

# VALMARK FINANCIAL GROUP



INNOVATIVE PLANNING • TRADITIONAL VALUES

## WHY WE EXIST (OUR PURPOSE):

“To radically transform the financial services industry in a profound and positive way, and to do so with the greatest level of simplicity and integrity.”

## WHO WE ARE:

ValMark is a financial services industry innovator. We have built a reputation for producing thought-leading solutions since 1963. Through our family of subsidiary companies, we offer the services of a registered investment adviser, broker dealer and life insurance producer group all in one relationship.

## HOW WE DO IT:

We work exclusively through a select community of hand-picked, staunchly independent and highly ethical financial entrepreneurs. We refer to these as ValMark Member Firms. We partner with our Member Firms to deliver client solutions that actually work in the long run. Our Member Firms place high value on serving the best interests of their clients through the simplicity of a single relationship with ValMark, whereby they gain access to the industry-leading solutions of a registered investment adviser, broker dealer and life insurance brokerage agency. We simplify the complexity of offering these solutions by building stunningly ingenious, step-by-step systems that allow Member firms to produce simple, fully integrated plans their clients can readily understand and implement. We call these systems our unique processes. Our prime focus is supporting the autonomy of our member firms and helping them adopt these unique processes in order to create leverage and efficiency within their own practices.

## WHAT WE BELIEVE:

We are passionately committed to the independence of our Member Firms, our own independence, and to remaining a closely held business in order to preserve the following Core Values:

- 1. We Live By the Golden Rule** – In everything we do we ask, “Is this fair if we were on the other side of the transaction?” This applies to how we treat our employees, our member firms, their clients and everyone with whom we work. When considering the products or services we offer, we ask the question, “Is this something we would buy ourselves if our own family’s future depended on it?” We seek to inspire all those associated with us to go above the minimum legal or regulatory standard and do what is right for the client. In short, we strive to treat others the way we want to be treated.
- 2. We Tell the Truth About Everything** – We tell the truth to everyone including our staff, the companies we work with, our Member Firms and their clients. We tell the truth even when it is hard. We tell the truth even when it means significant change, such as in the products we sell, technology we use or the way in which we are regulated. As Dan Sullivan, Founder and President of Strategic Coach, said so eloquently, “All progress begins by telling the truth.”
- 3. We Simplify Complexity** – We relentlessly strive to streamline everything for our Member Firms and the clients they serve, even if it means increased effort or cost to ValMark. We reward the members of our internal team who find ways to do things more simply and create value for our Member Firms. Making things complex is easy, but making them simple is hard. This is a challenge from which we will never back away.
- 4. We Build Lasting, Mutually Beneficial Partnerships** – We look for lasting, win-win partnerships with people and companies. We will always choose solutions that are mutually beneficial for the longest period of time. We believe there is no sustainable business model built on short-sighted decisions that create one-sided results.
- 5. We Protect Our Innovative and Entrepreneurial Culture** – We have prospered since our founding because we have always been ready to challenge the status quo and embrace change. We see ourselves as part pioneers and part stewards. Our Member Firms trust us to not only predict the winds of change, but to also harness these winds and navigate them successfully. We do this through creativity, innovation and entrepreneurial thinking. These are fundamentals that match the true spirit of our independent Member Firms and allow for a foundation upon which to build trusted relationships. Our internal team members who lead and embrace change in order to produce positive results are rewarded accordingly.