The Financial Service Practice Builders SM*

The Future is...Signature Resources SM*

Signature Resources is a distributor of products, fused with resources that contribute to practice and marketing development.

In response to the demands of the financial services industry and its ever-changing environment, Signature Resources offers a multi-faceted platform of unrestricted product access, marketing, service support, and technological resources combined with highly-competitive compensation.

We give you the best qualities of traditional distribution systems, introduce dynamic sales ideas with support from the industry's elite, and provide access to innovative financial professionals.

We present this cache of resources for your financial service practice. Take a moment to read the following, a financial service model of the future.

Resource Centers

SR West
2601 Main Street. 7th Floor
Irvine, CA. 92612
866-WestSRI

SR East
5209 San Jose Blvd. Ste. 102
Jacksonville, FL. 32207
866-EastSRI

* A service mark held by Signature Resources.

Strategic Platform

Through its collective resources, Signature Resources extends to you a unified service that provides support via one portal.

Signator Investors Inc. (SII) a registered investment advisor, is a member of the John Hancock family of companies, attributing to the strength of continued success, of quality insurance, and of investment products and services. SII has established itself as a leading-edge broker/dealer, offering extensive services and technological advantages to advisors and clients.

Signature Advisory Group (SAG) through SII, provides fee-based personal financial planning. In addition, SAG provides solid mutual fund investment programs that include portfolio management and asset allocation strategies. SAG's experienced institutional money managers put together comprehensive stock and bond portfolios for high net-worth individuals, endowments, foundations, and pension funds. Still, SAG's estate and business planning ensures the success of wealth transfer and ownership succession.

Signature Estate & Investment Advisors LLC, a fee-based registered investment advisory firm, offers case and client consultation, financial planning, and investment management services tailored to meet the needs of affluent individuals and their trusts.

Signature Information Services Inc. (SIS) services the complexities of employee benefits planning as well as nonqualified deferred compensation, stock option, phantom stock and performance-unit plans, which, like qualified benefit plans, require careful and thorough administration. While there are a number of qualified plan administrators available, unlike SIS, many companies do not make the commitment to service nonqualified plans.

Strategic Platform Cont.

Signature Compensation Design Inc. (SCD) focuses on the development of effective compensation strategies that promote non-shareholder employee allegiance. The objective is to merge the long-term financial goals of the organization with those of its key people. SCD also creates and implements comprehensive stock compensation programs for both privately and publicly owned organizations.

Signature Business Advisors Inc. (SBA) provides you with Certified Financial Planner (CFP) licensees, Chartered Financial Consultants (ChFC) and attorneys. In addition to its executive high-wealth management services, SBA provides fee-based and customized corporate services to companies and retirement plan committees.

Signature Benefit and Insurance Services gives our advisors access to comprehensive employee-benefit plans that help to better manage client portfolios. Our advisors have unrestricted access to professionals with planning expertise in services ranging from group health, life, disability plans, and 401K savings plans.

Signature Practice Development Program provides a foundation for new and experienced advisors to successfully master the principles of building a wealth management practice. Our practice development program includes curriculum for all levels of development, practice capitalization, advanced marketing systems, access to package of employee benefits (if desired) and the opportunity for stock options.

Oculus Financial, LLC provides CPA firms with products, services, training, technical expertise, and compliance support in all facets of financial planning within the insurance industry. By utilizing the Oculus turn-key programs, CPA's have a powerful ally to collaborate with to further assist their clients in their financial planning process.

Vaiil Planning Group has extensive experience in the field of income and estate tax plans and has earned the confidence of clients in a wide range of industries and businesses. Tax attorneys, CPAs, and estate planners frequently seek their advice in designing customized solutions for difficult income tax and estate planning problems.

Additional Alliances
Continued estate planning consultation and trust services;

full service CPAs and accounting firms tailored to the corporate market.

Signature Advantages

As a financial advisor, your relationship with Signature Resources starts with access to products and services that facilitate your financial planning success.

ADVISORY PROGRAMS
·Mutual Fund Wrap Program
·Separate Account Programs
·Institutional Money Managers
·Individual Asset Management
·Fee Based Financial & Estate Planning
·Registered Investment Advisor

RETIREMENT PLANNING
·Annuities
·Investments
·IRA
·401(k)

DYNASTIC PLANNING
·Estate Planning
·Charitable Planning
·Trusts
·Business Succession
·Private Foundations

COLLEGE PLANNING
·Investments
·Insurance
·529 Plan

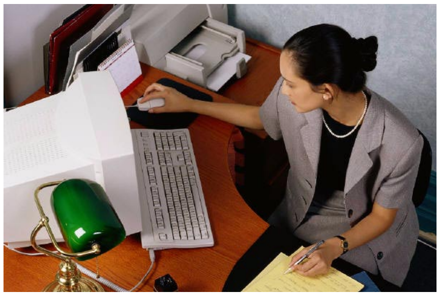
EMPLOYEE BENEFITS
·Group Health, Life & Disability
·Sponsored Group LTC
·Executive LTC
·401 (k) plans

COMPENSATION CONSULTING
·Salary and Bonus Planning
·Long Term Incentives
·Equity and Phantom Equity Design

BUSINESS PLANNING
·Corporate Owned Life Insurance
·Qualified Plans (design & admin.)
·Pension Rescue
·419 & 412i
·SERP Swaps
·Stock Swaps
·Phantom Stock Plans
·Executive Carve-Out
·Deferred Compensation
·ESOP
·Joint Ownership Life Insurance Programs

INVESTMENTS
·Stocks & Bonds
·Mutual Funds
·Unit Investment Trusts
·Limited Partnerships
·User-Friendly Technology

INSURANCE PRODUCTS
·Disability Income
·Universal Life
·Variable Universal Life
·Survivorship Universal Life
·Survivorship Variable Universal Life
·Private Placement Variable Universal Life
·Whole Life
·Survivorship Whole Life
·Term Life
·Long Term Care
·Annuities



Resource Platform

Through our Resource Platform, we provide vital client, business advisory, case processing, and marketing services.

Private-Client Services

- Financial profiles backroom support including data entry, case analysis, output generation, plan preparation and presentation;
- Financial perspectives, our proprietary second-tier financial plan, which utilizes the backroom of KPMG for consultation and plan generation;
- Planner technicians support non-proprietary financial planning programs such as NaviPlan;
- Estate plan processing, analysis, and plan preparation. Referral attorney consultation is available;
- High-end wealth management planning with support that includes portfolio analysis and asset allocation planning;
- Portfolio planning and support provided by in-house investment specialists and corporate RIA services;

Case Processing Services

- Fully staffed field underwriting and new business processing center;
- Preliminary underwriting inquiries;
- Experienced Jumbo and substandard risk underwriters;
- Licensing and contracting services.

Business Advisory Services

- Business insurance planning consultation, case design and presentation is available for split-dollar, buy-sell, executive benefit insurance, and key-person protection;
- Complete sales and administrative support on employee benefit plans;
- Affiliated attorney groups provide consultation and technical support on estate and business insurance cases. Includes design of COLI and BOLI case;
- Fee-based qualified plan advisory services;
- In-house executive compensation consultation and design. Includes fee-based composition design plans for employee incentive plans, phantom stock plans, and stock option plans.

Marketing Services

- Advisor driven marketing campaigns. Includes compliance filings, approved presentations, seminar coordination, and presentation equipment and database management;
- Fully staffed telemarketing center generates appointment leads and seminar attendees at cost;
- Competitive product analysis;
- Product illustration support.

Signature's Product Providers

As an extension of our strategic alliances, we offer programs that take advantage of life insurance benefits.

Disability Carriers

Berkshire
Standard
Guardian
Massachusetts Mutual

Life Insurance & Annuity Products

American General Life & Annuity*
Banner Life
Canada Life
Empire General
GE Capital Assurance
General American*
Indianapolis Annuity
Jefferson Pilot*
John Hancock Life Insurance Company*
Lincoln Benefit
Lincoln National Life*
Manulife Financial*
Manulife Financial of New York
Massachusetts Mutual*
New York Life*
North American Company L&H
North American of New York
Old Line Life/AG
Phoenix Home Life*
Presidential (Annuity only)
Prudential*
Reliastar*
Security of Connecticut
Sun Life of Canada*
United of Omaha
U.S. Life
USG (Annuity only)
West Coast Life
** denotes Variable Product access*

Limited Partnerships

SAG selling agreements for LLPs with-
Florida EPOCH Capital Management
ATEL
Boston Capital

Long Term Care Carriers

John Hancock Life Insurance Company
UNUM
Prudential
First-Penn Money Guard
Lincoln Benefit
Massachusetts Mutual
GE Capital Assurance

Mutual Funds

Over 8,000 publicly traded funds

Mutual Fund WRAP Accounts

Portfolio By Design Select
Portfolio By Design Premier
Brinker Capital Symphony

Separate Account Management

JH Advisors
Relative Value
Large Growth
Technology Strategy

Sovereign Asset Management
Dividend Performers Plus
Dividend Performers

Brinker Capital
Core Asset Manager

Independence Investment Associates
Mid-Cap Value Strategy

SEI Investments
Assante Asset Management Inc.
Saratoga
Lockwood

Unit Investment Trusts

SAG selling agreements for UITs with-
Nuveen and Company
Van Kampen UIT