Take your business to the

NEXT LEVEL

What is your plan to
GROW
BEYOND
where you are now?

What is your mission & vision for your practice?

What sets you and your business apart?

What capacity & scalability do you have in place to expand?

What can you let go of to grow?

What comprehensive services are you offering to your clients?

What strengths help your business thrive?

What are you spending time on?

Get Clear. Get Focused. Get Results.

WHO WE ARE

Level Four is your dedicated partner to grow your Advisory, Securities, and Insurance Business. We deliver boutique service with the magnitude and resources of a large enterprise.

Our Mission: <u>Change the way financial advice is delivered</u>.

Level Four Group, LLC (Level Four) is a comprehensive wealth management firm. Within the enterprise, Level Four has multiple Registered Investment Advisory firms and Insurance Marketing Organizations, as well as a FINRA registered broker/dealer. Our parent company, Carr, Riggs & Ingram Capital, LLC further enhances our capability to provide for the complex financial needs of our clients.

The ability to offer financial advice in an independent and objective way is paramount. Subject matter expertise, and a value-based fee for service model creates partnership and strength in ones unique abilities to grow beyond where you are today to deepen the client experience.

Our collaborative approach is proactive, transparent and ultimately benefits your clients, your business, and you.

WHY CHANGE?

Regulation Continues to Evolve: Countries like the UK, South Africa, and Australia have already overhauled how financial advice is being given and were initially met with fear, resistance, negativity and confusion from advisors. In particular, most were concerned about how a new business model would restrict commissions and how regulations would affect their profitability. Some investors were confused by the concept of having to pay for something they had previously thought of as free investment advice. Advisors determined that supporting clients with fewer assets was no longer cost effective. Financial Advisory firms were ultimately required to transition their revenue models to mirror CPA & Law firms through fee-for-service, hourly, or fee-based models.

Revenue Conflicts Exist in Most Companies: Are you in conflict with your current firm? Ask yourself, “How does my firm earn revenue and realize profits? Is my current firm more profitable through selling products and capturing assets?” For most advisors, though there may not appear to be philosophical conflict, the true test for a long-lasting partnership with their firm is, “Is there a revenue conflict?” Are you able to offer a revenue model based on advice and does your current firm allow for a fee-for-service model that allows a client to pick and choose services?

Time to Lead the Change: It’s clear that the landscape in our industry has changed and will continue to evolve. Years ago, the word Fiduciary was rarely discussed with prospective clients, but today it is a topic that comes up regularly. The concept of conflict-free advice is here to stay, and investors are looking for a higher standard of advice from an advisor they can trust and respect. Level Four’s focus is to stay ahead of regulations and implement those platforms that will allow our advisors to prosper in these changing times.

WHAT WE DO

Level Four offers a comprehensive wealth management platform and seamless, integrated resources for you and your business.

TRIBRID PLATFORM

Registered Investment Adviser

Fiduciary Level Advice
Value Based Fee-for-service Pricing
Multiple Custodial Options
Open Architecture Software & Research Technology
Institutional Asset Management
In-house Investment Committee

Independent Broker/Dealer

Access to Raymond James Suite of Services*
New Business Review & Support
Concierge Proactive Service Team
Compliance & Regulatory Outsourcing
File Management & CRM Technology
Transition Resources

Insurance Marketing Organization

Advanced Market Support
On Site Point-of-Sale Support
New Business Marketing & Sales
Licensing & Contracting Technologies
Dedicated Case Management Team
Commission & Accounting Services
Agency Management Technology
Brokerage Access: 100+ Carriers

WHAT WE PROVIDE

The financial services industry around the globe is changing. Leverage Level Four as your partner to provide the tools and resources you need to grow and lead the change.

ADVISOR EXPERIENCE

PROFESSIONAL SERVICES

Operations Support

Have access to a virtual support team for account openings, distributions, billing and other necessary business functions.

Next Level Planning

Our Model Implementation and business planning modules streamline and guide operations, marketing, sales, and business development within your practice.

Advisor Coaching

Optimize growth through advisor coaching and practice management consulting to improve efficiency and productivity in your personal and professional life.

Transition Support

Our seasoned team guides your transition process and firm integration, making transitioning your business as smooth as possible.

Product & Service Expertise

Our Practice Directors and Specialists offer subject matter expertise to market and deliver comprehensive advice for all products and services.

Growth Track

Whether you join us as a specialist or leadership level, the growth track offers career advancement and partnership opportunities.

Open Architecture Technology

Our technology suite features integrated, efficient technology and all-in-one financial reporting built to keep your day to day activities connected and simplified.

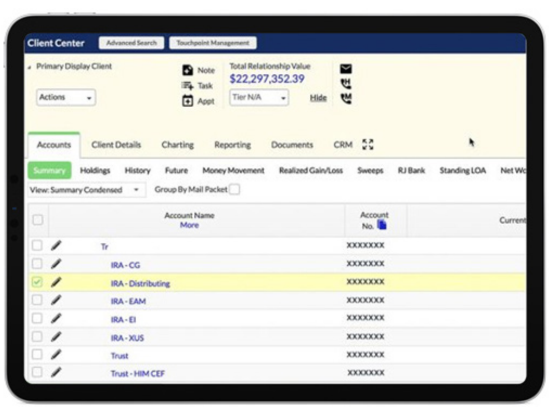
Marketing Support

Our in house marketing team and designers offer resources to help you grow your targeted centers of influence and promote your business and service offerings effectively.

Succession Planning

Plan for every stage of the business cycle including building your legacy, preparing for retirement, valuation and protecting your assets.

INTEGRATED & MOBILE TECHNOLOGY SUITE



Your business at your fingertips. Our integrated technology suite was built from the perspective of our advisors to optimize efficiency in managing your business, client accounts, revenue, commissions and more.

RAYMOND JAMES · ORION · salesforce · MoneyGuidePro™ · eMoney · IPIPELINE® INNOVATION UNLEASHED · FireLight®

LEVEL FOUR GROUP BRANDS

EACH A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC OR A LEVEL FOUR GROUP ENTITY DBA

LEVEL FOUR® Advisory Services
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC
ADVISORY

LEVEL FOUR® Financial
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC
SECURITIES

LEVEL FOUR® Capital Management
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC
ASSET MANAGEMENT

LEVEL FOUR® Insurance Agency
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC
INSURANCE SOLUTIONS

THE Medicare Store
A Level Four Insurance Company
MEDICARE SOLUTIONS

LEVEL FOUR® Business Services
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC
BUSINESS SOLUTIONS

LEVEL FOUR® SPORTS & ENTERTAINMENT
SPORTS & ENTERTAINMENT

FOUNDED IN *2000*

NATIONAL *FOOTPRINT*

100+ BRANCH OFFICES	**10,000+** HOUSEHOLDS SERVED	**200+** FINANCIAL ADVISORS
70+ SUPPORT STAFF	**35+** PROFESSIONAL[1] DESIGNATIONS	**$4B+** ASSETS UNDER[2] MANAGEMENT
1,200+ INSURANCE AGENTS	**$177M+** ANNUAL INSURANCE PREMIUM[3]	**100+** INSURANCE CARRIERS

Ranked 12th by AUM in Accounting Today's 2020 Wealth Magnets Ranking[4]

CRI FAMILY OF COMPANIES

EACH A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC

AUDITWERX | CRI CARR RIGGS & INGRAM Advanced Analytics | CRI CARR RIGGS & INGRAM Capital Advisors | CRI CARR RIGGS & INGRAM Solutions Group | CRI CARR RIGGS & INGRAM TPA Services | LEVEL FOUR® Group, LLC | PAYWERX | PREFERRED Legacy Trust

FOUNDED IN 1997 • 10 STATES • 25+ MARKETS

1900+ PROFESSIONALS

300+ PARTNERS

TAILORED CLIENT SERVICE

RESPECT FOR ALL

UNYIELDING INTEGRITY

TOP 25 CPA FIRM

(as ranked by Accounting Today)

100,000+ CLIENTS

in all 50 states

20+ YEARS OF CONSISTENT GROWTH SINCE FORMATION

CRI FIRM VALUES:

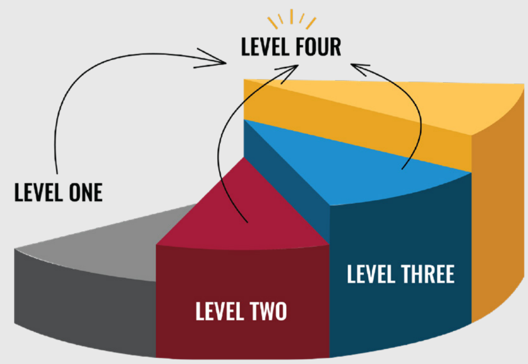
CLIENT SERVICE.

RESPECT.

INTEGRITY.

ELEVATE TO LEVEL FOUR

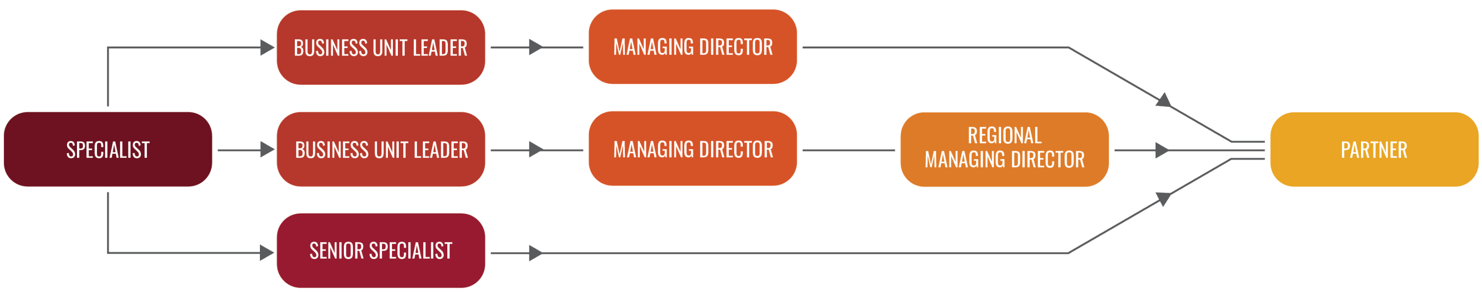
While most advisors begin their career as generalists, growth is limited. With our model, LEVEL FOUR allows you to be part of or lead a high performing team of specialists. This collaboration allows you to focus on your strengths, expertise, and build lasting client relationships in order to grow beyond where you are today.



LEVEL 1 GENERALIST	TIME	LEVEL 2	TIME	LEVEL 3	TIME	LEVEL FOUR SPECIALIST TEAM	TIME
Marketing & Prospecting	10%	Marketing & Prospecting	20%	Marketing & Prospecting	50%	Marketing & Relationship Building	80%
Selling	65%	Selling	60%	Selling	40%	Selling	20%
Operations	25%	Operations	20%	Operations	10%	Operations	0%
Revenue: $150,000+		Revenue: $350,000+		Revenue: $750,000+		Revenue: $3,000,000+	

GROWTH TRACK*

In tandem with growing your business from Level 1 to LEVEL FOUR, you'll be able to seamlessly delve deeper into refining your skills as a specialist or team leader. The growth track offers career advancement and partnership opportunities.



* Available for advisors in the Retail Affiliation Model

ADVISOR COACHING

Our mission is to create cognitive awareness and strategic thinking about your personal and professional goals which enables you to work on improving your business and how it relates to every aspect of your personal life. Our coaching model creates accountability and focuses on leadership, growth and innovation; helping you to achieve excellence.

REMARKABLE CLIENT EXPERIENCE

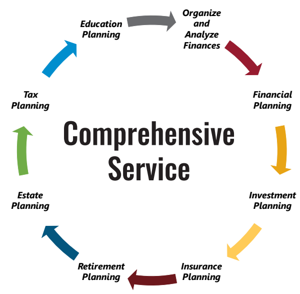
Specialized
PRACTICE

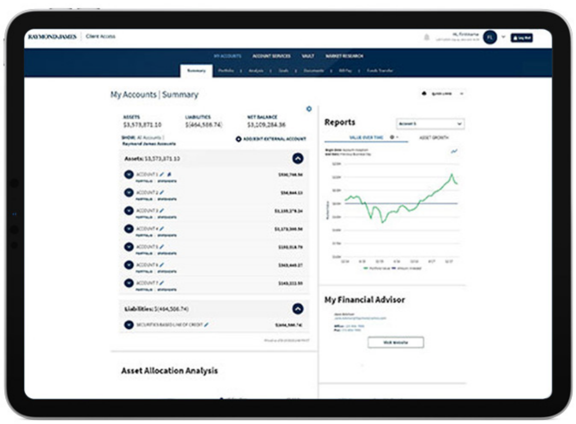
Flexible
PRICE

Proactive
SERVICE

Specialized Practice & Advice

We are committed to providing the most comprehensive services, specialized advice, access to subject matter experts, and collaboration tools to support the advisor-client relationship with remarkable service.



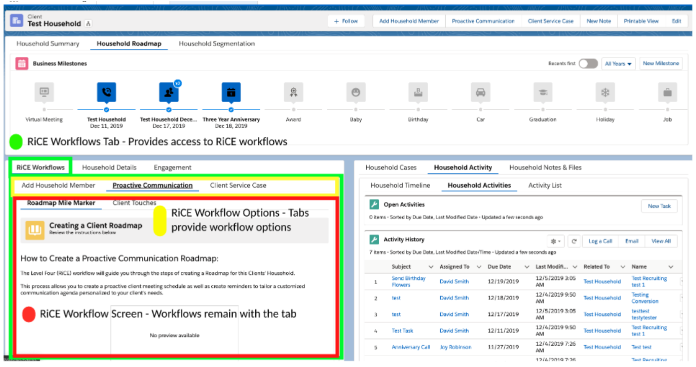


Flexibility in Price & Access

- Consultative Approach
- Value-based Fee-For-Service Pricing
- Unbundled and Transparent Service Menu
- Mobile & Centrally Located Technology
- Client Access Mobile
    - Account Summary
    - Portfolio Allocation
    - Account Activity
    - Market Snapshot
    - Vault

Proactive in Service

- Tailored Advice
- Proactive Communication
- Customized Client Road Map & Touch-points
- Timely Market Insights, Newsletters and Resources
- Streamlined and Enhanced client service through automated service requests, communication, and workflows



WHAT MAKES US DIFFERENT

Level Four seeks to change the way financial advice is delivered by giving you the tools and resources you need to set yourself and your business apart.

SPECIALIZED TEAM

As you focus on your desired area of expertise, our team of specialists are available to provide in-depth knowledge and drive business forward by providing a variety of products and services to supplement your current offerings. Areas of expertise encompass the principal knowledge topics of the CFP®: Organize & Analyze, Financial Planning, Investment Planning, Insurance Planning, Estate Planning, Tax Planning, and Retirement Planning.

PROACTIVE SERVICE

Our proactive service model is one that defines the scope of our engagement. We utilize a menu that allows our clients to customize what is most important to them, and use our road map to outline future meetings and interactions. Transparency and open communication are paramount. Our processes allow you to elevate your client experience from reactive to proactive service.

OPEN ARCHITECTURE TECHNOLOGY

We believe the most effective technology is one that allows for multiple platforms, providers, and integration. Our technology suite assimilates the moving pieces of your day through accessible and efficient technology. Our advisor-driven technology and applications can effectively meet your needs and elevate your business.

SIZE & SCALE OF OUR NETWORK

Through our vast network of Level Four advisors, you'll have access to leverage the experience of your peers. For qualified candidates, strategic relationships can be formed with our parent company, Carr, Riggs & Ingram, LLC and their portfolio of companies. You will have the opportunity to work alongside CPAs, investment bankers, management consultants and more.

HOW CAN I PARTNER?

**We understand that every advisor and market is unique.
We will work with you to determine the model that best supports your goals and needs.**

Independent Model

Some advisors wish to maintain a high level of independence while still connecting into a like-minded network of professionals that enables them to maximize resources. Our independent affiliation model allows you to customize the services that you need à la carte. This level of flexibility allows you to work with us in conjunction with maintaining your personal brand and leverage the resources of Level Four. Much like the retail model, our goal is to elevate your business and provide services that will allow you to focus on the areas of your business that matter most to you.

- VISION
- FLEXIBLE PAYOUT
- À LA CARTE PRICING
- BACK OFFICE SUPPORT
- BUSINESS DEVELOPMENT & COACHING
- ACQUISITION & EXPANSION
- LEVEL FOUR NETWORK

Retail Model

With our retail model, you'll be able to establish your business efficiently and productively while leveraging our brand and processes to build a strong business model. You'll have access to state-of-the-art technology, economics of scale, and extensive knowledge of industry experts. We can customize an affiliation model to your specific business to ensure that we provide support that meets your needs. At the same time, you will be able to streamline your focus and build upon your strengths. Our team provides the infrastructure of technology, proven procedures, brand recognition, employee benefits and physical and human resources so that you can focus on client engagement and the business aspects you enjoy.

- OFFICE SPACE & EQUIPMENT
- CUSTOMIZED TECHNOLOGY
- BUSINESS MODEL
- VIRTUAL CLIENT SUPPORT
- PROFIT SHARE
- CPA OFFICE INTEGRATION
- CRI NETWORK

12400 Coit Road, Suite 700 | Dallas, Texas 75251

866.834.1040 866.763.9136 info@levelfourfinancial.com

www.LevelFourGroup.com

[1] Designations represent those approved and held by advisors across the organization current as of October 10, 2019.
[2] Current as of December 31, 2020 and is the combined Assets Under Management within Level Four Group, LLC, including Level Four Advisory Services, LLC, Level Four Capital Management, LLC, and Harbor Financial Services, LLC.
[3] Based on total life insurance premium in 2018.
[4] Data provided by Audit Analytics, a premium online intelligence service that delivers audit, regulator and disclosure analysis to the accounting community www.auditanalytics.com. Source: https://www.accountingtoday.com/data/the-top-firms-by-aum

LEVEL FOUR®
Group, LLC

Tracking #LFG-0821-2056