions count towards Woodbury GDC.

You can use our BGA relationship with Crump Insurance Services. Alternatively you may send non-securities business to any other carrier or BGA of your choosing or decide on each piece of business which is the best alternative for your client and you.

Compliance and Regulatory Support:
Staying current with and responding to compliance and regulatory requirements is taking more and more time and resources. To assist you, we have our own Chief Compliance Officer who works hand and glove with Woodbury Financial's compliance and legal departments in creating and maintaining your compliance procedures and helping you with your correspondence and advertising approvals.

An Affiliation for all Seasons:
You have worked hard to build your practice and it is important that the value you have created be monetized in the event of your retirement, disability or death, and that your clients receive continued professional representation.

We have created a process and the appropriate documents to facilitate an orderly transfer. You can, if you so desire, enter into an agreement with another associate in our group to buy your business in the event of your long term disability or death. In doing so, you insure that your clients are cared for and that a stream of payments is made to you and or your designated beneficiary. You may also find that being a part of our group provides you the opportunity to retire in place with the support and assistance from a younger associate or you may sell your practice to another associate when you retire. No matter what you decide is best for you and your clients we can assist you in implementing your plans.

Woodbury Financial Services:
To find out more about our Broker Dealer partner visit their website at **www.joinwoodburyfinancial.com**.

For more information concerning our organization call or contact our President Glenn Williams, CFP®, ChFC, CLU directly at 770-395-9595 or glenn@usplanning.com for a private and discrete business briefing.

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