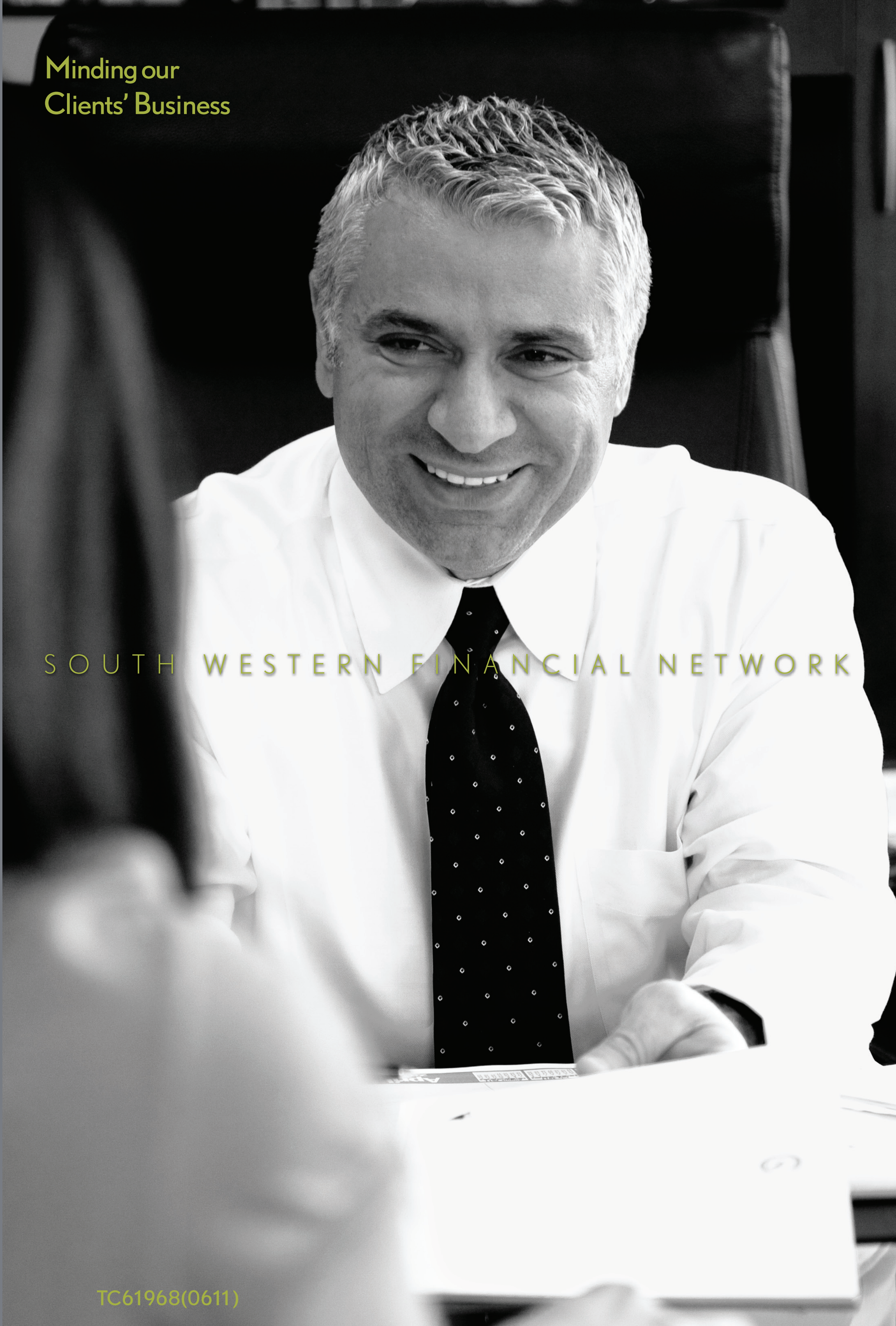
Minding our Clients' Business



SOUTH WESTERN FINANCIAL NETWORK

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One today is worth two tomorrows.

–BEN FRANKLIN

Comprehensive Financial Services*

The preservation and protection of wealth are infinitely more complex matters today than they were in Ben Franklin's time. Yet the wisdom that Franklin imparted is as sage now as when he wrote *The Way to Wealth* in 1757.

None is more relevant than his admonition to act *today* rather tomorrow, for inaction has as much consequence for wealth preservation and accumulation as action. For example, a dollar lost today might be worth four times as much at the age of life expectancy if saved through appropriate tax planning.

South Western Financial Network & Insurance Services is a respected financial services firm located in Southern California. We specialize in serving high net worth clients, including individuals and families; doctors, dentists, attorneys and other professionals; and small to moderate-sized, privately owned businesses.

South Western Financial Network & Insurance Services integrates the many disciplines necessary to help clients meet their financial objectives. We have access to the expert resources necessary to address critical subjects ranging from tax and retirement planning to investment management*, insurance strategies, wealth transfer and business succession planning, and legacy fulfillment strategies.

*Securities and investment advisor services are offered solely through Registered Representatives and Investment Adviser Representatives of Equity Services, Inc., Member FINRA/SIPC, 505 N. Brand Blvd., Ste. 850, Glendale, CA 91203 (818) 551-6600. South Western Financial Network & Insurance Services is independent of Equity Services, Inc.

Registered Representatives of Equity Services, Inc. do not offer tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.

SOUTH WESTERN FINANCIAL NETWORK

Learning is to the studious and riches to the careful.

–BEN FRANKLIN

Experience and Philosophy

Choosing a qualified financial advisor is one of the most important decisions that you, as a high net worth individual, family member or privately-held company leader, can make. That is why careful people from many walks of life have turned to South Western Financial Network & Insurance Services to help them pursue their personal financial objectives.

The results we seek for our clients is a life that can be enjoyed without worry about security of means for them or their families, employees and philanthropic causes.

The three most senior officers of South Western Financial Network & Insurance Services bring more than 70 years of collective experience in financial strategies and implementation to the company. They and the company's other skilled employees and associates bring a vast resource of knowledge and creativity to our clients.

Our associates follow a process that is built on a sound and conservative approach to knowing our clients, a rigorous adherence to the highest standards of practice, and a singular dedication to making sure that our clients' life objectives are the basis for our strategies and recommendations. Our sole focus is on your needs and wishes.

Diligence is the mother of good luck.

–BEN FRANKLIN

The Importance of Good Counsel

Certainly, the demands of building your business or growing your professional practice or career justifiably absorb almost all of your day-to-day attention. However, demands for preserving and protecting your wealth call for as much diligence as you exercised in creating it.

Staying knowledgeable about the impact of taxes, inheritance laws and financial markets is a full-time job, which is why you most likely have surrounded yourself with experts in these fields. However, decisions made in one area can have unintended consequences in others. For example, an investment decision may affect an estate plan; a retirement plan may negatively impact a tax strategy.

As you manage your finances, failing to take into account all aspects of your financial life may jeopardize your overall goals. That is where South Western Financial Network & Insurance Services may be able to help you.

Between our access to experts and our personal knowledge of financial services, our associates will work with you and your advisors, or you alone, to provide the knowledge, planning and implementation necessary to help coordinate your strategies and to help achieve your overall goals. As in other critical professions, when it comes to your financial future, competence counts.

As Ben Franklin points out, good luck is the offspring of diligence. With respect to financial services, both can be the result of choosing good counsel.

The sleeping fox catches no poultry.

– BEN FRANKLIN

Integrated and Comprehensive Services

While many of our clients initially come to us for a solution to a particular need, many eventually go on to work with us to develop a comprehensive and integrated wealth management program.*

While it is beneficial to have *some* elements of a wise plan, what it most important is that all elements of your plan work together smoothly.

Our financial advisors* have the flexibility to create a part of your wealth management plan or all of it. We can then implement your choices, monitor your plan and make sure that it is continually updated to reflect any changes in your needs, circumstances and goals.

Some of the services our associates can provide include:**

Asset Accumulation and Distribution

- Investments and Portfolio Management*
  - Stocks, (REITs), Oil and Natural Gas Partnerships, Equipment Leasing, and other alt. investments; Mutual Funds and Annuities
- Retirement Plans and Administration
  - Pension Plans/ Profit Sharing Plans/ 401k/ 412i,e
- Individual Retirement Accounts
  - IRAs/ Roth IRAs/ SEPs
  - Using Business Entities as Tax Strategies (FLPs - LLCs)
- Business and Personal Insurance
  - Asset Protection - Life Insurance
  - Premium Financing
  - Income Protection - Disability Insurance
- Employee Benefit Plans
  - Welfare Benefit Plans
  - Section 79 Plans

Asset Protection and Tax Strategies***

- Estate Planning Strategies and Asset Tax Strategies
  - Grantor Trusts/ Freeze Gifts/ Lifetime Gifts (GRATs - CRTs - ILITs)

Business Tax and Exit Strategies

- Business buyout/ succession planning
- Stock Redemption Plans
- Buy-Sell Arrangements
- Deferred Compensation
- Executive Bonus
- Key Person Indemnification
- Split Dollar Plans

As Franklin might say, if you are not catching *all* of the poultry, that might affect tomorrow's dinner menu.

* Securities and investment advisory services are offered solely by Equity Services, Inc. Financial planning/consulting services offered under a Financial Planning Agreement, and fee-based asset management services under an Investment Advisory Agreement solely by Investment Adviser Representatives of Equity Services, Inc.
**Not all associates can offer all products or services. The services that can be offered are dependent upon each associate's licensing and registration.
***We do not provide tax or legal advice. Please consult with your Attorney or Accountant prior to acting upon any of the information concerning your own situation. The use of trusts involves complex tax rules and regulations. Consider enlisting the counsel of an estate planning professional and your legal and tax advisors prior to implementing such sophisticated strategies.

Lost time is never found again.

–BEN FRANKLIN

Taxes, the Keystone of the Planning Structure

We all know the old saying about "death and taxes." However, many people fail to realize the negative effect taxation can have on their net worth over the course of a lifetime.

Many wealthy people complain about taxes and seek lawful ways to reduce their tax obligations. Yet appropriate tax planning is frequently is the least adequately addressed long-term issue in their wealth management plans. For many people taxes can be the number one destroyer of wealth over the course of a lifetime.

Our approach rigorously addresses taxes as part of an overall financial program that incorporates each client's circumstances and life goals. It revolves around a coordinated set of financial strategies that integrate tax-reduction concepts for: Retirement Assets, Business Interests, Estate Assets and Risk Management.

Like Ben Franklin's allusion to "time," the taxes you lose are never found again.

He that lives upon hope will die fasting.

–BEN FRANKLIN

Team Approach – Individual Solution

One of the most valuable services we offer is to enable our clients to sit back amidst the pressures of day-to-day concerns and know that they have taken steps to implement an intelligent and well-considered game plan designed to move them toward their financial goals.

For many people, their business or professional practice represents one of the most important components of their wealth. Because of this, a planned, tax-efficient exit strategy is a key consideration in their personal financial success. Frequently, the market value of a business or professional practice interest is not equal to the "true value" it represents to you. We are focused on making sure that you have a carefully planned strategy designed to help recognize and protect this value at the time of estate transfer.

Rigorous planning is required to balance your considerations such as future healthcare needs, lifestyle choices and children's educations with your present and expected future resources. Planning, or lack of it, directly affects you and your family, descendants, employees and favored charitable causes.

We help you consider factors such as longevity, taxes, inflation, and business cycles that may affect your wealth outcome. Your team at South Western Financial Network & Insurance Services will help you define and sharpen your personalized lifetime plan. You, and those about whom you care, deserve to enjoy life to the fullest, and the right game plan can help make it happen. As necessary, we adjust your plan over time if your needs and goals change.

Hope is a wonderful quality in approaching many aspects of life. Expert planning and stringent monitoring, though, are the more assured way to reach your goals and let you make the most of your time and opportunities. Fasting, as Franklin suggests, is an unattractive option.

MINDING OUR CLIENTS' BUSINESS

When the well's dry they know the worth of water.

– BEN FRANKLIN

Risk Management

In these volatile political and economic times, the management of investments requires uncommon wisdom. Too often people are seduced by seemingly high returns that promise more wealth accumulation or earlier retirement dates. Unfortunately, when the business cycle turns, there is always a risk that the high returns will disappear, the original capital will be impaired and retirement must be postponed.

Helping our clients determine prudent levels of risk for their assets is a foundation of our firm's services. Recognizing that people have different tolerances for risk, we always recommend at least one conservative strategy designed with your primary goal in mind.

Our clients can draw from a wide range of insurance and investment* choices. You will benefit from our association with the highly-rated National Life Insurance Company and its affiliated companies, which enables us to provide you with a broad spectrum of insurance, annuity, and investment services.

In addition, because South Western Financial Network & Insurance Services is an independent company, we have the flexibility to select from a broad list of fund managers and investment companies.* Accordingly, our associates can provide access to numerous financial vehicles that may be suitable for your risk tolerance and time frame.

You have worked hard for your wealth. Now, let us work hard on your behalf to help secure it and help it grow.

*Securities and investment advisory services are offered solely through Registered Representatives and Investment Adviser Representative of Equity Services, Inc., a Broker-Dealer and Registered Investment Adviser affiliate of National Life Insurance Company, Montpelier, Vermont.

For more information or to arrange a meeting with one of our financial representatives, please contact:

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