

Brewer Financial Services Group

a Brewer Investment Group Company

Empowering the New Independence

The Brewer Growth Approach

October 2008



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Brewer Investment Group

Who We Are

Brewer Financial Services Group is a subsidiary of Brewer Investment Group, a fast growing entrepreneurial team with a comprehensive wealth management platform

Our founders understand the needs and challenges of the wealth management business and have created a platform specifically designed to address those specialized needs

While we continue to grow, we remain a boutique, independent financial firm

We value your independence as much as you do



Brewer Investment Group

Our Wealth Management DNA

“We emphasize and utilize institutional services and products for a traditional investor. They complement our focus on innovation as well as our desire to provide not just products, but solutions.”

– Steven J. Brewer, President and CEO, Brewer Investment Group

Our leaders are wealth management veterans and active market participants with 60 years of combined industry experience:

- They were founding members of major U.S. exchanges
- They pioneered trading processes which became industry standards
- They were at the helm of the most prominent industry associations
- They have an un-paralleled track record leading their teams to the first place



Brewer Investment Group

Our Business Architecture



Brewer Financial Services Group

Brewer
Financial
Services,
LLC

Brewer
Investment
Advisors,
LLC








Advisor
Resource,
LLC



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Empowering the New Independence

Evolution of the Brokerage Industry

	Wirehouses	Standard Independent Platform
cons	Low payout	Limited access to high net worth products
	No ownership	Lack of community -- isolation
	Parent company controls advisors' practice and revenue streams	Lack of flexibility on outside activities
pros	Access to high-net-worth products 	High payouts 
	Access to research 	Equity of practice 
	Advanced technology 	Dual registration 
	Brewer Financial Services Group = The New Independence	



Our Value Proposition – Our Difference

- By partnering with us, advisors improve **service** to existing clients and attract new clients, who seek cutting edge products and resources
- We are committed to helping advisors drive customer satisfaction and build wealth while addressing the ever-changing challenges of the **market place**
- Advisors get access to a **complete open architecture** of wealth management solutions designed to better serve the clients' needs, strengthen and solidify client relationships, and maximize revenue
- Advisors can diversify their **income streams** while creating a one-stop shop for their clients



Our Strategic Partners

- **National Financial Services (Clearing Firm):**
 - Provides services to over 330 Broker Dealers ranging from retail broker/dealer to institutional investment firms. Collectively, NFS' clients have more than 86,000 brokers.
 - Custodies \$728 billion in assets representing more than 5.5 million customer accounts.

- **Fidelity (NFS Parent Company):**
 - Revenues of Fidelity's parent company, FMR LLC, were a record \$14.9 billion as of December 31, 2007, 16% higher than December 31, 2006
 - Custodied assets reached \$3.2 trillion plus, including managed assets of \$1.5 trillion as of August 31, 2008.
 - Customer base includes more than 24 million individuals and institutions as well as through more than 5,000 financial intermediary firms.
 - Declared no “toxic assets”



Advantages of Dual Registration

Getting the Best of Both Worlds

RIA Advantages:

- Customized fee structure
- Flexibility in deliverables
- Ability to charge on assets held away, including 401K



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Registered Representatives' Advantages:

- Ability to receive commissions
- Ability to receive broker warrants



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Empowering the New Independence

We Foster Your Growth

I. Investment Product Offerings:

- a. Core Products
- b. Alternative Investments
- c. Advanced Insurance Strategies

II. Diversified Income Strategy

III. Technology:

StreetScape platform, a leading customer management tool from Fidelity with increased flexibility and cost-saving services

IV. Compliance:

Advanced compliance support with 2 senior NASD examiners and a top securities attorney on staff

V. Compensation:

Flexible and one of the most competitive structures in the industry

VI. Culture of Excellence:

The “concierge” approach to the transition process
On-going collaboration and promotion of best practices



Fostering Your Growth: Investment Product Offerings

- **Core Products:**

- ❑ Mutual Funds (12,000+)
- ❑ SMA (Through 500+ Fidelity Strategic Advisors)
- ❑ Limited Partnerships
- ❑ Annuities (30+ Insurance Companies)
- ❑ Insurance Companies (25+)
- ❑ 401 (K) plans

- **Alternative Investments:**

- ❑ Private Equity
- ❑ Commodities
- ❑ Managed Futures
- ❑ Hedge Funds
- ❑ Forex
- ❑ Structured Products/Notes
- ❑ Fixed Income Products

- **Insurance -- Advanced Insurance Strategies:**

- ❑ P&C (All major carriers)
- ❑ Life Settlements
- ❑ Captive Insurance
- ❑ Pensions



We Provide Diversified Income and Equity Opportunities for Your Practice



Fostering Your Growth: Technology

- We offer StreetScape, a leading client management tool from NFS, which invests \$2.5B in upgrading and improving its technology on an annual basis
- We partner with National Financial, a clearing firm that invests \$0.25 of every \$1.00 generated back into technology
- Our platform allows for increased flexibility through a “cafeteria plan”: you pick and choose what is needed and only pay for those services
- It enables financial advisors to contract numerous vendors for reporting and data aggregation, including Advent, Albridge and eMoney Advisor.
- We have a fully staffed IT department available 24/7 to support your needs



We Support Your Independence

- We are committed to helping you thrive in this current landscape
- We understand your areas of responsibility:

Serve the Client
Provide ongoing client service
Define service model; Range of services offered/web access for clients
Meet performance expectations
New client acquisition – prospect lead flow, marketing and advertising

Manage the Business
Research analysis and portfolio management
Trade execution and order management
Integrate technology, contact management system and custodian technology
Back office support and reconciliation

Plan for the Future
Business planning
Succession planning
Practice Acquisition
Competitive differentiation – attractive to new clients
Benefit from strategic alliances



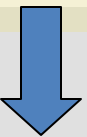
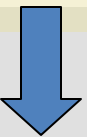
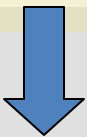
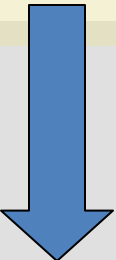
We Address Challenges and Create Solutions

Challenges:

Product and service limitations

Lack of faith in financial services due to massive writedowns, market volatility

Winning a client's trust



Brewer Financial Services New Independence Platform

Solutions:

Creating and strengthening profitability

Reinforcing the need to be independent

Ensuring turn-key seamless transition



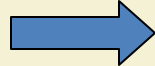
Empowering the New Independence

Brewer Financial Services New Independence Platform

Core Menu Features

Benefits

Wealth management platform created and tailored for the needs of today's financial advisors



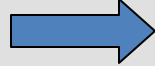
Gives your clients access to a comprehensive offering of investment and insurance solutions

Superior investment and complimentary products portfolio



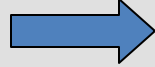
Addresses client security concerns
Delivers for the client in any given market
Gives you a competitive edge on current and future trends

Practice Management Support



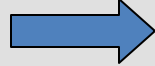
Empowers you to leverage our expertise around the growth of your practice (marketing, staffing, leadership)

Diversification of Practice Income Streams



Enables you to build a "one-stop shop" for your clients while managing your practice
Diversifies your revenue streams

Dedicated support



Allows for thorough compliance and best practices in accounting and operations



Empowering the New Independence

Our Network of Partners



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