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THE BUSINESS DEVELOPMENT  
PARTNER TO THE  
FINANCIAL SERVICES INDUSTRY



# NEXT FINANCIAL GROUP, INC.

## THE COMPANY

Founded in 1999, as a diversified financial services company, NEXT Financial Group, Inc. ("NEXT") has grown to become one of the industry's most recognized independent financial services firms. In just over 19 years, NEXT advisors have acquired over \$14 billion in individual, business, trust and retirement plan assets.

Many of these accomplishments can be attributed to NEXT working closely with its advisors to ensure that they can meet client demands for quality investment, insurance and retirement planning products. Through supplemental training, support and a variety of resources, our advisors are equipped to give their clients the level of expertise they require.

Whatever specific needs your firm requires, NEXT's dedicated team of Home Office professionals can help you run your business in a smooth, efficient manner.



## THE FOUNDERS AND THE BOARD OF DIRECTORS

NEXT was founded by experienced industry professionals who knew the business well and who felt they could build a firm immune to the whims of a parent company.

While NEXT is different from most other financial services companies, in that it is primarily owned by its employees and financial advisors, its Board of Directors is also composed of producing division managers along with two outside independent members. This helps to ensure that advisors always have a voice in the business.

## THE PHILOSOPHY

### VOICE, VALUES & VISION

NEXT is built on a foundation of superior, personalized client service with the goal of building lasting relationships. As our advisors form long-term relationships with their clients, we, in turn, strive to strengthen our relationships with our advisors.

It is this approach that allows us to grow as a company while keeping advisors at the center of our mission and values. NEXT believes that the foundation to building long-term relationships rests on four pillars:

- Independence
- Objectivity
- Disclosure
- Trust

Financial Advisors retain their **Independence** by working *with* NEXT, not *for* NEXT. They preserve their **Objectivity** by retaining the ability to offer a variety of investment products. They **Disclose** all information that is critical to making a decision. Finally, they form long-term relationships by earning their clients' **Trust**.

# NEXT ADVISORY SERVICES

## INVESTMENT SERVICES

As the financial services industry has evolved in response to changing technology, products and regulation, so has NEXT. In light of these occurrences, NEXT has revamped its entire fee-based platform to better prepare for future changes.

In December 2016, we created NEXT Advisory Services and expanded our platform to include a range of programs for managing fee-based business. Under the new platform, advisors now have the flexibility to choose from four separate fee-based programs.

Titled NEXT Select, the new Platform utilizes advanced technology to create a customized, fee-based experience for advisors and clients alike. The four separate programs offered within the Platform, address the often unique and evolving needs of advisors and their clients.

To help advisors manage client assets efficiently and in a cost-effective manner, a host of new tools and resources are included in the Platform. To assist advisors with investment model management, tools such as risk-profile questionnaires, block trading capability, drift alerts, and model rebalancing are available. With regard to resources, advisors also have access to: investment research, wealth reporting, portfolio analytics, a proposal generation system and more.

To assist you with the many attributes of the Platform, NEXT put together a dedicated team of operational and investment professionals to help you navigate and operate the system, as well as answer any other questions you may have.

## NEXT SELECT

NEXT advisors can offer a choice of commission-based and fee-based investment services. However, it is only through NEXT's fee-based Platform that clients have access to multiple programs offering professional asset management.

In fact, NEXT offers four turn-key managed account programs, each intended to meet the varied needs of investors. The following four programs were designed to fulfill the majority of managed account objectives.

- » Representative Managed Program (“RMP”) – The most popular managed account program offered by NEXT invests within a brokerage account structure. RMP gives clients access to virtually the entire universe of mutual funds, ETFs, stocks and bonds. The RMP account minimum is \$25,000.
- » ETF/MF Managed Program (“EMP”) – This Program was created by NEXT to meet the demand for low-cost passively managed strategies. The Program relies on either ETFs or mutual funds for each of its strategies. The EMP Program offers its ETF and mutual fund models at a minimum of \$10,000 and \$5,000, respectively.
- » Separately Managed Program (“SMP”) – SMP was created for clients looking for a single manager solution and for managers who wanted to retain the capability of managing assets directly on a platform. The SMP account minimum is \$25,000 for most managers.
- » Multi-Manager Program (“MMP”) – The MMP is a program that allows clients to aggregate multiple managers, along with other approved investments, such as: equities, ETFs, mutual funds and bonds into a single account. The MMP account minimum is \$50,000.

Though each of the four programs listed above will vary by cost, services and investments, all four programs share the same initial process of establishing an account and determining a client’s investment suitability.

In its most basic form, the management process follows three simple steps:

- Evaluation
- Asset Allocation Modeling
- Account Monitoring

In other words, only when an advisor has evaluated a client’s goals and investment needs, can the advisor create or recommend a professionally managed model.

Of course, once the model has been implemented, it is the advisor’s responsibility to monitor the model on a regular basis to ensure the client’s needs continue to be met.





## VISIONARY ASSET MANAGEMENT

NEXT believes innovation and cost drive competition, and for this reason, we offer a separate fee-based platform to advisors who seek an alternative to accessing Third Party Money Managers (“TPMM”) directly.

Established in 2008, Visionary Asset Management (“VAM”) was created for the purpose of aggregating multiple TPMMs on a single platform. With VAM utilizing Envestnet as the overlay manager, advisors can aggregate a host of strategic and tactical fixed-income and equity managers into a single account.

This additional TPMM solution, helps connect advisors with some of the financial industry’s best and brightest money managers. Here too, NEXT offers a dedicated team of professionals to assist with everything from paperless processing to on-demand reporting—all to help you maintain and grow client relationships.

Because we value your independence, it is our primary objective to help you maintain it.

Visionary Asset Management, Inc. is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a certain level of skill or training.



# NEXT FINANCIAL INSURANCE SERVICES COMPANY

## INSURANCE

Experienced financial advisors realize the important role insurance plays when creating financial plans for their clients. In fact, offering insurance in addition to other financial services should be an integral part of any financial services company that offers comprehensive financial planning.

Some of the important areas where insurance meets a client's financial needs are:

- Asset Protection
- Business Succession
- Tax Deferral
- Estate Planning
- Disability
- Long-term Care
- Healthcare

NEXT Financial Insurance, in partnership with Pinnacle Insurance and Financial Services, LLC, is a full service, single source insurance support organization that is available to NEXT Representatives and Independent Licensed Life Agents. NEXT Financial Insurance was founded in 2007 as an agency to support the growing needs of our community. We have become a subsidiary of NEXT Financial Holdings, Inc., providing the tools, products and services required for our advisors to meet the need of their clients through trusted partner relationships and unmatched customer service.



## MARKETING

NEXT's diverse marketing programs allow you to grow your practice on your terms. Our marketing support is built to help you develop your customer base through a wide range of premier services designed specifically for the financial advisor. We offer comprehensive support in all areas of marketing and promotions including:

- Custom Brochures, Postcards & Fliers
- Business Cards & Letterhead
- Logos & Branding
- Press Releases and Email Blasts
- PowerPoint Presentation Templates
- News Articles and Blog Posts
- Web Consulting and Design
- Social Media Support
- Individualized Client Letters
- Client Call Templates

### **Zero Interest Marketing Loan Program**

Get the monetary support you need to make your marketing plans come to life with zero interest loans of up to \$10,000 with flexible payment terms.

### **Preferred Partners**

In addition to NEXT's vast array of marketing services, we also have paired with numerous preferred partners to ensure that our advisors have more than enough options available to them. Many of our preferred partners regularly work with our advisors to provide website development, seminar marketing, direct mail promotions and email campaigns.

We've done the due diligence, developed the relationship and negotiated the costs, so you can move forward with confidence knowing that the service you receive will be a positive experience.





## The ELITE Program

NEXT created the Essential Lessons for Investment Training Excellence (“ELITE”) Program to offer aspiring individuals the tools, training and mentorship needed for developing skills to find success in the financial sector. Additionally, sponsors can benefit from their participants’ success as they maximize their potential with the tools and knowledge provided to thrive in the business.

NEXT will provide training, monetary support and limitless opportunity to your chosen participant to learn the industry and help shape their career.

### ELITE CAREER DEVELOPMENT CAN HELP ASPIRING ADVISORS:

- Obtain the resources needed to obtain full licensure
- Receive support to get their business off of the ground
- Master a variety of marketing principles to build a book
- Receive hands-on direction from an experienced coach
- Discover opportunities through networking with peers

## Marketing Campaigns

One of the most robust services offered by the Marketing Department is personalized marketing campaigns, which are designed to place NEXT advisors at the forefront of their communities. These plans consist of suggested marketing techniques that are based on an advisor’s target audiences, region, budget and past experiences. They also include a competitive analysis as well as ways to improve current marketing strategies being utilized.

These plans are available to all NEXT advisors and include extensive research constructed from a clear understanding of the advisor’s defined goals. This information is gathered via a campaign brief, which asks a series of questions that help the marketing team learn all of the necessary information required to execute a successful campaign.

## COMPLIANCE EXPERTISE

NEXT's collaborative culture allows advisors to maintain positive and constructive relationships with our compliance team. In fact, NEXT created its own internal Compliance Advisory Board, made up of top advisors, to work with the compliance department so that we can have a better understanding of the effects regulations have on your business, and develop more efficient means of communicating and implementing regulatory rules and guidelines.

## COMPREHENSIVE DUE DILIGENCE

NEXT's belief in the independent business model is further rooted in its approach to adding investment products and services to the platform. We know that your business is your own, therefore, NEXT does not push proprietary or partner products.

In fact, it is generally company policy to review only those investment products and services that advisors have expressed an interest in or requested. Once a request is made, each product or service being considered will undergo a comprehensive due diligence process before being added to the platform.

## BUSINESS MANAGEMENT CONSULTING

Your business is our top priority, and for that reason, NEXT employs several Business Management Consultants ("BMC") who assist new, current and potential Representatives adjust to NEXT by acting as a brand ambassador to NEXT's advisor field force.

We understand that there are many business disruptors, and whether you're changing broker-dealers, dealing with new regulations or having to adapt to new technology, guidance is key.

Our BMCs are here to help you through the process of dealing with such disruptors. We offer this support because we believe a smooth and efficient transition is key to keeping your business running.

## TECHNOLOGY

NEXT knows that cutting-edge technology in a modern economy is key to the success of any business. Through our technology portal, advisors have access to the many resources necessary to operate their businesses.

Through NEXTRep.com advisors can access commission statements, receive compliance updates, and download various customer forms, marketing resources and tutorials for training purposes.

NEXT also employs a number of technology platforms to improve advisor efficiency. These include an electronic forms library, a document management resource and more. Integrated systems also help to streamline your business process through a paperless Workflow Imaging System Environment ("WISE"). eSignature capabilities are also available to help reduce paperwork.

Since most systems are scalable, our technology department can focus on providing service-oriented improvements and solutions to all users—from advisors to home-office employees. The team is composed of technology professionals with the expertise to guide you through most issues, from accessing systems, to downloading software or trouble-shooting hardware issues.

## COMPETITIVE COMPENSATION

NEXT payouts are among the highest in the industry, and while already among the highest, NEXT's Advisor Achievement Program ("AAP") makes affiliating with NEXT an even more rewarding prospect.

## ADVISOR ACHIEVEMENT PROGRAM

NEXT created the AAP as a reward-based system to express our appreciation for the hard work and dedication of its advisors to both their clients and the company.

The program comprises four levels based on an advisor's production. The first level, Sapphire, is attained when an advisor's production hits \$250,000 in Gross Dealer Concession ("GDC"). Each successful level is attained in \$250,000 increments and are denoted as Emerald, Ruby and Diamond, respectively.

With each level attained, advisors earn a higher payout along with a variety of other benefits, discounts and/or subscriptions handpicked by our executive committee.

## LEARN MORE

To learn additional benefits of the services and programs that NEXT has to offer, please contact Business Development at [BusinessDevelopment@nextfinancial.com](mailto:BusinessDevelopment@nextfinancial.com) or call 877.876.6398 ext. 4953.

02/02/2018

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Where your voice and our shared values come together  
to fulfill the client's vision of the future.

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Advisory Services offered through NEXT Financial Group, Inc.  
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