

**BISA 2008 Annual Convention
Hollywood, Florida
March 3, 2008**

**“Empowering Advisors to
Embrace the Retirement
Income Market”**



Compass Brokerage

Noah Zecher



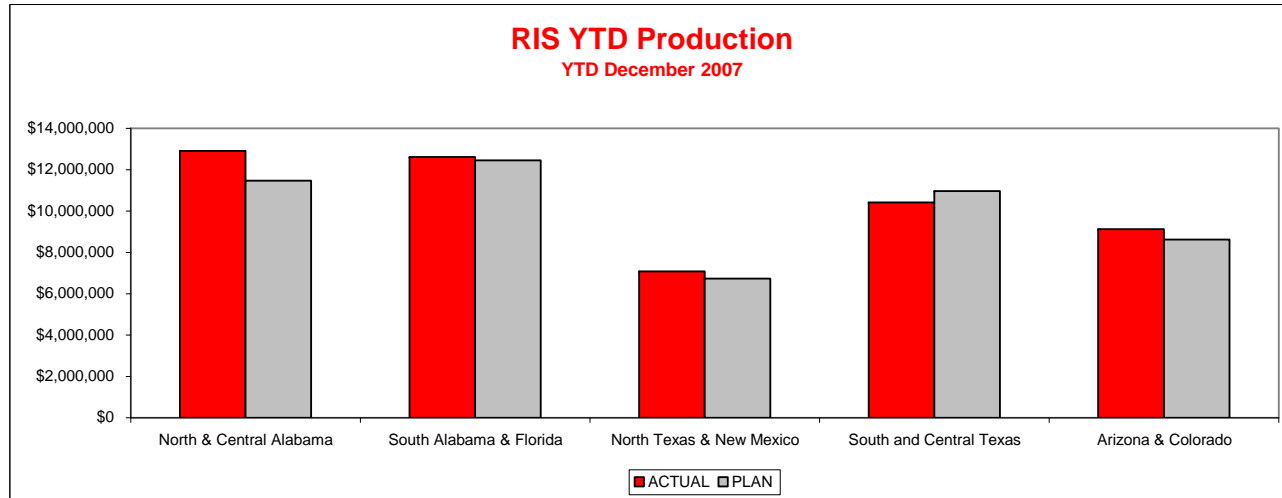
Brief Organizational Overview

- Compass Brokerage- Provide full-service investment advice and retirement planning to the retail bank's clients. Solutions include a full complement of mutual funds, fixed and variable annuities, managed money, insurance products and individual stocks and bonds
- More than 100 Personal Investment Officers providing a wide range of investment and insurance services
- Several hundred branch personnel serving as registered representatives of Compass Brokerage and/or agents of Compass Insurance
- Organization- Work within a "hub-and-spoke" arrangement with "brokers" situated in a "hub" branch and responsible for investment activities in 3-4 "satellite" branches
- Technology- All brokerage trades clear through one of the nation's top providers, the Pershing Company. Field Caesar system utilizes premier ability to gather, distribute, re-sort and recall information by the Back Office and the "Field"
- Sales Method- Nurture a highly interactive relationship with branch network to stimulate mutual referrals and provide many sales initiatives & contest to ensure results



2007 Annual Results

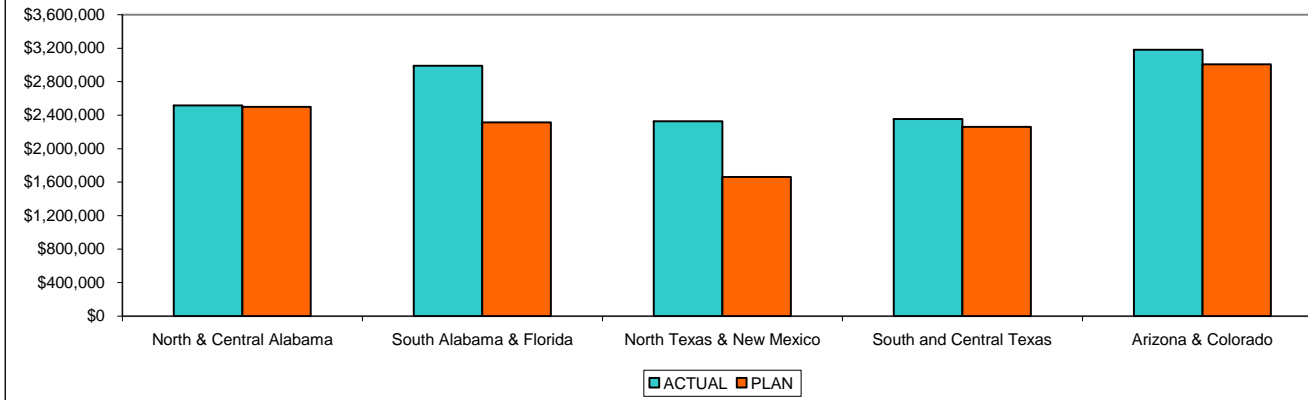
- **Achieved 104% of Annual Revenue Goal – \$53,481,658 vs. \$51,488,956; 19% Increase vs. 2006**
- **Achieved 114% of Annual “Platform” Revenue Goal - \$13,369,067 vs. \$11,737,000; 31% increase vs. 2006**
- **Achieved 106% of Annual Pre-Tax Income Goal – \$19,277,483 vs. \$18,155,493; 39% Increase vs. 2006**
- **Annual Average Broker Productivity at \$589,306 - 19% Increase vs. 2006**
- **Platform Program Providers 25% of Total Revenue**



REGION	TOTAL PRODUCTION			AVG NUMBER OF PIOs (incl. APIO as 1/3 PIO)		AVG. PIO PRODUCTION		% CHANGE VS. 2006	Manager
	ACTUAL	PLAN	% PLAN	ACTUAL	PLAN	YTD	ANNUALIZED		
North & Central Alabama	\$12,913,753	\$11,473,309	113%	18.5	19.7	\$698,624	\$698,624	28%	Suber
South Alabama & Florida	\$12,623,748	\$12,446,359	101%	19.1	20.0	\$661,212	\$661,212	14%	Millhone
North Texas & New Mexico	\$7,079,270	\$6,739,699	105%	15.4	19.0	\$459,015	\$459,015	27%	Kaelin
South and Central Texas	\$10,421,109	\$10,974,928	95%	19.9	23.3	\$523,482	\$523,482	6%	Gove
Arizona & Colorado	\$9,125,731	\$8,622,556	106%	17.8	21.7	\$511,324	\$511,324	23%	Latshaw
Other RIS Revenue	\$1,318,048	\$1,232,106	n/a						
RIS TOTAL	\$53,481,658	\$51,488,956	104%	90.8	103.7	\$589,306	\$589,306	19%	
AVERAGE PLANNED PRODUCTION						496,662	496,662		
ACHIEVEMENT %						88%	119%		
TRADING DAYS							254		



RIS Platform YTD Direct Sales Production YTD December 2007



REGION	TOTAL PRODUCTION			TOTAL NUMBER OF LBEs	AVG ACTUAL PRODUCTION		% CHANGE VS. 2006	Manager
	ACTUAL	PLAN	% PLAN		YTD	ANNUALIZED		
North & Central Alabama	\$2,515,932	\$2,498,077	101%	123	\$20,455	\$20,455	9%	Elrod
South Alabama & Florida	\$2,989,754	\$2,311,468	129%	138	\$21,665	\$21,665	48%	Marone
North Texas & New Mexico	\$2,327,095	\$1,661,393	140%	124	\$18,767	\$18,767	67%	Ketchum
South and Central Texas	\$2,353,519	\$2,260,179	104%	123	\$19,134	\$19,134	23%	OPEN-South TX
Arizona & Colorado	\$3,182,768	\$3,005,883	106%	153	\$20,802	\$20,802	23%	Fernandez
RIS TOTAL	\$13,369,067	\$11,737,000	114%	661.0	\$20,226	\$20,226	31%	

AVERAGE PLANNED PRODUCTION

17,756

ACHIEVEMENT %

114%

TRADING DAYS

254



Why Are We Here?

- **2006 – Industry Doing a 180° Shift as **Income Planning** Becomes **Pivotal** Discussion Point**
- **Baby Boomers – “**What is Your Number?**” – No Longer a Sum but a Monthly Flow**
- **Belief Follows Behavior – Don’t Tell Brokers to Think Income First – Instead , Certify them as Income Producing Experts**



Possible Solutions

- **Continuing Education**
- **Utilization of Strategic Partners Marketing and Training Materials**
- **Assign Outside Reading**
- **Mandate Sales Process Conform to Income Planning Process**
- **Disregard Problem**

OR.....





Our Solution

- **Select a Respected Credential Provider**
- **Explore Various Industry Alternatives**
- **Be Test Pilots**
- **Sell Program's Worthiness & Establish Exclusivity**
- **Execute & Reinforce**



Becoming a CRC[®] Certified Retirement Counselor[®]

- **Flexibility** – Program Allows Different Paths to Success
- **Conundrum** – Phenomenon of People's Difficulty to Self – Motivate and/or Create Personal Deadlines
- **Peer Pressure** – Self Study Followed by Collective Exam Date – Spectacle of Terrified Million Dollar Producers
- **Pride of Achievement** – Added Benefit of a Worthy Credential also Being a Highly Relevant One





Program Maintenance & Continuity

- **Assimilation of New & Future Teammates**
- **Monthly Firm-Wide Call – Today, We Will Discuss...
“Retirement Income Planning”**
- **Synchronization with Strategic Partners**
- **Worksheets, Prospect Interviews, etc.**
- **11,000 Boomers/Week Saying, “Help Me!”**



The Future

- **Further Certifications, Seminars, Workshops, etc.**
- **Likelihood of Greater Rigor Going Forward**
- **Recruitment & Retention – Valuable and Prestigious Tool.**
- **In Retrospect, Despite –**
 - **Cost**
 - **Time Away from Selling**
 - **Overcoming Objections Near & Far ...**

We Rate this Initiative a “10”





Compass Brokerage

**BISA 2008 Annual Convention
Hollywood, Florida**

Thank You!