# An Innovative Program for CPAs

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# Our Commitment to You

*We are committed to helping you meet your clients' changing financial, educational and estate planning needs as their lives evolve by providing the highest level of innovative, professional and quality service.*

Trusted Advisors℠

An AXA Financial Business

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## If your firm's goals include the ability to assist your clients with their financial security, then you will need individual attention, guidance and execution assistance.

### *Your Unique Vision Calls for a Unique Approach*

Your situation is unique, requiring individual attention, guidance and strategies. Through a collaborative relationship with Trusted Advisors[SM], our team will help you identify and prioritize your short- and long-term goals. This is a critical first step in helping you engineer a targeted, goal-driven plan and determine a strategy that can assist in achieving it. All specifically tailored to meet your unique business objectives, and your clients' personal needs.

Our team's depth of knowledge allows us to thoroughly understand the intricacies of your practice because we are experienced in finding strategies to address the issues you may face — whether they are simple or complex — we can help you work toward your goals.

Because we are affiliated with the AXA Advisors organization, we are able to provide a level of service that facilitates the delivery of timely information to you and your clients. Additionally, our team focuses on a variety of disciplines, allowing you to utilize the talents of various financial professionals as your situation may require. Our commitment to you is exemplified by this level of teamwork, helping to ensure you and your clients' needs are met.

# Why is it so important for CPAs to offer financial services?

Your clients have reached a point in their lives where their financial goals and personal ambitions are clear. They know where they want to be and what they want when they get there. But do your clients know the best ways to achieve their financial aspirations? Who can best guide them through these changing economic times?

These days, there are a seemingly infinite number of financial strategies available. Finding the ones that are suited to your clients' situations requires personal attention, a depth of resources and, most importantly, the right guidance from dedicated, experienced financial professionals. That's where we come in.

## *Financial Services with Distinction*

Trusted Advisors℠, an AXA Financial business, works with a group of financial professionals affiliated with AXA Advisors, LLC who are motivated and highly experienced. Together we can help you address both the simple and complex needs of your clients.

There is no client need too great or too small, from sophisticated strategies to traditional applications, we can help you do it all.

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You will benefit from a collaborative relationship with a team of financial professionals who will work with you to identify and prioritize your clients' financial goals, and offer guidance and strategies specific to their individual needs. Additionally, you'll have access to a comprehensive range of top-quality investment and insurance products from leading financial companies.

We will empower your clients to make informed decisions about their finances, including those related to:

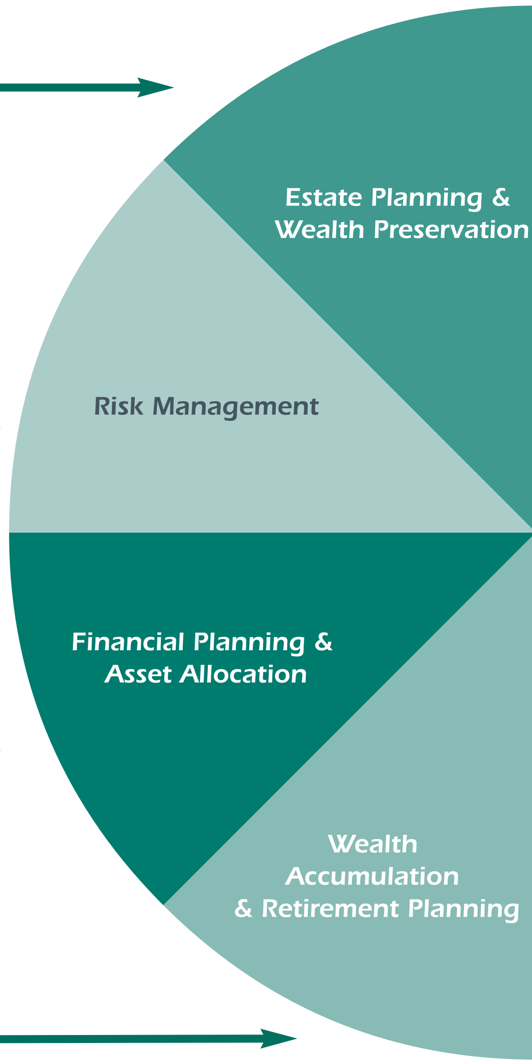
# Customized Strategies

**Estate Planning & Wealth Preservation**
We offer strategies to help your clients conserve their assets and protect their estates from some of the federal and state tax obligations. Such strategies include trusts, gift tax strategies and life insurance. In addition, we assist them with the coordination or restructuring of insurance policies, early inheritance, spousal support and overall investment strategies.

**Risk Management**
To assist your clients in protecting their families and assets, we offer a variety of methods that may help safeguard surviving family members if the wage earner dies; insure income in the event of a long-term disability; and protect the client's estate from the costs of long-term care. We do so by implementing products and/or services strategies that may include: life insurance, annuities, disability and long-term care insurance, health insurance and business planning.

**Financial Planning & Asset Allocation**
We can help create a financial plan that looks at your clients' total financial picture and gives them a comprehensive, recommended road map for organizing and addressing their major financial goals, whether it be saving for retirement, education funding, addressing investment goals or leaving a legacy for their heirs.

**Wealth Accumulation & Retirement Planning**
We give your clients' access to the investment management experience of over fifty of the country's top money managers. This breadth of product and service offerings enables them to meet a broad spectrum of investment objectives, including long-term growth of capital and current income. In addition, using a potential combination of annuities, IRAs, employer-sponsored retirement plans and other strategies, we can help them plan for financial independence and long-term security.



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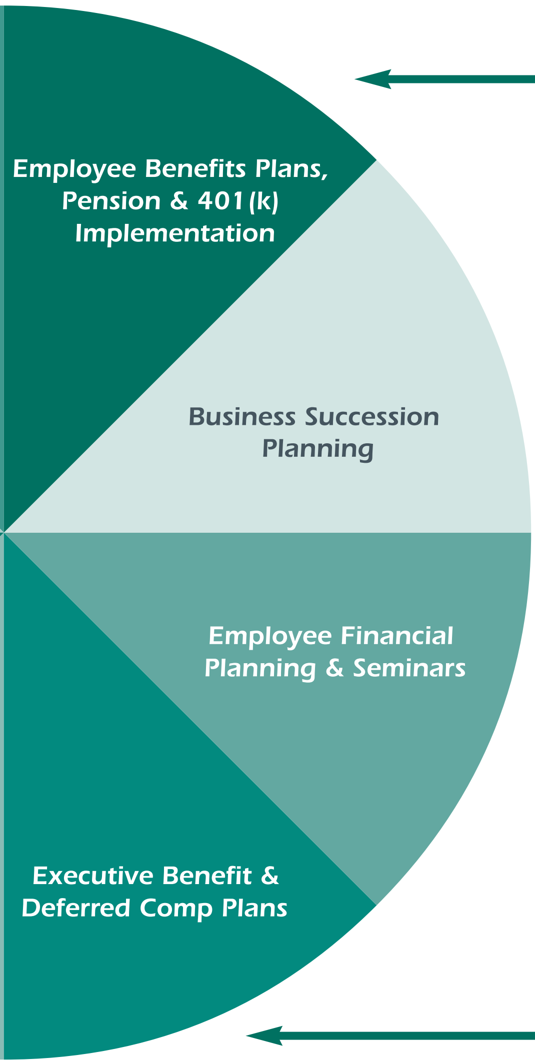
# s to Meet Your Needs




**Employee Benefits Plans, Pension & 401(k) Implementation**
A successful benefits package should provide protection, security and preparation for life events. We can help your business clients decide which benefits to offer and implement them. This demonstrates their commitment to their staff, and helps them succeed in recruting, and keeping, the best employees.

**Business Succession Planning**
Helping to ensure that their company can survive the departure or death of an owner or a key employee adds long-term value to a growing business. We offer a variety of strategies and products, including life insurance to help address the loss of a key person, buy-sell agreements, and stock redemption funding.

**Employee Financial Planning & Seminars**
Financial planning as an employer-sponsored benefit is an innovative and increasingly popular program. As an employer, it can help your clients to reward key executives, retain employees, boost participation in other company benefits, and enhance employee morale and productivity — all with potential overall cost savings to your clients' businesses. In addition, we also offer no-obligation educational seminars to employees.

**Executive Benefit & Deferred Comp Plans**
Designed to help your clients recruit, reward, and retain valued employees, executive benefit and deferred compensation plans also provide valuable tax advantages to your clients' businesses. We are experienced in the implementation of benefits, including: bonus plans, cost-sharing plans, deferred compensation plans, and other nonqualified retirement plans.

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# The support you need to grow your financial services practice

### *More Than Just Customized Strategies, We Can…*

- Provide advice through the **EXPERIENCE** and **KNOWLEDGE** of the financial professionals on our team
- Address your clients' priorities with quality and timely **SERVICE**
- Give your clients access to a wide range of informational and technical **RESOURCES**
- Help your clients address ***WEALTH ACCUMULATION***, ***WEALTH PRESERVATION*** and ***RISK MANAGEMENT*** concerns in a tax-efficient manner*

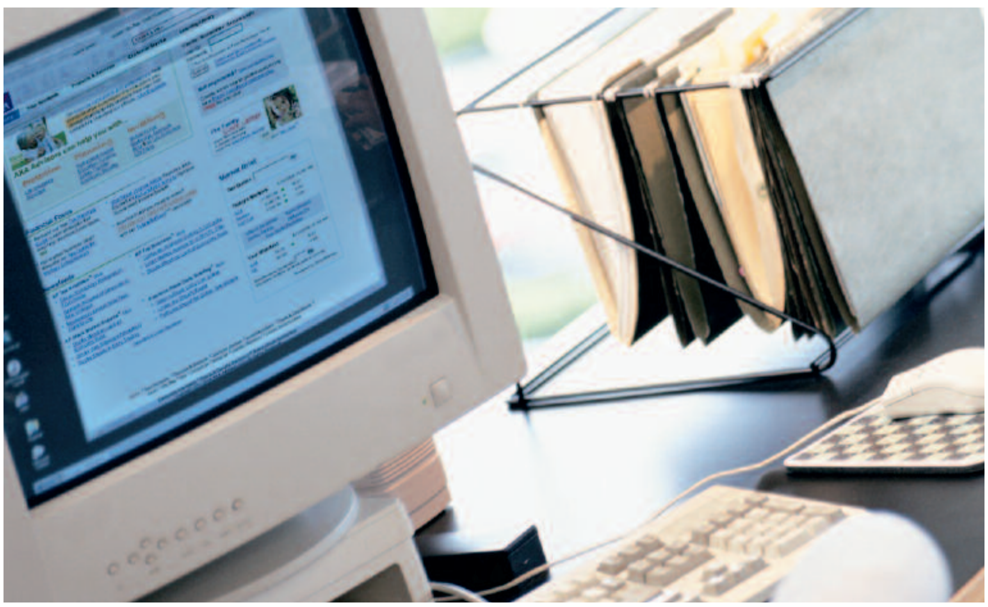
Experience you can count on…the financial professionals on our team have years of experience in the financial industry.

* AXA Financial, Inc. and its family of companies do not provide tax advice. Please consult your tax advisor regarding your particular circumstances.

# Online support available to you…anytime

AXAonline.com has news updates, training capabilities, access to compliance-approved marketing materials and more. You and your clients can benefit from a variety of key features, including:

- The ability to access and manage AXA holdings and perform transactions online
- The use of market tools that offer daily market performance data on a wide range of market indices, quotes, interactive charts and model portfolios
- Investment tools that provide links to data and information on stock and market performance
- Planning tools that offer calculators to provide information or basic advice on select financial needs



# Education and training to help with your professional development

## Continuing Education Credits/Professional Designations

CFP® (CERTIFIED FINANCIAL PLANNER™)* certification as well as ChFC (Chartered Financial Consultant) and CLU (Chartered Life Underwriter) designations, give members of your firm instant credibility in this new line of business. Many AXA financial professionals have attained one or more coveted professional credentials such as Chartered Financial Consultant or CERTIFIED FINANCIAL PLANNER. Each curriculum focuses on a different area of the financial services or life insurance practices.

## AXA Vision

AXA Advisors has its own nationwide satellite broadcast system called AXA Vision. AXA Vision provides satellite TV broadcasts, video and audio Web casts and videotapes to the field force. Key topics include company strategy, financial planning, products and services, and other field issues. You will appreciate the immediacy of this communications tool. Programs are taped for later viewing and some meet continuing education requirements.

## Local Training Classes

Our local AXA Advisors offices hold monthly training classes. These ongoing courses provide valuable information and updates on product offerings, planning techniques and compliance procedures. They also give you an opportunity to meet and share information with other financial professionals in your geographical area.

* CFP® and CERTIFIED FINANCIAL PLANNER™ are certification marks owned by the Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

## Marketing financial services to build your business

Many CPA firms have considered, attempted or even had some success in offering financial services. However, CPAs observe that there is rarely a system to follow to consistently execute their plans for a financial services practice. Trusted Advisors℠ believes that each CPA should follow a prescribed business plan that is based upon factual client data.

The *Tax Bridge Selling System* is a systematic approach that relies upon identifying specific data points within a CPA firm's client database. The system uses the Trusted Advisors' proprietary Tax Bridge software application to organize clients according to tax data, general investment data and personal or corporate data. Each one of these categories allows the CPA to further organize the data according to subcategories.

A business plan and its support tools are built around the client data identified in Tax Bridge. These business plans are designed to be simple enough that execution is merely a matter of commitment on the part of the CPA to his/her financial services practice goals.

### Financial Services Marketing Cycle

**1 Identity**
- Understand client needs
- Define practice direction

**2 Analyze**
- Group clients by needs
- Establish priorities for your clients, your practice and your partnership

**3 Execute**
- Develop a 12-month Business Plan
- Create a client communication strategy
- Touch your clients six times a year
- Get your financial professional involved

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# Marketing tools designed with your clients in mind

## Prospecting Letters

AXA Advisors' Letter Library — an array of compliance-approved letters and other communications — resides online and helps you keep in touch with current clients and develop new relationships. You can feed your current client data into these "customizable" letters to facilitate your marketing efforts.

## High Impact Brochures

The cost of producing full-color, high-quality printed materials on your own could be prohibitive, whereas AXA Advisors prints in high volume and is able to produce materials that make an impact at a reasonable cost. Both copy and design are created to appeal to an affluent audience. A wide array of both conceptual and product brochures are available at no cost to our financial professionals.

## Newsletters and Other Communications

You can subscribe to a variety of client newsletters and other ongoing communications such as holiday and birthday cards. These will be personalized for you and mailed directly to a client list that you designate. Newsletters can be an excellent way of keeping your name in front of your clients, reminding them of your valuable services and that you have their best interest in mind. Titles are available keyed to specific market segments such as business owners, women and pre-retirees. We also offer an array of ghostwritten articles you can place under your own firm's financial services name.

## Training Materials

Every marketing package comes with documentation to support you. These are either talking points to help you make a dynamic presentation, guides to outline the planning process, product feature manuals or market updates to keep you abreast of today's market conditions. There are updates on financial services opportunities, from tax planning to educational funding via retirement planning, as well as a distribution of corporate communications and product updates through an electronic bulletin board. These materials help ensure that you are confident in every client presentation.

## *Educational Seminars*

You can share your professional skills with potential and current clients using AXA Advisors' pre-approved library of educational seminars, and can earn CPE credit for many of these. Covering meaningful topics like retirement planning, education funding and estate planning, these seminars give you an opportunity to branch out into your community and reach a new audience. Full-color slides, scripts, sample invitations, workbooks and other collateral materials, plus complete instructions, can make it easier for you to put together a professional and informative workshop.

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## Position your Accounting Practice for the future

To learn more about Trusted Advisors$^{sm}$ contact us at:

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(212) 314-4600
Visit our Web site at www.trustedadvisors.com

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AXA Network, AXA Advisors and AXA Equitable are affiliated companies and do not provide tax or legal advice. Please consult your tax and/or legal advisors regarding your particular circumstances.

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