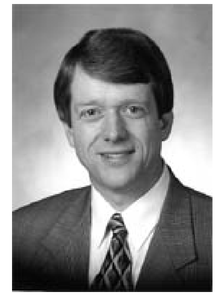
The **C**omprehensive **F**inancial **P**lanning **S**ystem

Capital City Bank Plaza
3706 SW Topeka Blvd., Suite 400
Topeka, Kansas 66609
785/266-8333
785/266-7819 Fax



Richard L. Miller, CLU, ChFC
President & CEO

ABOUT THE AUTHOR
Richard L. Miller CLU, ChFC is President & CEO of T & M Financial, Inc. He has qualified for MDRT every year since 1977, including Court-of-the-Table and Top-of-the-Table. He has published several articles on financial topics in national publications and has been a frequent speaker at industry meetings, including NAIFA's annual convention. He has devoted thousands of hours since 1982 to the development of the Comprehensive Financial Planning System, which has been available only to close friends and associates. In 2003,he authorized the nationwide distribution of the CFPS for the first time.

Dear Insurance and Investment Professional:

My name is Richard L. Miller, CLU, ChFC. I started in the insurance business at age 18 in November 1972. By 1981, I was tired of going to people's homes and selling policies on their kitchen table. I wanted clients to come to <u>my</u> office and to call <u>me</u> for appointments. I wanted them to see me as an **objective advisor**. I wanted to earn a higher income by offering a **superior** service that did much more than just sell products.

I studied dozens of "financial planning" systems and found nothing available in the industry that would work for my primary market...**middle income families**. Most systems I found focused primarily on asset allocation for **wealthy** clients and contained lots of complicated, incorrect, or ineffective material. Although there were plenty of "smoke screen" systems available, I could find nothing that **truly** addressed the needs of the vast middle income market. It became clear I would have to develop my own system if I really wanted to become a true, **legitimate** financial planner.

I began developing the **Comprehensive Financial Planning System** in 1982 and have spent literally thousands of hours refining it over the years. Today, The CFPS stands out in the industry because it produces a **true** financial plan for middle income clients. It is the only system I have ever seen which identifies and creates **cash flow** for clients that can help fund insurance and investment products when suitable for your client. It is also the only **"turn key"** financial planning system I have seen that includes **<u>everything</u>** you need to start a successful financial planning practice: software, training manuals, video training, forms, brochures, and much more.

Is it possible to achieve high success if you don't work the corporate market or with wealthy clients? The answer is definitely **yes**, if you will learn and apply the CFPS. I have qualified for MDRT every year since 1977, including **Court-of-the-Table** and **Top-of-the-Table**, simply by using the CFPS with middle income clients. **100%** of my interviews are conducted in **<u>my</u>** office. **100%** of my appointments come from people who call **<u>me</u>**. My clients are so impressed with the work I do for them, they constantly refer their friends, family, and co-workers without even being asked to do so.

I have shared the CFPS with other agents who have also become highly successful with it. They have encouraged me to make the system more widely available because it teaches agents how to develop **specific recommendations** that truly help their clients achieve financial success, rather than producing a document with only boiler plate pages and general education. It is for this reason I have decided to make the **Comprehensive Financial Planning System** available for the **first time ever** to any licensed insurance or investment professional who is willing to extend the effort necessary to prepare a true financial plan for their clients.

Please take a moment to read the material on this website in more detail. We have made it possible to use our system at an **extremely** reasonable cost so that it is affordable for everyone who wants to become a real financial planner. Some companies charge over $2,000 up front just for financial software that, in my opinion, does not produce the kind of financial plan most middle income clients want and need. We will even **waive** our modest **$95 monthly user's fee** for independent agents who submit business through approved companies which list us as their BGA!

One word of **caution**: Although the CFPS can create significant sales of whole life, disability insurance, long term care, annuities, and mutual funds, it is **not** just a system to sell insurance products. The system requires that you spend, on average, 6 to 8 hours for each client developing a **complete** financial plan. It requires **analytical work** as well as people skills. If you'd prefer to just sell products, the Comprehensive Financial Planning System is **not** for you.

If you would like to learn more about the CFPS, please call us at **785-266-8333**, or email us at **rmiller@t-mfinancial.com**.

Very sincerely yours,

Richard L. Miller, ChFC
President

P.S. For just $20 we will send you our 2 hour DVD entitled **"Introduction to the Comprehensive Financial Planning System".** This video will show you how I use this system to qualify for Top-of-the-Table. If you don't agree it is the best training film you've ever seen, you can return it for a **full** refund!