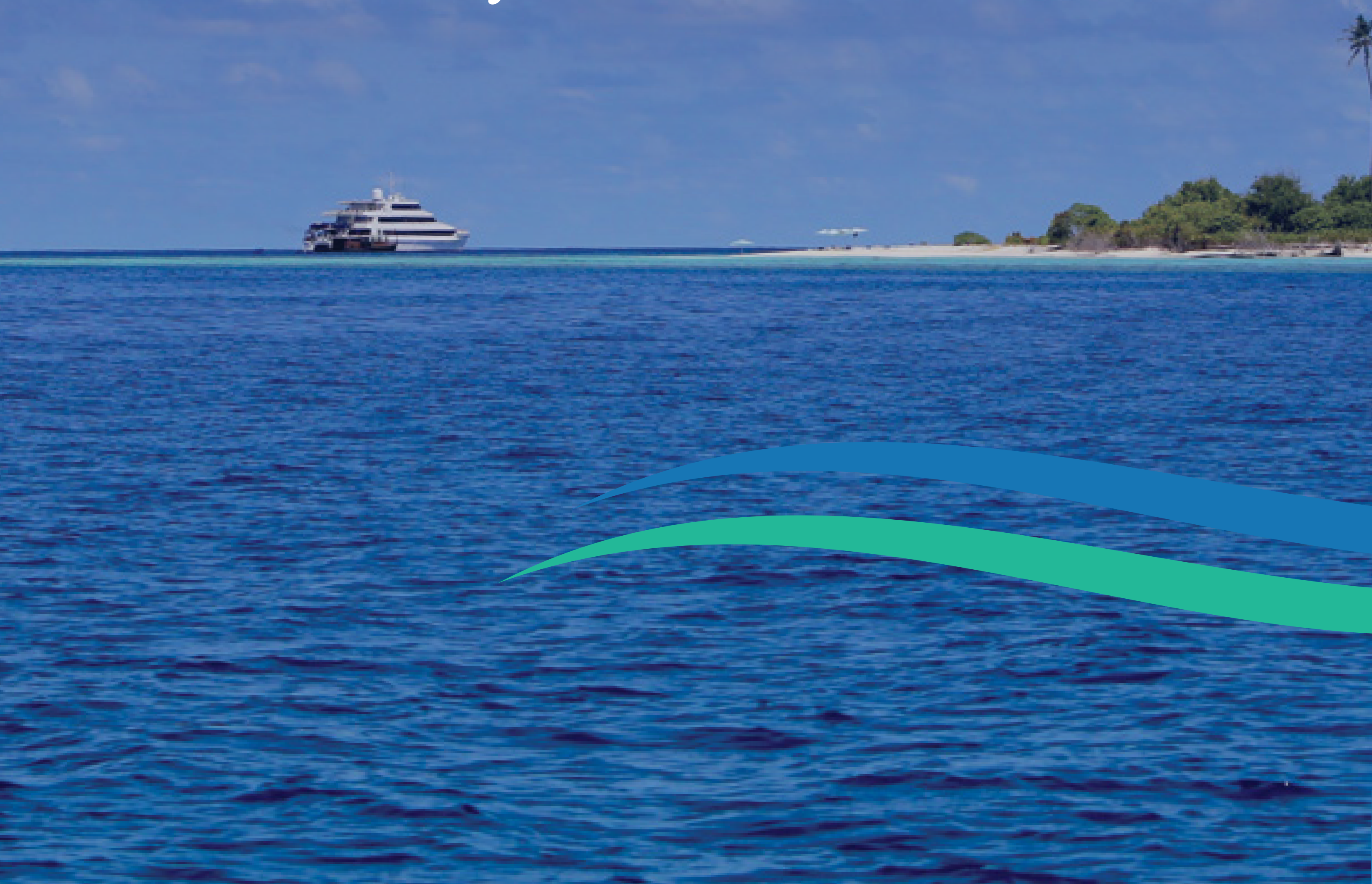
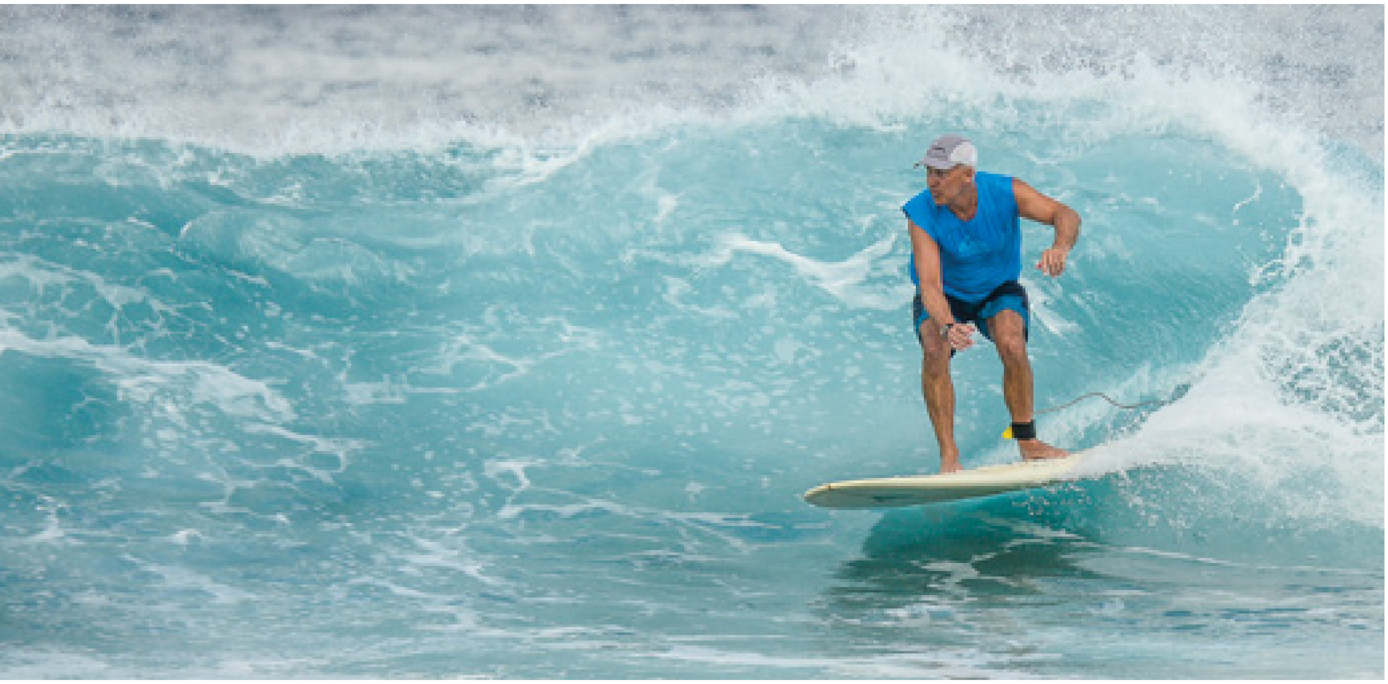
CSENGE
ADVISORY GROUP
ASSET MANAGEMENT FOR LIFE™

Advisor Benefit Roadmap

Simplify Growing Your Advisory Firm





I Have Surfed For Almost 60 Years.

While it's a relaxing sport, with waves, dolphins, sunrises, and sunsets, it's also a conditioning sport which requires fluidity and timing.

I built my wealth management firm the same way. Just as I approach the waves when I'm surfing, I prepare both physically and mentally. I rely on a keen awareness of my surroundings, my sense of timing, and a commitment to take off on the upcoming wave, trusting that I'll have a smooth ride and enjoy the experience.

Sounds nice, doesn't it? But is it really that easy?

My answer is, yes. Building an advisory firm should not be that difficult, as long as you are ready to jump on your board, take on the ocean, and enjoy the ride.

Of course, there isn't an easy button, but we can tap into something that's inside all entrepreneurs: a strong sense of determination.

The Csenge Community

as of 12/31/22

50+	40+	9,700+	$2.7B+
Advisors	Years in Business	Households Served	AUM

My Team and I Have Taken the Guesswork Out of Making the Move to Simplify and Grow Your Business.

There isn't a wave of uncertainty that we can't barrel right through—bringing you with us to the other side to arrive at a better place.

We have a proven system that addresses what we call the 5C's of Growth:

Complexity

Constraints

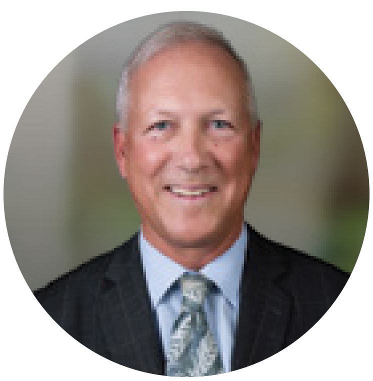
Competition

Communication

Continuity

In this guide, you will learn more about each of the 5C's of Growth, and why taking on these challenges have helped so many advisors realize and build the firm they've known was inside of them.

We're all looking for the chance to strike out and conquer the next big wave and make our mark. Now is the time for you to embrace your inner Big Kahuna!



John L. Csenge

CFP®, AIF®, CIMC

Founder & Managing Partner

Our Partners

Achieve Growth, Deliver Value, Enjoy Success

We are Committed to One Clear Mission: Your Success

Our unique point of view is that the industry's long-time approach to delivering wealth management advice is broken and no longer works. That needs to change.

In today's advisory environment, you should be able to grow your business without losing your free time. All you need is the freedom to focus your attention and expertise on delivering more client value than your competition—all while having fun and acting with integrity.

Think of it as an unprecedented opportunity to focus your day's work on the goal of differentiating your expertise from that of your competitors—and to firmly establish a reputation that makes you stand out from the rest of the pack.

8.8% **The typical firm grew its revenue by a median of 8.8% in 2021.***

22.1% **The typical CAG Advisor Network firm grew its median revenue by 22.1% in 2021.**

*Source: 2022 Investment News Benchmarking Study

Simplify the Way You Grow Your Practice

We've simplified the path to building simpler (yet better) advisory practices. Our approach helps you cut through the complexities that you encounter every day, streamlining the evolution of your firm.

It all begins with helping you overcome the headwinds that are holding you back. You'll notice the differences the day you join the Csenge Advisory Group as you see progress toward these important milestones within your firm:

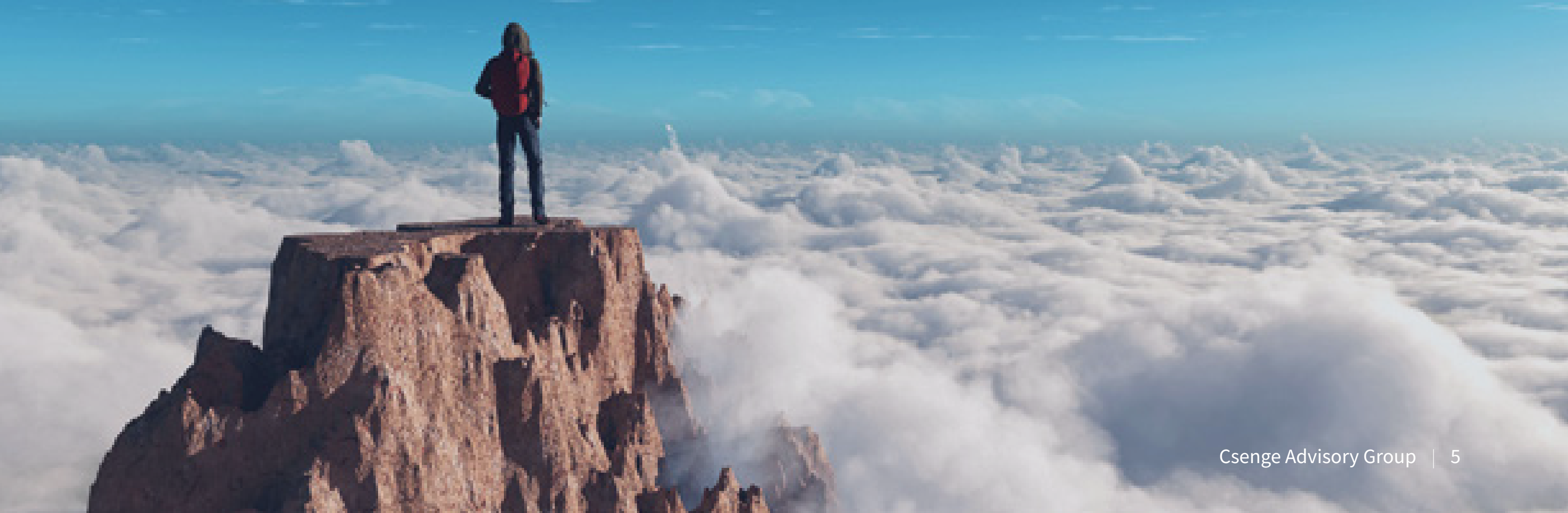
Achieve continuous growth

Deliver exceptional value to your clients

Maximize your productivity to take command of your time

Table of Contents **Page**

Our job is to get you there faster.



Build an Even Better Business

Discover the Growth Catalyst That Truly Gives You an Advantage

At Csenge Advisory Group, our philosophy stems from a desire to help proactive advisors like you overcome the five primary challenges that are getting in the way of your business. This momentum is the catalyst that will spark continual growth.

Why Overcoming the Challenges Really Matters

If you're looking to offer additional benefits to your current clients or are transitioning from a broker-dealer to a solo practice, we can help you remain at the forefront while fully supporting you in the background.

In many ways, we're the ally that works behind the scenes, helping you achieve balance and maximize outcomes as you juggle conflicting priorities. You always want to give your clients your all, but you still want to carve out time to live a better life—so we help you take on the five key challenges that complicate nearly every advisory practice:

Reduce Complexity

Prioritize action and sharpen focus to simplify the growth of your firm.

Overcome Time Constraints

Systematize tasks and streamline processes to improve productivity.

Outshine Competition

Innovate to deliver value in ways the competition does not.

Optimize Communication

Attract and retain clients whose values align with your corporate mission and core beliefs.

Promote Continuity

Address the need to scale your core services and business functions to optimize the firm's economic value.

- ☑ Continuous Growth
- ☑ Delivering Exceptional Client Value
- ☑ Having Fun

Complexity

Simplify the Growth of Your Firm ... and Achieve More Freedom

We know building and managing practices in today's environment is not easy. There's so much complexity around compliance, product innovation, fintech, and the competitive environment.

In addition, many advisory firms struggle with the misalignment between their goals and the objectives of their strategic partners, such as broker/dealers, custodians, TAMPs, asset managers, or mutual fund companies. When various stakeholders have competing corporate objectives, it adds another layer of complexity to your operations.

As a result, each day brings its own set of challenges for you to deal with. You're called upon to do so much, but you can wear only so many hats, whether it be CEO, CMO, CIO, COO, or CTO.

Fortunately, we've worked hard to understand what you need. Let's work together to loosen the knots that restrain the growth of your business:

Technology Stack

It's hard to keep up with all the new fintech, financial planning, and compliance tool options. Whether it's Orion or Riskalyze … Slack or Advice Pay … which ones are right for you? How do you know which one to use, and when? Let us handle the technology so you can focus on your clients and growing your business.

Asset Management

Being an asset manager is complicated and requires you to wear too many hats. It's likely you don't have the time, expertise, or resources you'd like to commit to this aspect of your practice. Our in-house asset management team can take this on for you.

Culture / Ownership

You'll always face the task of adding talent to your team. It starts with the challenge of finding advisors who fit in with your culture and then training them properly to fill their roles. Eventually, everyone's interests align, and the team comes together to create greater value.

Practice Management

As your business thrives, you'll want to systematize and streamline your practice so it runs efficiently and your team members can optimize their contributions to the firm's success. We can help by offering five core best practices.

Time Constraints

Boost Productivity to Optimize Client Time and Preserve Free Time

Chasing shiny objects … or focusing on revenue-generating activities? Wearing too many hats … or focusing on your core competencies and primary objectives?

When your core business functions are not consistent and repeatable, there's a tendency to lose time, focus, and money while spinning your wheels in meetings, client reviews, and fruitless planning sessions.

Instead, Csenge Advisory Group helps systematize core business functions and eliminate constraints that rob you of your most valuable asset … your time.

Optimize and standardize key business functions, enabling you to access the systems, processes, and personnel that help you get more done and start having more fun:

- The Csenge Opportunity Tracker
- The Csenge Client First Meeting Program
- The Csenge 5-Step Financial Plan
- The Csenge Client Review Process
- The Csenge Asset Management Process

Frequently, advisors are forced to spend time on non-productive activities. Simple changes can help you take control of your time.

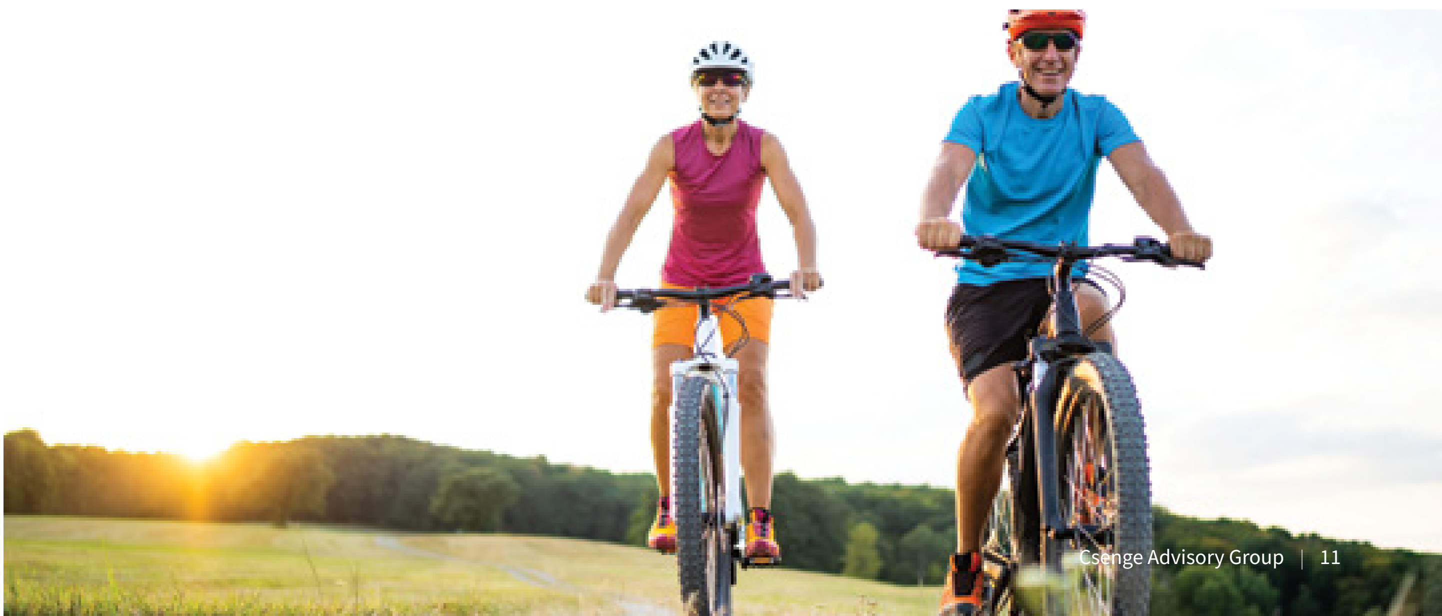
Competitive Advantage

Differentiate and Elevate Your Brand—and Reclaim Your Freedom

In a crowded marketplace, you know the importance of making personal connections with clients … and making profitable relationships last over time. Prospective clients have a difficult time discerning the difference between one firm and another, so you'll want to firmly establish your reputation for high-touch, personalized client experiences.

Stand out from other firms and deliver client value in ways your competition is either overlooking or underdelivering. We have several resources that can help you become a truly differentiated practice in terms of both reputation and execution:

- Client Experience: "The Csenge Client First Program"
- The Csenge Client Review Process
- The Csenge Asset Management Process
- The Csenge Strategic Partner Relationship Building Process



Communication

Expand Your Firm, Your Client Base, and the Smile on Your Face

It's getting more and more difficult to acquire new clients—especially the ones who sit in your target bullseye and share your values. While serving this type of client brings greater career satisfaction and greater professional rewards, the task of marketing your firm more effectively may be the toughest challenge of all.

So, now may be the time to expand into new areas of business, explore your potential to be acquired, or extend an invitation to collaborate with other advisors to tap additional resources and explore emerging techniques.

Better still, it's your opportunity to look into innovative methods and new markets as you seek to invigorate your firm's marketing efforts. We can provide smart stewardship of your marketing program by driving down the cost of third-party resources and monitoring your progress.

See how we can energize your marketing push with the Csenge Marketing System for Lead Generation:

- Client Referrals
- Custodial Referrals
- Client Events
- Small Workshops/Events
- Content Generation
- Acquisitions
- New Business Lines

A recent study across a selection of advisory practices found marketing spending to represent only 1.6% of a firm's revenue.*

*Source: 2022 Investment News Benchmarking Study

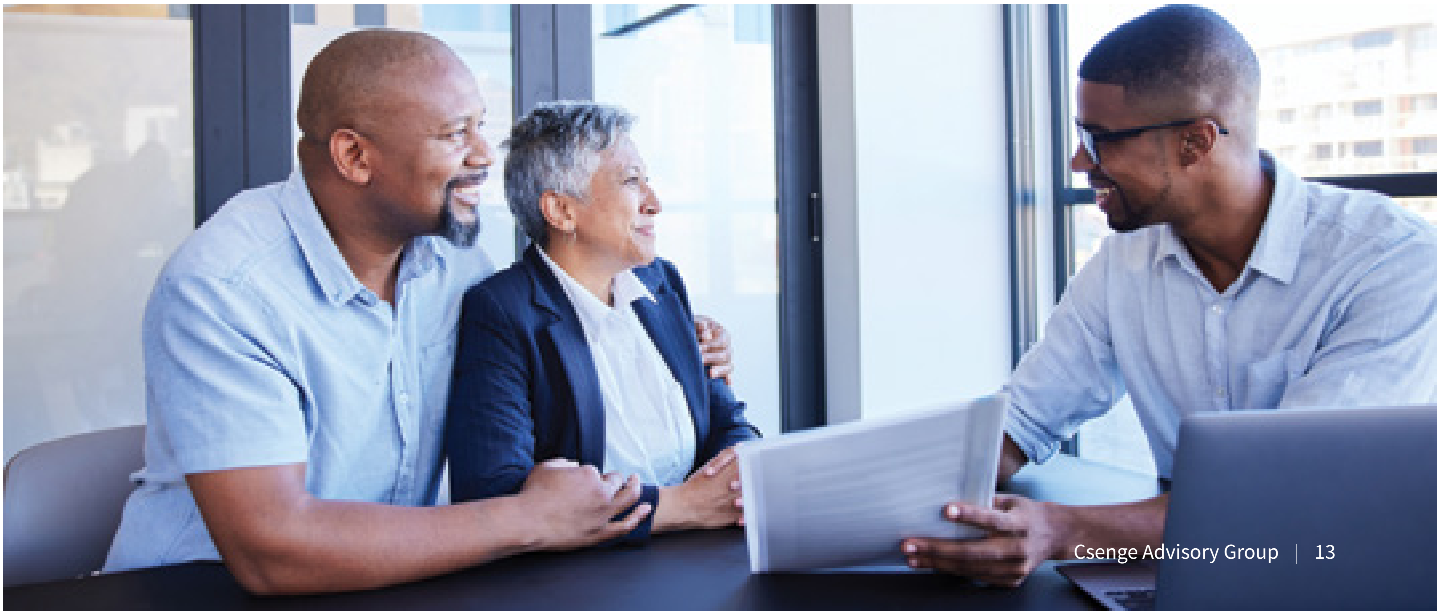
Continuity

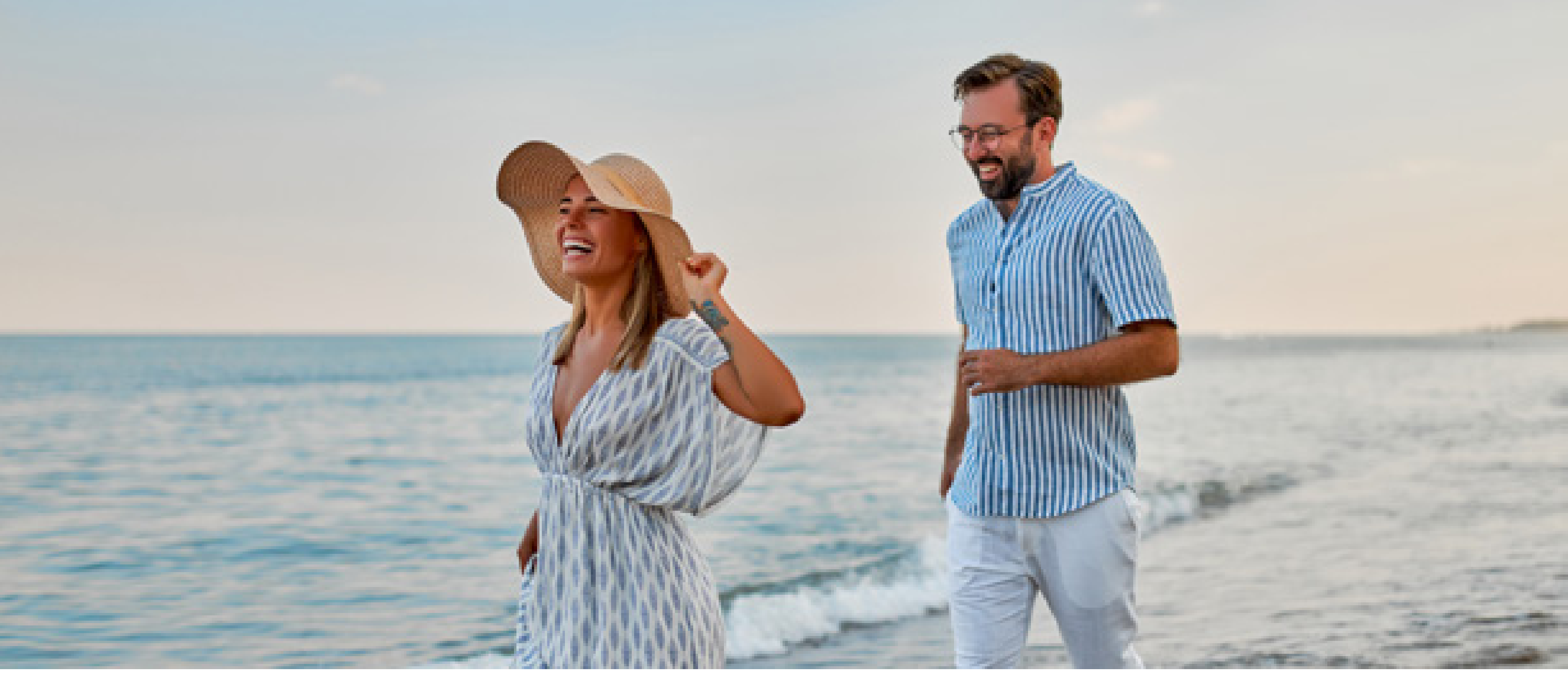
Scale Your Firm's Services and Core Business to Optimize Value and Growth

Until you've achieved scalability, your firm will fall short of optimizing its full economic value. It's essential to have a defined, documented, and systematized method to run your business, because it creates repeatable processes around core business functions and establishes a clear succession path.

Csenge Advisory Group provides the framework you need to quickly achieve scale and optimize the value of your firm:

- Proven action steps to achieve scalability of your core business functions
- Systems for financial planning, marketing, event hosting, technology, and more
- Implementation of a well-defined, fully documented client experience protocol
- Prototypes for customized buy/sell agreements that smooth the transition of ownership





The Csenge Four-Step Partnership Process

Your Path to Simplifying Growth

The Csenge Four-Step Partnership Process is a simple, proven approach that takes as little or as much time as you need to set in motion. Implementing our holistic approach, CAG leadership will work directly with you in an ongoing relationship. We look at the whole advisor to learn about the individual's key challenges before determining a solution.

We then customize a program and onboarding based on where you are and develop a growth plan that addresses your needs, all while maintaining the ability to reevaluate and "course correct" based on any new information, challenges, or opportunities.

You'll also have regular touchpoints with our home office, including asset management updates, annual meetings, and access to online resources that share best practices, portfolio information, and marketing presentations.

We have the path and resources to help you resolve the issues that are stopping your firm's growth. We'll work to understand more about your vision, identify and clear the roadblocks, and pull together the plan that best suits you.

Our job is to help you **reach your vision faster** than if you were on your own.

Reach Your Vision Faster

1

Step 1 – Holistic Vision

- Understand the individual advisor
- Understand the firm's business goals
- See what's "at the top of the mountain"

2

Step 2 – Trends Assessment

- Understand key challenges
- Determine to what degree they are impacting the business

3

Step 3 – Prescriptive Matrix Action Plan

- Determine what's necessary to overcome obstacles
- Develop our Prescriptive Matrix Action Plan

4

Step 4 – Ongoing Engagement

- Implement the plan
- Monitor the results to measure progress
- Help you manage each action step along the way

Keep Your Independence While Expanding Your Capabilities

At Csenge Advisory Group, we offer virtually everything an independent advisor could want. When you join our advisor network, you have the freedom to run your practice while benefiting from our research, tools, assistance, and events. Plus, our own transition team can assist you with registration, communications, onboarding, supervision, and more.

Explore simplifying your growth with Csenge today.

CSENGE ADVISORY GROUP

ASSET MANAGEMENT FOR LIFE™

5 Reasons to Choose CAG

1. You'll run your business as you see fit, while benefiting from our community.
2. You'll benefit from connections to in-house specialists, industry experts, and counterparts across the country.
3. You'll enjoy access to customized in-house asset management.
4. You'll engage with a powerful platform of industry-leading technology partners and custodians.
5. You'll partner with experienced onboarding professionals to make the transition process as seamless as possible.

ASSET MANAGEMENT FOR LIFE™
4755 East Bay Drive, Clearwater, FL 33764
P: 727.437.6000
F: 727.437.6650

Toll-Free: 888.500.2050
csenge.com
advisornetwork@csenge.com