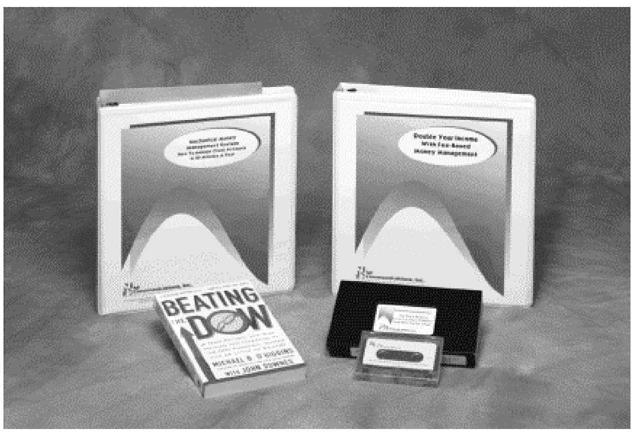
NF Communications, Inc.

Marketing Systems to Attract and Serve Affluent Senior Investors

Programs To Make You a Big Producer and Systems to Increase Your Commissions and Fees

Available from NF Communications, Inc.
800-980-0192
Summary Descriptions of Programs
Complete multi-page reports can be downloaded by visiting
http://www.nfcom.com/free.cgi/expert
or by calling 800-980-0192
(prices subject to change at any time)

How To Double Your Income With Fee-Based Money Management



If you've decided it's time to open your own practice, or you have your own practice and are not thriving as you'd like, this program will put you on the right track. Included are interviews with advisers and the stories of additional advisers who have opened their own fee-based money management practice and are thriving.

We give you a path to follow to transition from the large wire house or captive insurance situation into the freedom of your own business. Or if you are a CPA seeking a new source of revenue, this program will give you the tools you need. You'll avoid the mistakes that could ruin your career and you'll gain a marketing system that produces a continuous stream of new clients (the deluxe package includes our seminar system that packs the room every time—see below). If you've decided that the compliance department is holding you back unreasonably, that you no longer want to be a salesperson for the firm's proprietary products, or that you want to run your business your way, this program provides all the guidance you need to become independent. You'll get answers to questions such as: How do you become a Registered Investment Adviser? How do you manage investments for a fee? How can you charge financial or estate planning fees? How do you set up your own practice and get the best insurance and annuity contracts? How do you select the right broker/dealer? Do you need a Series 7 license? Won't your current employer go after your clients? Is it possible to work from your home? What's the least expensive way to set up a new office? How will you get clients? How can you choose a better broker dealer? We answer all of these questions and more, and show you how other professionals made the very successful and lucrative transition to their independent practice and how you can do the same.

Cost $1,997 (deluxe package includes a seminar system described below)
Price includes continuous support through weekly consulting calls
and 90-day return guarantee

Seminar System—Raise $1 Million per Seminar

I gathered $50 million in assets in less than five years using cost-effective seminars—one per month. If you are tired of low attendance, lack of confidence in your speaking skills, or too few appointments, we'll show you how to fill up the room and close appointments RIGHT AT THE SEMINAR! Most importantly, you will learn how to solve the biggest problem—you will learn how to fill up the seminar room every time.

Included is a 75-minute videotape of our recent seminar and you'll see it all! Seminars are the fastest, easiest way to generate lots of new clients, and we'll show you how to open 15 new accounts a month. This is designed for stockbrokers, fee-based advisers, and financial planners.

Cost $1,497
Price includes continuous support through weekly consulting calls and 90-day return guarantee

Annuity Marketing System—Earn an additional $5,000 to $20,000 a month in as little as five hours per week

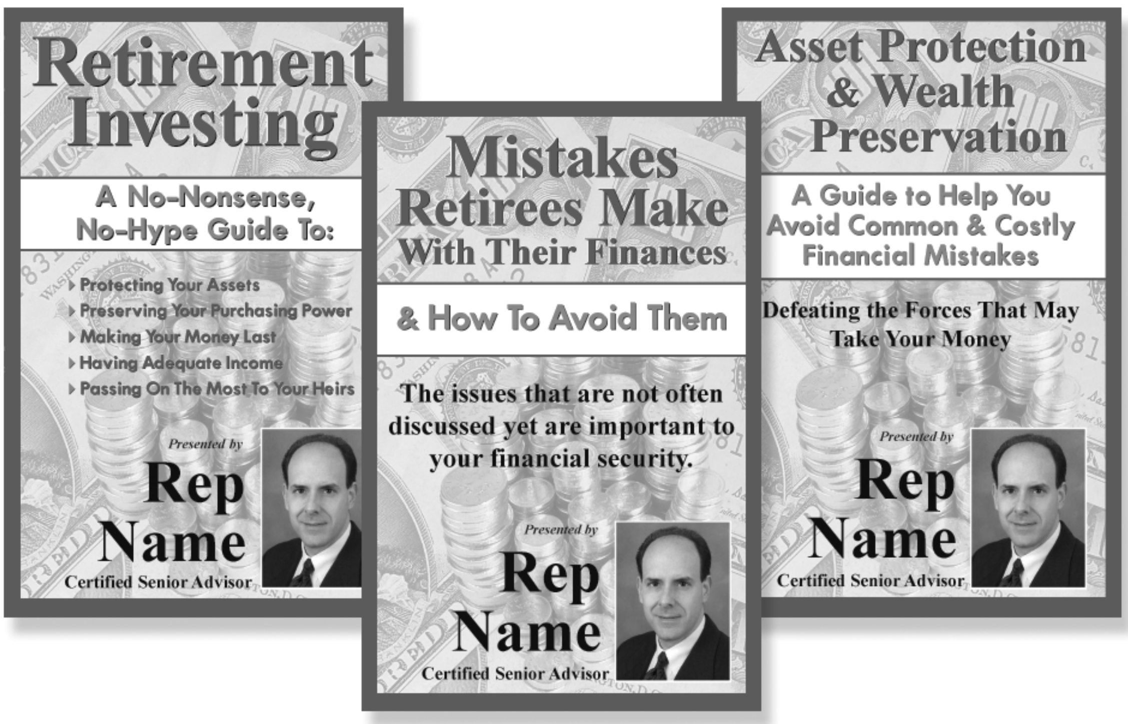
You can sell two to four annuities a month (average $100,000+), using small inexpensive ads and direct mail to existing annuity owners. The ad brings you people who already own annuities. You can do lots of 1035 exchanges and convert some of these to life policies (to avoid the tax time bomb), making yourself some very handsome new commissions.

While most advertising systems generate high volumes of low-quality leads, this system generates low volumes of high-quality leads so that you don't waste your time. Additionally, we show you where to get a list of existing annuity owners and direct mail to them (we get a 3.5% response!). If you want to sell more annuities, you have got to see the details of this simple system that works.

Cost $1,497
Price includes continuous support through weekly consulting calls and 90-day return guarantee

Become A Credible Financial Expert—Give Prospects Your Book!

How would you like to have more credibility and distinguish yourself from other advisors? You can! I've written the easy-to-read, generic books, *Retirement Investing, Mistakes Retirees Make With Their Finances,* and *Asset Protection & Wealth Preservation* that we print for you with your picture and biography. How do you think the prospects will react when you hand them a copy of your book? Do you think your seminar attendance would improve when you present yourself as an expert? This is the easiest way to build your credibility and differentiate yourself from every other broker and planner and adviser in town.



Note that the books have been NASD reviewed and they have accepted our disclaimer in the books that read "(Your name) has hired a well-known financial author to compile this information for his clients and interested members of the community."

Title	Size	200 Copies	500 Copies
Retirement Investing	57 Pages	$1,975	$3,900
Mistakes Retirees Make With Their Finances	111 Pages	$2,295	$4,550
Asset Protection & Wealth Preservation	143 Pages	$2,495	$4,900

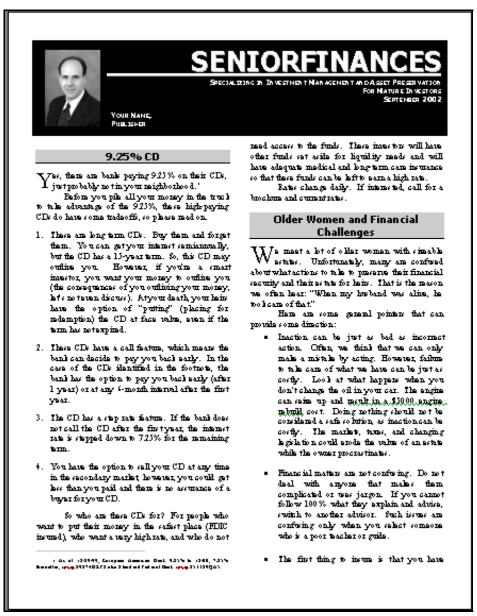
Annuity Seminar System

Seniors have a pain that you don't have. Every three months, they sit down and write two big checks: one to the IRS and the other to their state. They see money go for taxes and they feel they get little in return for those checks. And every quarter they repeat this exercise. The pain keeps accumulating. Their CPA never tells them anything of value—some stupid stuff about deferring income to next year and bunching deductions. More than anything, they want to reduce the size of those tax checks. And this seminar (and the compelling invitation) has them show up to learn how.

Nine tax issues are reviewed and seven are solved with annuities. The other two are solved with life insurance—all in a 75-minute presentation. More than 50% of attendees make appointments to meet with you because you're probably the first person to show them any intelligent way to help get the IRS off their backs.

Cost $1,497
Price includes continuous support through weekly consulting calls and 90-day return guarantee

Direct-Response Newsletter



SENIORFINANCES

Specializing in Investment Management and Asset Preservation
For Mature Investors
September 2002

Your Name,
Publisher

9.25% CD

Yes, there are banks paying 9.25% on their CDs, just probably not in your neighborhood.

Before you pile all your money in the truck to take advantage of the 9.25%, these high-paying CDs do have some tradeoffs, so please read on.

1. These are long term CDs. Buy them and forget them. You can get your interest semiannually, but the CD has a 15-year term. So, this CD may outlive you. However, if you're a smart investor, you want your money to outlive you (the consequences of you outliving your money, let's not even discuss). At your death, your heirs have the option of "putting" (placing for redemption) the CD at face value, even if the term has not expired.
2. These CDs have a call feature, which means the bank can decide to pay you back early. In the case of the CDs identified in the footnote, the bank has the option to pay you back early (after 1 year) or at any 6-month interval after the first year.
3. The CD has a step rate feature. If the bank does not call the CD after the first year, the interest rate is stepped down to 7.25% for the remaining term.
4. You have the option to sell your CD at any time in the secondary market, however, you could get less than you paid and there is no assurance of a buyer for your CD.

So who are these CDs for? For people who want to put their money in the safest place (FDIC insured), who want a very high rate, and who do not need access to the funds. These investors will have other funds set aside for liquidity needs and will have adequate medical and long-term care insurance so that these funds can be left to earn a high rate.

Rates change daily. If interested, call for a brochure and current rates.

Older Women and Financial Challenges

We meet a lot of older women with sizeable estates. Unfortunately, many are confused about what actions to take to preserve their financial security and their estate for heirs. That is the reason we often hear: "When my husband was alive, he took care of that."

Here are some general pointers that can provide some direction:

- Inaction can be just as bad as incorrect action. Often, we think that we can only make a mistake by acting. However, failure to take care of what we have can be just as costly. Look at what happens when you don't change the oil in your car. The engine can seize up and result in a $5000 engine rebuild cost. Doing nothing should not be considered a safe solution, as inaction can be costly. The markets, taxes, and changing legislation could erode the value of an estate while the owner procrastinates.
- Financial matters are not confusing. Do not deal with anyone that makes them complicated or uses jargon. If you cannot follow 100% what they explain and advise, switch to another advisor. Such issues are confusing only when you select someone who is a poor teacher or guide.
- The first thing to insure is that you have

Each month, you send a newsletter to clients and prospects, and each month you get 20 to 30 replies asking for more information. That's right, 20 to 30 people ask you to know more about investment opportunities. Why use a newsletter that's merely a public relations tool when you could use a newsletter that pays for itself many times over by generating prospect calls and appointments? Use a newsletter that helps you make more sales (delivered to you electronically via email or diskette so that you can easily insert your picture and personal information and modify each issue if you desire).

Annual subscription $599 ($49 per issue—you send as many copies as you like). Cancel any time after three months.

800-980-0192 · http://www.nfcom.com/

Mechanical Money Management System

If you like the idea of getting commissions (or fees) every year, retaining clients, and doing little work, then this system is for you. Rather than search for great stocks or listen to analysts with hit-and-miss ideas, you can use mechanical systems to beat 80% of the mutual funds and money managers. Would you like to see the best way to present this at a seminar? Would you like to see the one-on-one presentation that closes the most conservative investor? We'll show you what you need to devote your time to marketing and place your money management on automatic pilot.

Cost $697
Price includes continuous support through weekly consulting calls

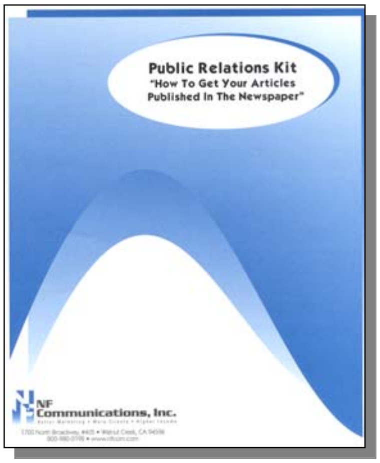
LTC/Medicaid Seminar Package

Sales of Long-Term Care are soaring! If you're not tapping this market, you are missing one of the greatest insurance growth markets of the decade. Using this program is a great way to get seniors to an appointment. But the seniors are tired of the sales pitch and have heard it too many times.

How can you reach them and get them to listen? This seminar package will show you how. We have gotten as many as 100 people to attend a seminar. You will not only make Long-Term Care sales (commissions to 75% and great residuals), you will also see how to sell annuities for Medicaid qualification as well as get investment business.

Cost $897
Price includes continuous support through weekly consulting calls and 90-day return guarantee

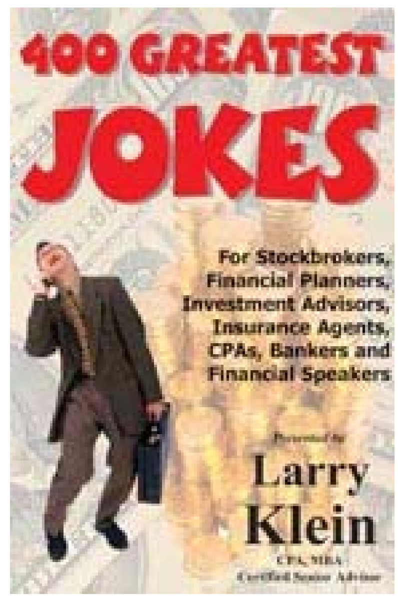
Get Published in Your Local Paper—Public Relations Kit



Getting local publicity is one of the fastest ways to get known in your town. Best of all, publicity is FREE when you have the newspaper publish your articles and you get interviewed in the paper. The real benefit of publicity is that you can use your published items in your sales and marketing materials. Every time you send a letter to a prospect or have a seminar, give out copies of articles written about you. Nothing builds your credibility faster than being held up as an expert by the newspaper. We'll show you the actual articles we have gotten published and how easily this system works. And you do not need to write a word—a subscription to our monthly direct response newsletter gives you the articles and press releases you need, every month. Get ready to become locally famous!

Cost $99

Financial Jokes



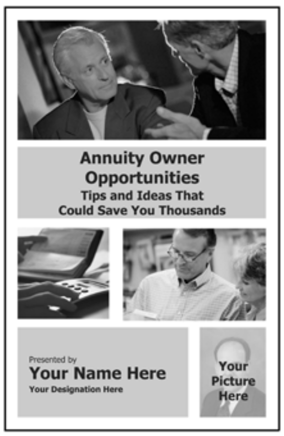
Get your book, *400 Greatest Jokes for Financial Professionals*. When you add humor, you will close more appointments from seminars and more sales from presentations. Get your point across better with humor. Have jokes and stories about the stock market, investing, health care, CPAs, attorneys, bankers, stockbrokers, technology, money and marriage, estate planning, insurance and patience.

Cost $39.97 (includes audio CD on how to tell jokes)

Personalized Booklets
With Your Name, Photo, and Biography—
Prospects will see that you're the expert and
why they need to meet with you

These booklets are personalized with *your* picture, *you*r biography, and *your* company name and logo

Annuities



A motivating booklet that shows existing annuity owners the mistakes they make and the knowledge they lack. Articles include:

- Are You Stuck in a Low-Rate Fixed Annuity?
- Will You Lose 50% of Your Annuity Value to Estate and Income
- Taxes?
- An Annuity that Rises with Stocks, But Doesn't Go Down
- Annuities Help Reduce or Eliminate the Tax on Your Social
- Security Income
- For $50,000, Get $4,656 Every Year
- Annuities Can Help Provide Insurance for Long-Term Care

Money Management

A booklet which shows stock investors why a mechanical system is better than what they do on their own AND than what most professional money managers do—they shoot from the hip. It's true. Most individual investors as well as professionals invest based on opinion, speculation, what Alan Greenspan says, what CNBC says, and variables which simply do not matter. A mechanical system can beat the market over time and remove all emotions and false judgment from the investing process. And you can manage these accounts in as little as 30 minutes a year!

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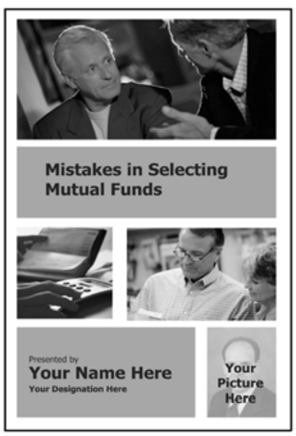
Long-Term Care

Show your prospects that you're not just another Long-Term Care salesperson—you'll actually show them how to avoid mistakes in making this important purchase. Articles include:

- Do You Need Long-Term Care Insurance?
- When Should You Get Insurance?
- Two Important Reasons to Get Long-Term Care Insurance
- What's it Cost?
- Six Ways to Reduce the Cost of Long-Term Care Insurance
- The Combination Policy
- Which Insurance Company Is Best?

Mutual Funds



Mutual fund owners think they know what they're doing. But once they read this, they will understand why they need to meet with you. Topics covered:

- Beware of Last Year's Best Mutual Funds
- Mutual Fund Fees
- Taxes
- Turnover
- Derivatives and Style Drift
- Putting Together a Mutual Fund Portfolio

Booklets Cost:
200 Booklets—Total $360 ($1.80 per booklet) plus shipping
300 Booklets—Total $540 ($1.80 per booklet) plus shipping
500 Booklets—Total $800 ($1.60 per booklet) plus shipping
600 Booklets—Total $960 ($1.60 per booklet) plus shipping
(Minimum order is 200 of any one type of booklet)

About NF Communications, Inc.

Do you have enough clients? Enough wealthy clients?

If you're spending less than 90% of your day meeting prospects face to face, you're wasting your valuable professional time with inefficient marketing and prospecting activities.

Acquiring clients can be difficult or easy. It's easy when you use the same process of top producers. NF Communications, Inc., packages the marketing systems of top producers and makes them available to all planners who want to quickly grow their business. These systems are designed and field-proven in actual practices of highly successful planners:

Want to know how to fill the seminar room with qualified attendees without feeding people dinner?
Want to close appointments right at the seminar?
How about a newsletter that gets you 20 responses every month?
Would you like to run an ad that has 20-30 qualified people call you?
How would you like to be an author overnight and have instant credibility among people with money?
Want to know how to find and target existing annuity owners for exchanges and conversions to life policies?
Find out how to attract qualified prospects for estate planning and actually have them take action.
Learn how a top producer sells 400 LTC policies year after year.

Each of these systems provides access to consulting calls with the creator of the system so that you can implement it just as the top producer uses it. Never be in need of new clients again.

To learn more, **give us a call at 800-980-0192, option 4.**

NF Communication Marketing systems described at
http://www.nfcom.com

To download detailed reports on each marketing system
http://www.nfcom.com/free.cgi/expert

Fax this to 925-935-5991

Information Request

✓**Yes, I would like free details on the items checked below:**

- ❑ **Nine Ways to Cut Taxes—An Annuity Seminar**
- ❑ **Raise $1 Million Per Month with Seminars**
- ❑ **Learn How to Painlessly Create a Referral System With These Step-by-Step Instructions and Videos**
- ❑ **How I Sell Two To Four Annuities A Month ($100,000+ Average) With Two Inexpensive Ads**
- ❑ **LTC Seminars—The Road to Packing the Room with Senior Investors**
- ❑ **Show Your Clients How to Take TAX FREE Retirement Plan Distributions (for people with balances of $250,000 or more)**
- ❑ **Generate Appointments with Your Prospecting Newsletter**
- ❑ **Dow Dividend Strategy—Here's How to Beat 83% of Equity Mutual Funds—Clients will Flock to You**
- ❑ **Become an Author Overnight—Have Your Own Book Published Overnight and Get Instant Credibility**
- ❑ **How to Become an Independent Financial Advisor and Double Your Income**
- ❑ **Personalized Booklets to Show That You're an Expert in Any of These Areas: Annuities, Long-Term Care, Mutual Funds, Money Management, and IRA Distribution**
- ❑ **Public Relations Kit—How to Get Interviewed in the Newspaper Two to Four Times a Year and Get Well Known in Town**
- ❑ **Add Humor and Close More Appointments with *400 Greatest Jokes for Financial Professionals***

NAME: ____

BROKER/DEALER: ______________________________________

SHIPPING ADDRESS: ____________________________________

CITY, STATE, ZIP: _____________________________________

PHONE: ________________________ FAX: ____________________

EMAIL:____