# YOUR SUCCESS IS OUR SUCCESS

**EXPLORE NEW OPPORTUNITIES WITH WESTPOINT FINANCIAL GROUP**

WESTPOINT
FINANCIAL GROUP
a MassMutual firm

# A PLACE TO BE YOURSELF.

## Do you have the drive to succeed?

To flourish in this business, you need initiative, determination, and the belief that what is possible is achievable. Your energy and positive attitude can take you a long way toward success. Let us show you how.

## Is this career for me?

If you're interested in a career that's different from a typical office job, that provides flexibility rather than punching a time clock, and that clearly aligns your daily efforts with benefits and value, then a career as a Financial Services Professional[1] may be a good fit for you. You'll hit the ground running with a clear view of where you want to go — and we'll show you how to get there.

## Why WestPoint?

Join us and have a career that allows for independence, unlimited income potential and personal freedom. Our associates are vibrant, high-energy professionals who put their clients first. Teamwork, idea sharing and healthy competition set our firm apart from others in the industry. We are a growing firm committed to the long-term success of our associates. A profession in the financial services industry provides you with the personal satisfaction of knowing you can make a positive impact on peoples' lives and enjoy a flexible schedule, excellent training and outstanding benefits[2]. Your income potential will match your talent and initiative. You define your own financial goals rather than worrying about salary caps, corporate grade levels or glass ceilings.

## What will I be doing?

As a Financial Services Professional, you'll help clients arrive at their financial destinations by understanding their needs and challenges. You will recommend appropriate products and services that address their financial needs, helping them through the best and worst of times.

## Be part of a team and work independently

You'll be part of a team of professionals who will guide you, help you through challenges, and develop your skills as you pursue your career goals. While you have the support of a team, you'll be the driving force behind your work experience and will find many opportunities to 'fly solo' as you build your career.

**FLEXIBLE SCHEDULE**

**EXCELLENT TRAINING**

**INCOME POTENTIAL DIRECTLY CORRELATES TO YOUR TALENT & INITIATIVE**

**DEFINE YOUR OWN GOALS**

1 *Financial Services Professionals are independent contractors and are not employees of MassMutual, its subsidiaries or of the General Agent with whom they contract.*

2 *Benefits Eligibility applies only to those Financial Services Professionals who hold a full-time career contract with MassMutual. Eligibility for subsidized benefits and before-tax coverage is based on meeting certain contract requirements. Benefit plan provisions are subject to modification or termination. Financial Services Professionals are independent contractors and are not employees of MassMutual, its subsidiaries, or of General Agents with whom they contract.*

# OUR MISSION

## For over 72 years, individuals have worked with WestPoint Financial Group because of our vision, integrity and performance.

We lead our clients and financial professionals to a better future by helping them overcome challenges. We present exciting opportunities for their professional and personal lives. The WestPoint benefit is the clarity, confidence, and certainty in knowing you have a strategy that provides comprehensive solutions designed to help you succeed and endure.

We serve individuals, families, business owners and executives with a singular focus of helping to position each client for financial success. Our extensive suite of financial services addresses a client's risk management, wealth accumulation, and wealth preservation and distribution.

We use both insurance and investment strategies because we understand that one size doesn't fit all. We are a team of highly-trained, dynamic financial professionals who strive to meet the unique needs of our community. We are professional, genuine, and have a relentless dedication to education in the industry.

### Our Core Values

Let's get to the heart of who we are. Whether it's your first week or you've been with us for fifteen years, you know what we're made of and what we stand for because we wear it on our sleeve.

Together, we are building a legion of:

- Good people
- Defined by excellence
- Working together
- To be next level

**GREG McROBERTS**
*Managing Partner*

“

**WE CARE DEEPLY ABOUT THE PEOPLE WHO WORK HERE, AND THEY CARE ABOUT US. I GREW UP IN A FAMILY BUSINESS, SO WE LOOK AT THIS FIRM AS A FAMILY.**

”

# STRENGTH IN OUR NUMBERS.

## Service and commitment that's grown locally.

Through a nationwide network of trusted financial professionals, WestPoint Financial Group offers a comprehensive portfolio of products and services that help people secure their future and protect the ones they love.

**$141.5 MILLION**

**LIFE INSURANCE BENEFITS (CLAIMS) PAID**[1]

**200,000+**

**Number of clients**[3]

**74**

**OF OUR 450+ FINANCIAL PROFESSIONALS ARE FEMALE**

**A strong, stable company with consistent growth.**

Since 2008, WestPoint has been consistently recognized as one of the "Best Places to Work" in every state we have an office.[5]

**LIFE INSURANCE COVERAGE IN FORCE**[6]

**$36,749,029,656**

1 *Amount of individual life insurance claims paid as of 12/31/19.*
2 *Includes values of MassMutual and subsidiary insurance companies' insurance and retirement products and investment products offered through MML. Investors Services, LLC, a MassMutual subsidiary.*
3 *An insured, owner, or payer of a MassMutual policy or contract.*
4 *The amount of dividends to whole life policy owners as of 12/31/19.*
5 *Named by Business First Magazine.*
6 *Amount of individual life insurance in force as of 12/31/19.*
7 *Amount of disability income insurance claims paid over a three year period as of 12/31/19.*

Originally established in 1948, WestPoint currently has $6 billion in assets serviced.

CLIENT POLICY, CONTRACT, AND ACCOUNT VALUES[2]

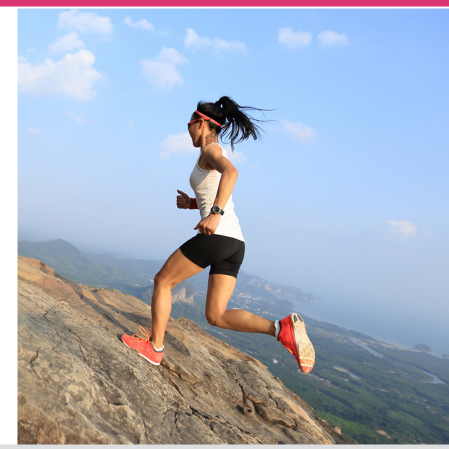
# $12,684,293,984

We are proud to help our customers keep their promises, *protect their families,* and support their communities.

## $109 MILLION

**DIVIDENDS TO WHOLE LIFE (WL) POLICYOWNERS[4]**

**Our long-term investment philosophy is tailored to our specific goals as a mutual life insurance company.**



As an entrepreneur, you can grow your own practice and maximize your earning potential. You will build long-term client relationships as you help them prepare for their financial future.

Our associates speak 29 foreign languages, including: Afrikaans, Albanian, Bengali, Biscay, Bosnian, Cantonese, Chinese, Croatian, English, Mandarin, French, German, Greek, Gujarati, Hebrew, Hindi, Italian, Korean, Mandarin, Nepali, Patois, Polish, Russian, Serbian, Spanish, Tagalog, Telugu, Urdu, and Ukrainian

**WESTPOINT IS RANKED**

# #1

**IN NET FIELD FORCE, MAKING US THE LARGEST FIRM WITHIN MASSMUTUAL.**

**DISABILITY INCOME INSURANCE BENEFITS (CLAIMS) PAID[7]**

## $59 MILLION

# OUR CLIENT DEVELOPMENT PROCESS

Our thorough client development approach empowers financial professionals to build a well-balanced practice from the ground up.


# PRODUCTS & SERVICES

Comprehensive financial solutions provided by WestPoint Financial Group

### LIFE INSURANCE

Whole life
Universal life
Variable universal life[1]
Term life

### INCOME PROTECTION PLANNING

Individual
Small business owner
Worksite

### LONG TERM CARE INSURANCE

Facility-services only policy
Comprehensive coverage policy
Partnership-product approved in more than 30 states

### RETIREMENT SERVICES

Defined contribution plans
Defined benefit plans
Non-profit retirement plans
Non-qualified deferred compensation plans
Taft-Hartley defined contribution plans

### INVESTMENT PRODUCTS & PROGRAMS

Mutual funds
Securities brokerage services
529 college savings plans
Unit investment trusts
Investment advisory services[2]
– Asset management programs
– Financial planning

### EXECUTIVE BENEFITS

Bank-owned life insurance
Corporate-owned life insurance
Executive carve-out benefits

### ANNUITIES

Deferred fixed and variable annuities[1]
Immediate fixed and variable annuities[1]
403(b) tax sheltered annuities

*1 Must be registered representative with MML Investors Services, LLC.*
*2 Must be investment adviser representative of MML Investors Services, LLC.*

# CAREER GROWTH

Continuous education is a fundamental step in advancing your career, better-assisting your clients and running a successful practice.

We strongly encourage all members of our organization to hold designations from The American College, such as Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and Certified Financial Planner Professional (CFP).

Once you reach a specific production level, like Leaders Club or Rising Leader, you may be eligible for reimbursement of the cost of achieving additional designations, including CLU, Life Underwriter Training Council Fellow (LUTCF), and ChFC.

### FINANCIAL SERVICES PROFESSIONAL

Help clients find solutions to their financial challenges by recommending appropriate risk management products and services.

*Licenses: Life & Health License*

### FINANCIAL ADVISOR

To work with investment products (mutual funds, variable annuities, etc.) you must be registered with FINRA through our broker/dealer MML Investors Services, LLC (MMLIS).

*Licenses: SIE and Series 6 & 63*
*OR Series 7*

### WEALTH MANAGEMENT ADVISOR

To work in an advisory capacity with clients and charge fees on assets under management, you must acquire additional licensure beyond a Registered Representative.

*Licenses: SIE and Series 6, 63 & 65*
*OR Series 7 & Series 66*

### FINANCIAL PLANNER

WestPoint and MMLIS resources are available should you wish to conduct Fee-based Financial Planning.

*Licenses: SIE and Series 6, 63 & 65*
*OR Series 7 & Series 66*

## MANY LOCATIONS, ONE TEAM

We have 16 offices across the Midwest, including:

**Indiana**
Indianapolis
Greenwood
Fort Wayne
Merrillville
Evansville

**Illinois**
Chicago
Downers Grove
Peoria

**Kentucky**
Lexington
Louisville

**Ohio**
Cincinnati

**West Virginia**

**Wisconsin**
Madison
Milwaukee

# TRAINING & DEVELOPMENT

We believe a structured training plan is the best approach for building a solid foundation that leads to a successful career as a financial professional.

## What's Training Like?

You'll learn what it takes to run your own business, guided by other entrepreneurs who have demonstrated the 'right stuff' in building their own successful businesses. Working side-by-side with experienced professionals, you'll develop and sharpen the skills to achieve success in this fast-paced industry. During your training, you will experience the entire client development process - from interviewing, to case design, to monitoring the financial strategies you recommend. You'll learn about the Massachusetts Mutual Life Insurance Company (MassMutual) portfolio of financial products and services and participate in sales training.

## Our Training Philosophy

Our training philosophy includes the development of a financial professional like a general practitioner, providing an introduction to life insurance, disability income insurance, long-term care insurance, investment planning, retirement planning, pension planning, and health insurance[1] - the entire scope that individuals, families, and small businesses need as part of their overall financial landscape. At the end of two years, our financial professionals will not yet be experts in all of these areas but they will have expertise in developing client relationships.

1 *Some health insurance products offered by unaffiliated insurers.*

## Pre-Training Requirements

- Life and Health Insurance License
- Completed Market Development Inventory and 10 Financial Services Opinions Surveys
- Complete hiring paperwork

## Orientation Classroom Training

*During weeks 1–4*

- Client Development Process
- Market Development
- Product Basics
- Role playing with scripts, opening appointment

**YOU'LL LEARN HOW TO:**

**IDENTIFY** the best prospective clients to approach

**ASK** clients the right questions to identify needs

**HELP** clients understand the importance of taking action to protect themselves and grow their assets

## We'll Show You the Ropes

Your manager will play a central role in your development. He or she will help train and mentor you, ensuring that you realize your full potential as a Financial Services Representative. This manager knows what it takes to get off to a fast start in the early years of this business, and will provide you with vital evaluations and ideas for improving your performance. He or she will celebrate your successes and help you learn from setbacks - knowing that there is great value in both experiences.

Additionally, you are expected to do joint work with experienced financial professionals, partners in the firm, and/or product specialists during the first two years of training.

## Relax – We've Done This All Before

The financial services industry is dynamic with virtually unlimited opportunities. The most effective way to seize these opportunities — and serve clients in the best ways possible — is to take advantage of the array of training and development avenues to which WestPoint Financial Group has access.

- **MassMutual University** provides a web-based training portal to bolster your knowledge about a range of financial services topics.
- **Continuing education and professional development programs** can help you attain industry designations such as Chartered Life Underwriter(CLU) and Chartered Financial Consultant (ChFC), which allow you to serve a broader array of client financial needs.
- **National and home office management** opportunities are available for talented individuals who are interested in developing and advancing their careers.
- **Professional seminars** and conferences bring you face-to-face with people who share the latest research, technology and best practices that shape our industry.
- **MassMutual Academy**, MassMutual's flagship training event, gives you tailored learning from field faculty and outside industry professionals.

> "TOP LEADERS ARE CONSTANTLY TRAINING AND WILLING TO HELP ON APPOINTMENTS."

## ONGOING TRAINING PROGRAMS

| YEAR 1 | RISING LEADERS | LEADERS QUALIFIERS | SOCIETY 1851 QUALIFIERS |
|---|---|---|---|
| Orientation Week | Rising Leaders Saturday (monthly) | Weekly meetings | Sandler Coaching |
| Rising Leaders Training | Prospecting Day | Prospecting Day | 1-1 product training |
| Daily check-Ins | 1-1 Mentorship | Sandler Coaching | MassMutual Academy |
| Rising Leaders Saturday (monthly) | FINRA Securities Licensing | MassMutual Academy | American College Certifications |
| Prospecting Day | American College Certifications | FINRA Securities Licensing | Leaders Conference |
| 1-1 weekly mentorship | | American College Certifications | Blue Chip Conference |
| | | Leaders Conference | |

**THROUGHOUT YOUR CAREER:** Sandler Training · Wealth Building Cornerstones · 12 Week Year · Weekly Accountability Meetings · Product Knowledge Development · Quarterly Firm Meetings · Joint Fieldwork

# RESOURCES FOR FINANCIAL PROFESSIONALS

We equip you with the marketing tools needed to help you get started and become successful in the financial services industry.

### Brand Introduction

We help you perfect your image by providing a professional headshot that is used for marketing materials and social media profiles. We collaborate with you to generate a professional biography that will be proudly posted on the "Associates" page of our website along with your photo. We provide you with a brand starter kit of marketing materials to ensure you are putting your best foot forward when meeting and prospecting clients.

### Reception For Success

A showcase reception is a great marketing opportunity to introduce your new career and office to your market development inventory. Our marketing team handles all the logistics for you, from start to finish.

**AT WESTPOINT, YOU HAVE ACCESS TO A FULL–TIME MARKETING TEAM**

### Marketing Planning Sessions

Our marketing team offers individualized service to each of our financial professionals. We help identify your target markets, set goals, and develop a custom marketing plan that best fits your practice.

### Client Appreciation Events

Throughout the year, WestPoint Financial Group holds client appreciation events to help you market yourselves to others. All you have to do is invite your guests; we handle the rest! Previous events include a family-friendly evening at a pumpkin patch, a March Madness viewing party, private art gallery tours at art museums, and Breakfast with Santa.


> **THIS COMPANY CREATES A CLIMATE FOR SUCCESS IN REACHING BOTH PERSONAL AND GROUP GOALS. WE BALANCE SOCIAL AND COMMUNITY ACTIVITIES WITH REGULAR WORK FOR A HEALTHY WORKING ENVIRONMENT**

# SERVICE & COMMITMENT

## Incentive Trips

Each year, top financial professionals can qualify for a special incentive trip to exciting places like Hawaii, Nevis and Costa Rica. The general agent hosts financial professionals and their invited guest. MassMutual Home Office also provides multiple incentive trips for financial professionals, including Leaders, Blue Chip and Top of Council conferences. Trip destinations include locations around the world such as San Francisco, Scotland and London.

## Benefits from Home Office

MassMutual provides many marketing resources for financial professionals.

- Turnkey Articles for Publication
- Access to Custom Designed Marketing Pieces
- Warehouse Xpress: Pre-approved product brochures
- Custom Ads: AdVantage
- Promotional Items
- Hearsay Social: Pre-approved social media content
- DirectConnect: Pre-approved Emails and Letters
- Turnkey Seminars and Workshops

MassMutual seminars provide turnkey tools and practical guidelines to help you prepare, present and implement effective seminar marketing plans to engage prospects in your community. At the online Seminar Center, you can download seminars, order workbooks, and find advice on how to effectively market your seminars.

## Enjoy the recognition you deserve

MassMutual has several distinctive programs designed to reward new and experienced financial professionals. So whether you're in your first month or fiftieth year, WestPoint will be right there with you celebrating your greatest successes! We sponsor the following recognition programs:

**Freshman Five**
Our top five new financial professionals are awarded this highly coveted distinction.

**Agent of the Year & Chairman's Club**
Reserved for the most elite and experienced, these awards recognize financial professionals for their exceptional performance and leadership.

**Rising Leaders**
Recognizes financial professionals who are in their first four career-contract years and have less than one year of previous insurance experience and who meet production and persistency qualifications.

**Company & Product Leaders**
Top financial professionals in all class years and products are recognized monthly in our national publication.

**Company Sales Contests**
We sponsor annual sales contests in support of certain sales or goals.

## SPECIAL CARE COMMUNITY

WestPoint's Special Care Team is very active in supporting the special care community. Each year, the team supports various events, expos and numerous organizations that benefit the special needs community.

# COMPENSATION & BENEFITS

Your income potential is only as limited as your ambition.

### How's the pay? You decide.

You have the ability to earn competitive commissions, incentives and bonuses. Generally speaking, you'll even receive compensation for servicing your existing customers whose business stays on the books. This is called renewal commission, which can be important in building your revenue streams that complement your new client business.

Building your business will require a significant time commitment, but it doesn't mean you'll be tied to a corporate clock. There are opportunities to flex your time beyond the typical nine-to-five world to meet family and personal obligations. Successful Financial Services Professionals tell us that putting in the extra hours during the early years of their careers helped them to achieve a very satisfying work-life balance later on.

### What about benefits?[1]

Beyond the financial rewards, you may be eligible for comprehensive benefits that protect you and your loved ones. MassMutual offers a comprehensive benefits package to qualifying Financial Services Professionals.

### BENEFITS TO QUALIFYING FINANCIAL SERVICES PROFESSIONALS[1]

- Company-funded cash-balance pension plan
- Qualified thrift plan — 401(k)
- Non-qualified thrift plan
- Medical coverage plus dental and vision
- Group life insurance — basic and supplemental
- Dependent life insurance
- Short- and long-term group disability insurance

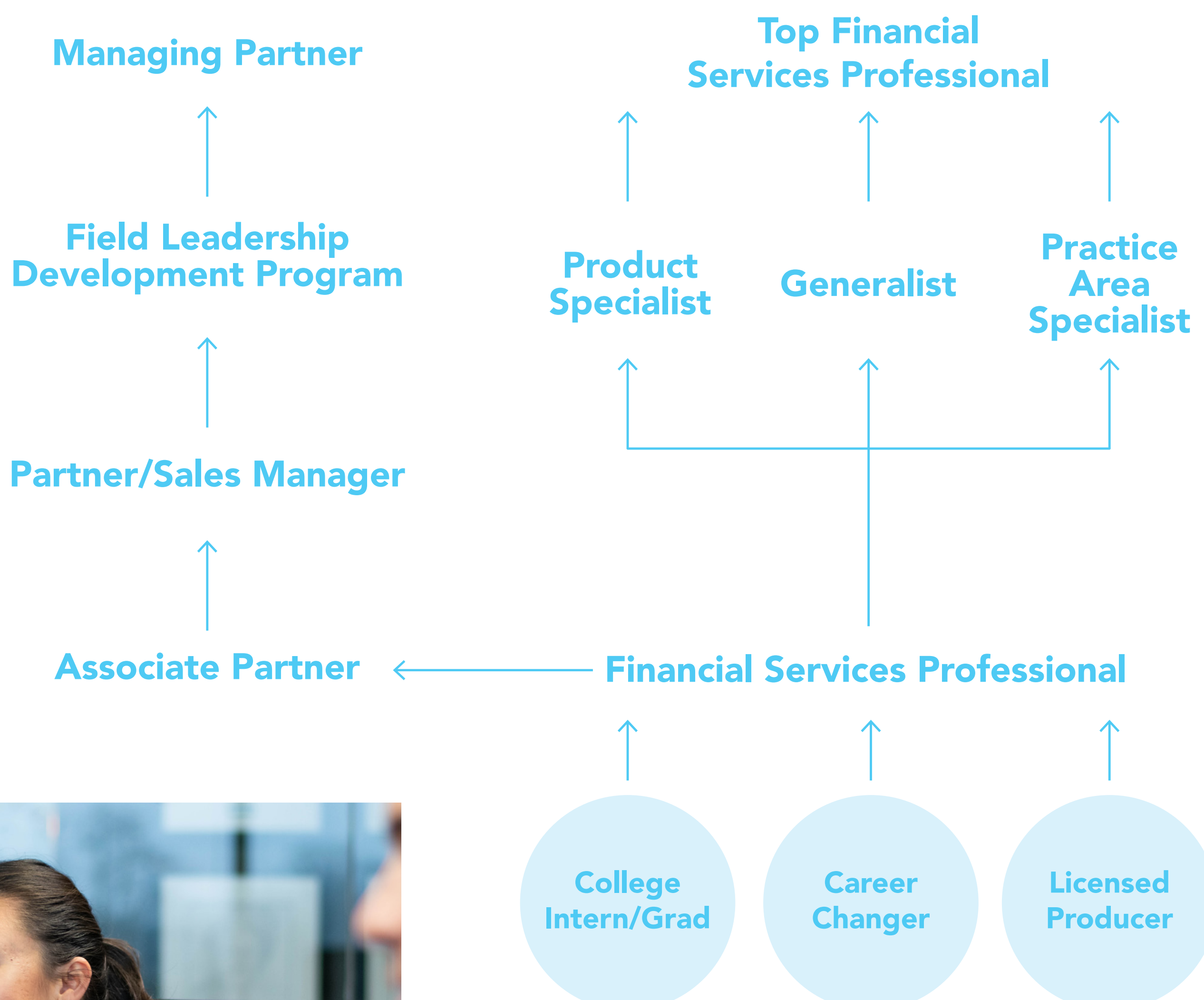
*1 Eligibility applies only to those Financial Services Professionals who hold a full-time career contract (X4X) with MassMutual. Eligibility for subsidized benefits and before-tax coverage is based on meeting certain contract requirements. Benefit plan provisions are subject to modification or,termination. Financial Services Professionals are independent contractors and are not employees, of MassMutual, its subsidiaries, or of General Agents with whom they contract.*

# THE ENTREPRENEURIAL SPIRIT

This is not a franchise opportunity; you won't find yourself all alone, trying to start a business from scratch and struggling to learn how every facet of the operation should work. Our firm will assist you with administrative items so you can focus on the entrepreneurial activities that get results, like meeting people and explaining how you can help them. As with any start-up business, it will take a strong commitment and a lot of hard work. You'll have to put in the time to get where you want to go. But once you're up and running, you gain the advantage of independence, working where and when it fits your lifestyle.

# LEADERSHIP OPPORTUNITIES

With WestPoint Financial Group, there is room to grow. If you are interested in exploring a management career, we have development programs and support at each destination:




WESTPOINT ALLOWS YOU TO BUILD YOUR PRACTICE WHILE PROVIDING SUPPORT AND TOOLS TO HELP YOU BECOME SUCCESSFUL.

# HIRING GREATNESS

Our selection process is designed to explore a mutual fit in this potential partnership.

## Initial Meeting

- Learn more about one another
- Overview of WestPoint and our association with MassMutual
- Explore the role of a Financial Services Professional
- The Mutual Fit Selection Process and next steps:
  - – Culture Index Survey
  - – Top 5 Markets

## Second Meeting

- Understanding our planning process and sales cycle
- WestPoint's training, development, and progressive expectations model
- Review Culture Index Survey & Top 5 Markets
- Next steps:
  - – Financial Services Opinion Surveys

## Third Meeting

- Overview of compensation, benefits[1], and recognition programs
- Business Owner best practices
- Meet & Greet with our team
- Review Opinion Surveys
- Next steps:
  - – Determine purpose of next meeting
  - – Any additional pre-work

## Final Meeting

- Address any outstanding questions or concerns
- Review all pre-work
- Determine if this partnership is right for us
- Next steps
  - – Letter of Commitment
  - – Outline licensing requisites

**JOHN GREENE**

*Chief Growth Officer*

“EVERYTHING COMES BACK TO HAVING A VISION. WHEN YOU ESTABLISH YOUR CAREER GOALS AND HOW YOU WANT TO IMPACT YOUR COMMUNITY, YOUR MINDSET CHANGES. WE GIVE PEOPLE THE OPPORTUNITY TO BE GREAT AT WHAT THEY DO.”

1 *Benefits – Eligibility applies only to those Financial Services Professionals who hold a full-time career contract (X4X) with Massachusetts Mutual Life Insurance Company (MassMutual). Eligibility for subsidized benefits and before-tax coverage is based on meeting certain contract requirements. Benefit plan provisions are subject to modification or termination. Financial Services Professionals are independent contractors and are not employees of MassMutual, its subsidiaries, or of General Agents with whom they contract.*

“

Starting my career as a Financial Services Professional after college was the best decision I have ever made. A typical 9 – 5 would not have created the drive and strong work ethic that this job has given me. At WestPoint, we work hard to play hard and support each other like *family*.

”

“

I chose to work with WestPoint because of the unique client experience we provide. We truly care about our clients’ goals, and helping them build plans to reach those goals, on a level that no other firms in the industry do. The support, training, resources and teamwork provided each day at WPFG gives me every opportunity to be *successful*.

”

*Connecting markets, connecting people*

www.westpointfinancialgroup.com