IFP INDEPENDENT FINANCIAL PROFESSIONALS

CAMBRIDGE INVESTMENT RESEARCH, INC.

***VOTED BROKER-DEALER OF THE YEAR**

2016, 2015, 2014, 2013, 2012, 2010, 2008, 2007

CAMBRIDGE

OUR VALUE PROPOSITION

INDIVIDUALITY
We believe in the advisor's right to run their practice the way they see fit as long as they obey industry laws and regulations.

OWNERSHIP
We believe the advisor is building their own business and the clients they develop are the core of that business; IFP shall not directly or indirectly induce any clients to terminate their relationship with their representative unless legally required to do so.

BRANDING
We believe the advisor may brand themselves to the image they wish to portray to the public. We will use our industry experience and if necessary, assist them in their branding to develop their uniqueness.

WORK ETHIC
We will always instill the need of our advisors to employ a strong work ethic for themselves, their clients and their teammates.

PROMOTIONS
We believe in providing higher payouts if you have achieved the individual production levels which merit promotions.

OVERRIDES
We believe in the right of advisors to earn overrides on others they have introduced to the group provided they continue to provide value, training, and serve as a mentor to those individuals.

TEAMWORK
We will strive to provide a team environment of cooperation and mutual respect within the group where no one individual takes precedence over the group as a whole.

LEAD BY EXAMPLE
We commit to build advisors who lead from the front and set a solid example in their business and personal life and strive to become standout citizens in their community.

COMMITMENT
We are committed to supporting our advisors by passing on knowledge and experience to help build a solid foundation.

CONTINUATION / SUCCESSION
We commit to provide the mechanism for the clients and families of our representatives to be taken care of should a catastrophic, unforeseen event occur such as the death or incapacity of one of our representatives.

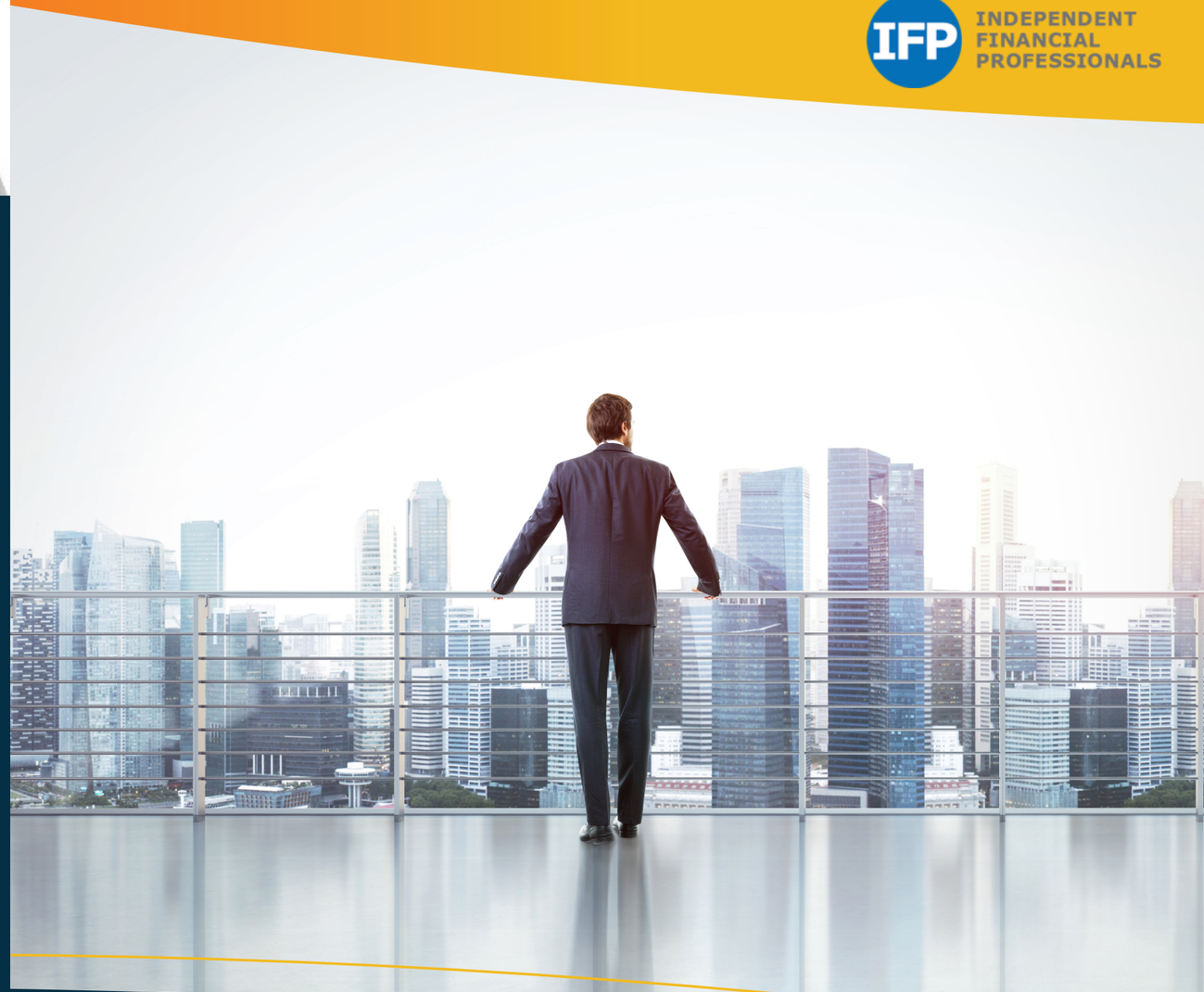
*According to Financial Planning Magazine's Broker/Dealer Resource Directory (comparing the top 50 national Broker/Dealers), Cambridge continues to show leadership and dominance in fee-based business, maintaining its strong position in fees for nine years running. Cambridge is the premier fee-oriented Broker/Dealer because we have the broadest choice and the lowest cost fee programs. In addition, Cambridge has been awarded the Division IV winner of the Broker/Dealer of the Year Award from Investment Advisor Magazine for 2014, 2013, 2012, 2010, 2008 and 2007, Division IV. Cambridge received the highest marks from its rep-advisors in the Investment Advisor Broker-Dealer of the Year 2014 Division IV category. A broker-dealer becomes eligible for this honor only after a minimum of 10 percent of its producing rep-advisors cast valid ballets. These ballots also rate the broker-dealer in 15 different categories defined by the Investment Advisor as relevant challenges and concerns by rep-advisors. The broker-dealers receiving the highest marks in each of four divisions are declared Broker-Dealer of the Year by Investment Advisor magazine. Proprietary study results are based on experiences and perceptions of participating rep-advisors surveyed in June of the seven years listed. Your experience may vary. Visit thinkadvisor.com.

FOR ADDITIONAL INFORMATION, PLEASE VISIT WWW.IFPROFESSIONALS.COM

ON YOUR OWN, BUT NOT ALONE

experience the difference

IFP INDEPENDENT FINANCIAL PROFESSIONALS



BUILD A CAREER FUELED AND DESIGNED BY WHAT MATTERS TO YOU

join us and experience the difference

For financial professional use only - not for use with the public

We understand what it means to be in business for yourself, but not necessarily by yourself.

LEADING INDEPENDENT BROKER DEALER

After an exhaustive study of independent broker dealers we chose Cambridge Investment Research, Inc. Cambridge believes in honoring the entrepreneurial spirit of the financial professional. They offer a large assortment of products and services and are committed to providing the highest level of flexibility and choice to its financial professionals.

OUTSIDE APPROVED PARTNERSHIPS

Through IFP fixed insurance, and other product partnerships, you can build additional business lines and allow non-security licensed professionals to work in the IFP system with you.

CONSIDER AN OPPORTUNITY TO BUILD AN INDEPENDENT BUSINESS WITH THE SUPPORT OF A LARGER ORGANIZATION.

ON YOUR OWN, BUT NOT ALONE

You demand the independence to run your business in a way that best meets the needs of your clients and the goals for your practice. You deserve the opportunity to draw on the resources and expertise that are best pooled in combination with other financial professionals who share your commitment to clients.

EXPERIENCE

We bring a diverse menu of client services, innovative operations, and industry experience to the table, and are looking for someone who complements our team with a strong commitment to service. Some of the resources we offer include:

- Leading Industry-based technology
- Product and portfolio management insight
- Innovative outsourcing solutions for marketing, professional development, and operations
- Networking and regional meetings

Our experience in the industry is backed by our commitment to providing client-oriented service. Integrity drives our every decision and aides us in our development of a flexible, personalized plan for each of our clients.

FLEXIBILITY

Our firm values flexibility in all that we do, including the ability to accommodate both fee and commission based business. The independent nature of our broker-dealer, Cambridge Investment Research, Inc. allows us to offer non-propriety products and the freedom to deliver services that best suit the needs of our clients. Clients benefit from diverse portfolios that are tailored to their unique financial goals. As your ally, we can:

- Collaborate with you to develop a transition timeline
- Help develop your unique business model
- Identify the best technology platforms for you and your clients
- Provide compliance support
- Guide you through succession or acquisition plans as we grow together

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IFP INDEPENDENT FINANCIAL PROFESSIONALS

WHO WE ARE

Independent Financial Professionals (IFP) was founded to attract like-minded financial professionals who lead from the front and set a solid example in their business and their personal life. We educate through a true mentorship program of collaboration and teamwork. We are a national organization that will serve as your business-building partner. As independent business owners, we understand the demands of today's financial professional.

Choosing an organization that best meets your needs for flexibility, choice, stability, service, and technology is an important decision requiring due diligence.

In addition to an alliance with experienced business colleagues, you become part of a professional family that shares proven techniques, highlights new opportunities, and propels your business to new levels of success.

As a business owner, your decisions are critical to enhancing the value of your practice. One of the most important is choosing an ally you can count on to:

- Work with you to create your own unique business model
- Identify technology that best enhances your efficiency
- Provide administrative support and educational training
- Deliver compliance support to help protect you and your clients
- Help you promote and market your business to clients and/or recruits
- Serve as a resource between the broker-dealer and product vendors

Switching firms is a milestone in your career and you invest significantly in the process.

TRANSITION & SUPPORT

You'll benefit from the support of your IFP team and the Cambridge transition support team which has been rated among the best in the industry. We offer a variety of resources to help you make the transition a smooth process.

PROPRIETARY FINANCIAL SOFTWARE

In addition to other financial planning programs available through Cambridge, we have created a financial review program. MoneyEdge combines intricate financial planning that is user-friendly for advisors with understandable, to-the-point results for clients.

Sharpen your finances with the MoneyEdge!
MONEYEDGE®
Personal Review Organizer

CONTINUITY/SUCCESSION/ ACQUSITION SUPPORT

IFP works with its top producers to develop continuity and succession plans and the ability to acquire other financial practices.