

**WELCOME TO
LIMITLESS OPPORTUNITY**



**Northeast Planning Corporation
Ferrara Financial Group**

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

Guardian is one of the industry's most respected names. Why? Because it has always paid attention to the basics: product performance, financial strength, careful management and unquestioned integrity. With over 6,000 employees and over 2,600 Financial Representatives in 88 agencies, Guardian is the fourth largest mutual life insurance company in the United States and a Fortune 500 company.

At Northeast Planning/Ferrara Financial, the passion our associates bring to their work is the secret to their success, and ours. As a second generation Guardian General Agency no one is better positioned to help you build your career than us. We are one of seven Platinum Agencies and a recent winner of the coveted President's Cup, awarded to the best overall agency within the Guardian. **Our associates have the highest average income of any agency within the Guardian.** As a Guardian Financial Representative, you can define your career, any way you wish — be your own boss, keep flexible hours, earn unlimited income. You'll join a community of professionals and a company with a solid reputation. Best of all, you'll be building a business for yourself, but not by yourself.

To be a Financial Representative is to be passionate about people and their financial betterment. Successful Guardian Financial Representatives have a drive to *contribute*, rather than simply a drive to succeed. They cultivate relationships easily and thrive on them. Specifically, five key personality traits characterize this career:

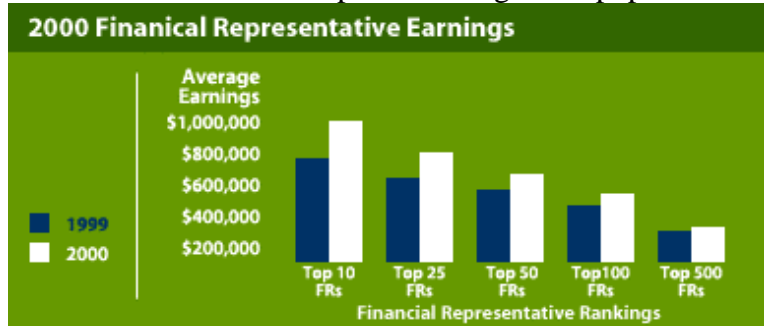
- ⊗ drive
- ⊗ purpose
- ⊗ poise
- ⊗ sociability
- ⊗ authenticity

When you're a Guardian Financial Representative, you're an entrepreneur. You'll build your own financial services practice, build cash equity in your own business, and cultivate clients in your own home town. What's more, you'll do it all on your own terms with generous support from Northeast Planning/Ferrara Financial and Guardian. We will provide:

- ⊗ Help with start-up costs through an ongoing salary and a supplemental income on your Guardian life insurance business for the first four years
- ⊗ Office space, equipment, marketing and sales supplies
- ⊗ Continual training opportunities, from scheduled individual meetings to track your progress, to sales and product training, to industry certification
- ⊗ Mentor/protege team support throughout the sales cycle — from prospecting to selling to servicing

Guardian's Compensation Plan

The income potential — which includes salary, incentives, compensation and commissions — as a Financial Representative at Guardian is in the top 2% of the general population. How does it work?



For example, someone who starts his or her career at age 35

You Deliver \$6.78 million in premiums over 30 years

You Receive Over \$10 million in compensation
Renewal and service fees after retirement of \$1.9 million in the first 10 years and \$100,000 per year thereafter
\$147,000 in pension money annually
\$479,000 lump sum retirement gift in appreciation for your business

The Market

Guardian has a proven success record within the affluent and business owner markets. And today, other markets needing service from qualified Financial Representatives are growing. The children of the baby boomers (aged 24 and under) represent the largest generation ever. And as they begin their careers, marry and start families, their financial needs become more complex. Helping them create a solid financial foundation for their futures, as well as advising their aging parents with their retirement and estate planning needs, can provide enormous income opportunities for Financial Representatives.

You will become a trusted advisor to your clients on a wide variety of subjects, among them:

- ⊗ Survivor Income Planning
- ⊗ Disability Income Planning
- ⊗ Business Succession Planning
- ⊗ Rewarding and Retaining Executives
- ⊗ Accumulating Educational Funds
- ⊗ Accumulating Wealth for Retirement
- ⊗ Preserving Estate Assets
- ⊗ Designing Employee Benefit Plans

Guardian and its subsidiaries offer products and services for a variety of client needs, whether individual or business. Together, they are a powerful tool to help you win and keep clients. And with sales support from Guardian and Northeast Planning/Ferrara Financial, you'll do it confidently.

Enriching Lives

Life insurance is only one part of the Guardian story. Together with our subsidiaries, we offer diversified financial products and services that enable our Financial Representatives to assist clients with individual insurance and investments, business insurance planning, retirement planning, estate planning, personal financial planning and employee benefits.

Meet Clients' Diverse needs

- Individual life insurance
- Individual disability income insurance
- 401(k) products
- Fixed annuities
- Variable annuities
- Variable life insurance
- Investment vehicles like mutual funds, stocks and bonds
- Investment advisory services

Guardian's Network

Subsidiaries and Affiliates

- Berkshire Life Insurance Company of America
- First Commonwealth Corporation
- Guardian Asset Management Corporation
- Guardian Baillie Gifford Limited (Scotland)
- The Guardian Insurance & Annuity Company, Inc. (GIAC)
- Guardian Investor Services LLC (GIS)
- Guardian Trust Company, FSB
- Innovative Underwriters
- Managed Dental Care of California
- Managed DentalGuard of Texas, Inc.
- Park Avenue Life Insurance Company
- Park Avenue Securities LLC

To compete for the attention and dollars of clients in the financial services industry, you need to be informed and prepared. We have a number of systems that support our Financial Representatives' day-to-day activities and long-term sales goals. We also support your need to be flexible by taking advantage of emerging technologies so you can access the materials you need however you wish.

LEAP: "Let Each Agent Perform." The LEAP System is a complete sales system to which you can subscribe via Leap Systems, Inc. It is taught in four stages, including wealth creation, distribution and conservation modules. It starts from the principle that permanent life insurance is the greatest financial tool anyone can own. It seeks to maximize the performance of your clients' money, and is recognized as one of the most efficient and effective financial processes for consumers in America today.

NaviPlan: One of the industry's premier financial planning software programs, NaviPlan helps you identify the types of financial assets your clients own now, and compares them to assets that will suit them more effectively. The system generates hundreds of sales concepts, images and text pages to allow you to illustrate the resources needed to reach personal, business or retirement goals.

Synergy: This non-profit group, funded by Guardian, is dedicated to providing CPAs and attorneys professional guidance and resources to expand their practice in financial planning. Synergy members are trained to collaborate with Guardian Financial Representatives to help clients identify and implement the appropriate asset accumulation and protection products.

Guardian University: A comprehensive and dynamic set of training programs, Guardian University offers face-to-face classroom training, career launch clinics and sales academies. Guardian University is also affiliated with the American College, which aids in continuing education through Guardian Professional Development Certificate Programs. Access to Guardian University is available 24 hours a day, 7 days a week through its Virtual University, which enables Financial Representatives to find support materials for activities such as underwriting, product sales, policy maintenance, and general technology needs like client management and data mining.

The financial services industry is dynamic — compliance, technology and client profile changes are the norm. Having the resiliency to change with the industry is key to your success. That's why at Guardian and Northeast Planning/Ferrara Financial, we believe that if you're not up-to-date, you're actually going backwards. Ongoing education is our obligation to you.

Guardian University: As mentioned above, this is a comprehensive and always-evolving program of education and training, designed to expand your knowledge and boost your productivity. You'll learn how to build client relationships, sell Guardian products and services, run your own business and earn respected industry certifications. The programs are customizable for new or experienced financial representatives, as well as tailored to satisfy your learning preferences, be they self-study, one-on-one, with your peers or computer-based.

Guardian OnLine: Our training intranet, GuardianOnline ("GOL") is the platform for all your day-to-day working needs, such as email, access to Virtual University, access to forms and compliance information and links to your home office.

Exciting Opportunities Ahead

As you reach certain levels of success at Guardian, you'll have the opportunity to attend conferences where you'll hear from industry legends and well-known motivational speakers, benefit from customized workshops and training sessions, and network with other successful associates. Most importantly, Guardian grows with you, continually supporting your career with expertise, energy and enthusiasm

See The World

Guardian's club conferences are held annually in some of the world's most welcoming resort locations. Sites have included the Hyatt Regency Grand Cypress in Orlando, Florida and the Phoenician Resort and Spa in Scottsdale, Arizona. European conference sites, including Paris, London, Monte Carlo and Lucerne have also been selected.

Guardian Elite

Our most prestigious honor, Guardian Elite offers members preferential access to a number of customized privileges and benefits.

- * Your own home office advocate
- * Your own toll-free number
- * Priority underwriting
- * Referrals to potential clients
- * Personalized mailings
- * Complimentary software upgrades
- * Personalized public relations
- * Premier study groups
- * Full support for continuing education
- * Your own Internet homepage

When you become a Guardian Financial Representative, you'll get access to a number of training resources. As a preview, consider the following 8 keys to success; a Financial Representative's mainstay.

Know Your Clients: It's important to realize that everyone is not a prospect. It is best to create a profile of your ideal client and focus on it. This means mastering the products, services and planning tools - and really no others - that fit your profile.

Get Personal: People buy in today's market because they are comfortable with you and your understanding of their needs. Continuously introduce yourself and follow up with individuals who you've met with. The personal touch will get you referrals.

Be Prepared: For every client meeting, a written, customized agenda will help keep your client and you focused and working as a team. Know your products and financial principles well and you'll make a strong impression.

Stay Visible: Contact prospects on a regularly scheduled basis until they become clients. Furthermore, existing clients need an annual, if not semi-annual check-up. Invest in marketing so people know who you are and what you do.

Collaborate and Learn: By working with a partner who has been in the business on a successful basis for a few years, you can quickly learn how to anticipate and handle any of the standard objections to buying - no need, no money, no hurry, no confidence. Consider sharing your commissions with an experienced financial representative as your "tuition."

Keep Current: Guardian requires getting fully licensed to sell financial products and services. The more you're authorized to sell and advise, the more your client will rely on you to build protection dollars on one hand and net worth on the other.

Commit to Your Business: First, reinvest 25% or more of your business income back into the business for the enterprise to prosper. Second, establish a board of advisors. The board could originate as your supervisor, then grow to include other agents in your office and ultimately successful clients.

Stay Balanced: Balance is important in any career, but as an entrepreneur, it's even more easy to get swept up in work. Guardian suggests going so far as to schedule family, exercise and community time.

If building a business with Northeast Planning/Ferrara Financial and Guardian sounds like something that you'd like to learn more about, review these steps in our recruiting process, then contact Gary Brudner, Sr. Vice President, Agency Growth and Development.

Personal Interviews

A four step process during which time we will learn about you and you will learn about us and meet various members of the Northeast Planning/Ferrara Financial team.

Career Testing

In addition to the industry profiles, our local offices have numerous testing vehicles available to help you and then determine your potential for success.

Marketing Game Plan

We will help you determine your client profile, local demographics, market access and valuable market intelligence to get you off to a fast start.

Career Sampling

Work with local management on "real life" assignments to get a comprehensive feel for the career.

Licensing

Guardian will reimburse you 100% for any examination expenses and the issuance of your resident state license. All renewal fees for your licenses will also be fully reimbursed. During your first year, you will also obtain NASD registration with Park Avenue Securities, Guardian's broker-dealer. Exam and study materials will be reimbursed to you upon successful completion of the Series 6 or 7 exam.

Training

Guardian offers vast amounts of local and national training programs. Our "Career Launch Clinics" offer you the knowledge you need to turbo charge your career as a financial representative.

An exciting and rewarding career awaits you. We hope to hear from you soon.