A CAREER THAT MATTERS

Taking Your Career to the Next Level

PACIFIC ADVISORS™

WHO **YOU** ARE

You're the kind of person that people come to when they **need something done right**. People know they can count on you to do what you say, and you often find people coming to you for insight and help. People know they can trust you. Whether working for a client, colleague, or friend, you love the idea of doing something that makes a difference in people's lives.

You're looking for the opportunity to prove that you're a top performer while also being a team contributor. You feel right at home in conversations with others and people enjoy being around you. For you, learning how to be good at what you do isn't a chore, but rather an opportunity to be better at helping yourself and others.

You take responsibility for your own success. From direct experience, you know how to overcome challenges and obstacles. You take pride in a job well-done. You take every opportunity to learn from your mistakes to avoid repeating them.

> *People are attracted to a career at Pacific Advisors because they recognize the power of community. Our financial representatives find they are able* ***to produce more as part of our team than they can alone****.*

www.pacificadvisors.com/careers

WHO **WE** ARE

Helping people financially produce and support a good life for the rest of their lives

At Pacific Advisors, we know that a good life is enjoyed one moment at a time. While a good life may look different to each of us, the opportunity to live a good life well into the future requires uncommon care and steadfast commitment.

WHO WE CAN BE **TOGETHER**

Success is seldom a solo act. Rather, success requires a team and a community. In a world where people struggle to feel confident in their financial future, we see an opportunity to produce a Path of Confidence™ for the individuals and families we serve.

Now, more than ever, people seek leadership, vision, and guidance to put them on a financial Path of Confidence. None of this can happen without trusted relationships. Our advisors earn this trust every day. If you have a passion for life and want to make a significant difference in people's lives, then a career at Pacific Advisors could be a great fit.

You'll be working with a diverse team with uniquely competitive capabilities. Our commitment to equal value, respect, and access to opportunities for all members of our team lets you succeed in your objectives.

Our history dates back to 1862, with the first West-Coast office of Guardian. Today, Pacific Advisors is one of the largest regional insurance and planning firms on the West Coast.

Some quick facts about our firm:

- Over 46,000 clients
- 150+ advisors and specialists
- More than $2.5 billion in total assets administered*
- More than $14 billion protection in force*

**As of December 31, 2016.*

Pacific Advisors is the first financial services firm in California *to earn EDGE certification for gender equality in mentoring, recruitment, promotion efforts, & community culture.*

EXCLUSIVE TOOLS

Help your clients get financially organized and make better decisions

Many people take a compartmentalized approach to making financial decisions, treating each decision separately as if it had no effect on other areas of their finances; they don't focus on the big picture.

The result? They end up with strategies at odds with one another and fail to create a positive overall impact.

We offer you The Living Balance Sheet®[1] to help coordinate your client's financial reports and stress test their financial decisions and strategies. Your client's financial data is regularly updated from thousands of available linked accounts, so they always know where they stand. Perhaps even more valuable is the power to present narratives backed by beautifully illustrated, personalized charts and graphs that take complex ideas and make them easy to understand and act upon. The Living Balance Sheet® can help you get established with new clients and give you a solid approach to reaching out to existing clients.

To learn more, visit
http://www.pacificadvisors.com/lbs

[1] *The Living Balance Sheet® is Guardian's electronic wealth organizational platform designed to help you take appropriate actions to achieve your desired results.*

THE ADVISOR PERFORMANCE GROUP

One case-at-a-time strategy and support

What if you could spend more time doing only the productive things that helped clients and your career, and less time on the back office busy work?

With Pacific Advisors' Advisor Performance Group (APG), you can. Our APG process is well-established by our top advisors and comes with personalized coaching, planning, and case preparation.

Whether clients are early in their career, already established professionals, or approaching retirement, the APG process moves clients seamlessly through each decision.

TRUSTED STRATEGIES

Our approach focuses on the individual, family, and business objectives likely to be at the forefront of your client's mind.

Path of Confidence™

Lifelong Financial Success

Guide your clients through a financial decision making process across three distinct strategies: Protection, Sufficiency, and Surplus – Protection to plan for the unexpected; Sufficiency to plan for the expected; and Surplus to plan for more than expected. We then equip you with The Living Balance Sheet® platform to guide your clients each step of the way and help them see their full financial picture.

Legacy of Significance™

Personal Wealth and Estate

For your clients who have achieved life-long financial success and want to explore advanced individual wealth strategies, asset protection, and estate planning opportunities, we offer:

- Preserving your client's estate
- Success of future generations
- Protecting and transferring entities and assets
- Charitable impact through family foundations and other qualified tax strategies

Enterprise Financial Strategies™

For Business Owners, Executives, and Complex Estate Planning

Your business owner clients and prospects endure the complexities of business ownership with their individual financial objectives. Optimizing the financial strategies of their business is one of the most powerful steps you can help them take. We offer the Enterprise Strategies for owners at all stages of the business life cycle including:

- Business Succession
- Asset Protection
- Planning Capital Preservation
- Tax Reduction Strategies
- Maximizing Income
- Exit Strategies
- Group Benefits
- Retirement Plans

*Working with three categories of balance sheet thinking (**personal, protected, and business**), our Pacific Advisors team produces advanced asset protection strategies and significantly impact clients' net worth.*

OUR MISSION: *Helping People Financially Produce and Support*

A GOOD LIFE *for the* REST OF THEIR LIVES

OUR VALUES:
Driven by D.E.E.D.S.

- DO THE RIGHT THING
- ELEVATE COMMUNITY
- EMBRACE TEAMWORK
- DRIVE IMPROVEMENT
- SOLVE THE PROBLEM

Quickly Building
IDENTITY IN YOUR COMMUNITY

Helping you represent trust and value to your clients

Whether you are just entering into financial services or an established advisor looking to take your practice to the next level, our personalized marketing resources quickly establish you as someone worthy of a client's trust. We provide you with a series of print, web, and presentation materials which you personalize to include your name, photo, and value statement to help you produce a professional marketing presence for your next conversation with confidence.

Programs to help you produce a steady stream of opportunity

To equip you with a competitive advantage and help you attract qualified client prospects, we offer exclusive, proprietary marketing tools and programs. Each program is designed to quickly establish you as a leader. We offer you marketing resources for numerous markets including:

- Corporate Staff, Management, and Leadership
- Business Owner and Executive Advanced Markets
- Associations
- Client-centric Communities
- Professional Partnerships (eg: CPAs, P&C, Law Firms, etc.)
- Chambers of Commerce, Rotary, and other service groups

Take your practice to the next level and establish yourself as a leader with resources that cannot be found any where else.

Market EDGE360
Marketing, all in one place

Grapevine6

C. Richard Weylman

fmgsuite

Wealth Steps®

The Right People, Off to the Right Start

OUR HIRING PROCESS

Working as a financial representative means helping clients financially produce and support a good life for the rest of their lives. This is a career of public trust – one where every candidate must have a background of integrity and success to be a good fit in our culture.

Here are the stages to give you a sense of what to expect in this process with us.

Mutual Assessment

The Opportunity Snapshot

Learn about the rewards of a financial planning services career and the fulfillment of a purpose driven mission with Pacific Advisors.

The Aptitude Assessment

Do you have what it takes? We'll spend time together discovering how your experience, skills, and education fit into a career in financial services and whether Pacific Advisors is right for you.

Mutual Commitment

Career Commitment

You now have the proper licenses. We have learned about each other and you have gained a real insight into Pacific Advisors. At this stage, a decision is made whether to move forward.

Fast Start Advantage

Congratulations!
If you have arrived at this stage, you will begin to demonstrate your commitment and abilities to go on to a successful career with Pacific Advisors.

Career Briefings

We have created a series of Career Touchpoint sessions designed to give you a comprehensive overview of Pacific Advisors. Our Advisor Concierge will schedule these sessions for you.

1. Personalized Marketing & Proprietary Marketing Initiatives

Learn how we help you quickly produce a professional, trusted identity with our personalized marketing. Enjoy an overview of how we equip you with the advantage of attracting a steady stream of client prospects with our proprietary marketing initiatives.

2. The Guardian Career Advantage

Join us for an overview of the unique combination of compensation and benefits that have made Guardian a great career choice for over 150 years.

3. Career Plan

Learn how to build your business plan to assure your success in the years ahead. With the guidance of our team and our exclusive resources you can transition with confidence.

COMPENSATION ELEMENTS

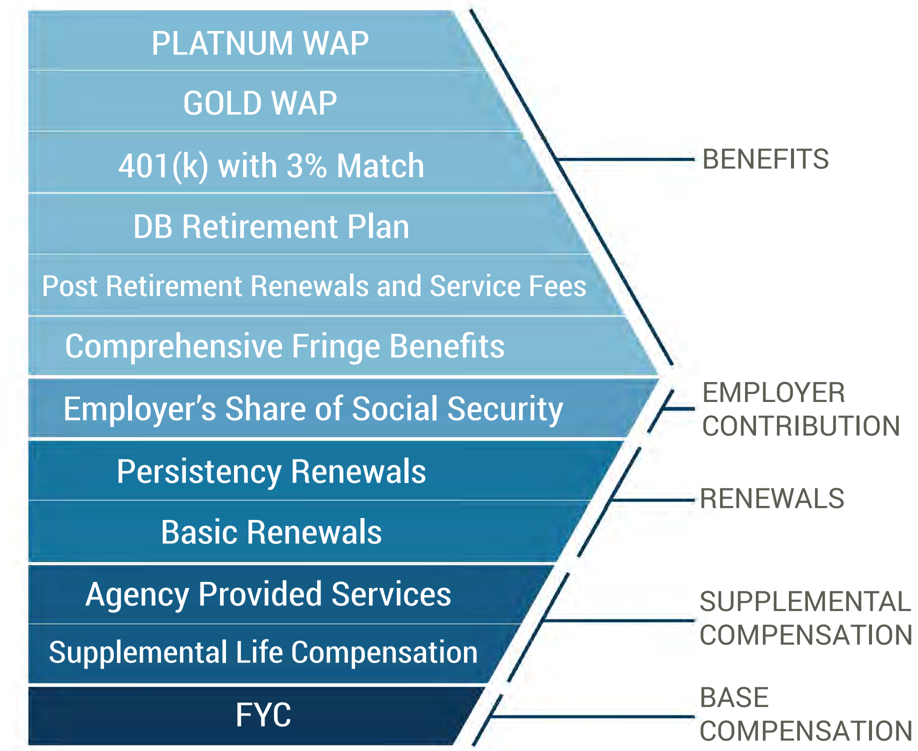
One of the most competitive contracts in the business. Some of the strongest renewal rates in the industry.

ANYTHING BUT AVERAGE

The following is a summary review of The Guardian 2016 financial representative compensation for the year ending December 31, 2016*.

- Guardian's Top 10 = $2,325,016*
- Guardian's Top 25 = $1,753,065*
- Guardian's Top 50 = $1,370,180*
- Guardian's Top 100 = $1,017,243*
- Guardian's Top 500 = $452,543*
- Guardian's Top 1,000 = $298,329*

**These figures represent the average salary, incentive compensation, and commissions of the 3,621 financial representatives in the survey.*



PACIFIC ADVISORS™
A member of the GUARDIAN network

STRENGTH IN NUMBERS

As a member of the Guardian Network®, you and Pacific Advisors are part of a Fortune 250 Company that has been built over the course of 150 years. By joining us, your efforts are enhanced by a foundation of national strength and support.

PARK AVENUE SECURITIES

Authorized User of The Living Balance Sheet®

THE APEX NETWORK

INNOVATIVE UNDERWRITERS

PACIFIC ADVISORS™

A Good Life for the Rest of Your Life™

Offices throughout the West | www.pacificadvisors.com | 888-399-3331

FAMILY

RETIREMENT

BUSINESS

CAREER

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