

SERVICES PROVIDED

	Telephone Support	Answers to technical questions, advice and support in starting your financial planning practice.
	Case Preparation	We will prepare the financial planning document for your client for a flat charge of \$50 per hour. T & M Financial associate planners may choose to work on a 30% commission split.
	Activity Report Review	We will review & make suggestions on your CFPS weekly activity reports, quarterly reviews, and annual plans.
	Annual Updates	Update software will be provided each year at no additional cost. Brief pages and manual updates will also be sent periodically at no cost.

COST FOR INITIAL MATERIALS AND LICENSE TO USE THE CFPSYSTEM

T & M Financial Associate Planner	No cost if producing \$10,000 per year PFYC thru T & M Financial, Inc. Prorata cost applies for less production.
Non-affiliated Representatives	\$950 per month, 12 month initial contract required

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.