UBS

CEG Worldwide – Breaking Through

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CEG Worldwide Overview

1. Who is CEG Worldwide (CEG)?

For over a decade, CEG has helped hundreds of successful Advisors reach new levels of success via their coaching and development programs. CEG's proprietary empirical research, combined with the experience of their highly successful principals, has shaped their practices and programs in meaningful ways. We have found no other organization that offers their combination of services and delivery approach.

CEG was founded by CEO John Bowen in 2000, with the goal of bringing to bear the lessons he learned during his highly successful career. His 26 years as a Financial Advisor and investment firm CEO taught Bowen that many Advisors lacked the high-quality empirical data necessary to build hugely successful businesses. Bowen founded CEG Worldwide to fill that void, with the belief that providing Advisors and institutions with research about the best practices of top Advisors—and the coaching to use these practices effectively—would help them achieve new levels of success.

By partnering with two seasoned industry professionals, Jonathan Powell and Paul Brunswick, in 2008 and 2009 respectively, Bowen's belief has become a reality as CEG is widely viewed as one of the very best coaching firms for Advisors. To learn more about CEG's senior team click here.

2. Why has UBS chosen to partner with CEG?

We believe CEG Worldwide to be among the very best coaching resources for elite Financial Advisors. Not only does their program content align with UBS strategically, but CEG's Breaking Through program provides specific strategies, (a step-by-step recipe, of sorts), that allows FAs to "bridge the knowing / doing gap."

3. What is the Best Year Ever Consultation (BYEC)?

BYEC is a 2-part complementary consultation. During the first phone appointment, a CEG Worldwide consultant will ask you a series of questions about where you are now and where you want to be in the future. He or she will use your answers to these questions to develop a Mind Map that we call the Total Advisor Profile, which delivers a comprehensive look at your business and your life in a single-page, high-level synopsis.

During the second phone appointment, a CEG Worldwide consultant will explore with you a series of steps you can take to accelerate your desired future based on their empirical research on more than 30,000 Financial Advisors and their experience in coaching hundreds of the top Financial Advisors around the world.

Breaking Through

4. What Advisors are right for the Breaking Through program?

With peer sharing and peer coaching being critical elements of the program, it is important that participants are high-caliber Advisors who are:

- Serious about growing their business
- Committed to investing the time and effort required to implement the program's strategies
- Open to change
- Have greater than $850k in T12

5. **What's included in the Breaking Through program?**

Access the Breaking Through Fact Sheet which details the key elements of the program including:

- Monthly individual business coaching – one call a month for a year
- Three, in-person two-day group coaching sessions focused on foundation, business development and mastery principles
- E-Learning solutions
- Webinars
- Weekly emails
- Peer coaching

6. **What types of content does the program cover?**

Breaking Through has been designed around three high-level phases and 15 specific, proven strategies. In addition to live sessions, Advisors will also receive substantial coaching support on a number of levels to ensure that they effectively and profitably incorporate what they learn into their business.

- Phase One: Foundation
  - Strategy 1: Succeed on Purpose
  - Strategy 2: Know the Affluent
  - Strategy 3: Define Ideal Client Profile
  - Strategy 4: Select Your Market Niche
  - Strategy 5: Implement Wealth Management
  - Strategy 6: Build Your Professional Network
  - Strategy 7: Segment Existing Clients
  - Strategy 8: Launch to the Right Clients

- Phase Two: Business Development
  - Strategy 9: Focus on the Right Clients
  - Strategy 10: Articulate Your Value Promise
  - Strategy 11: Drive Second Opinions
  - Strategy 12: Forge Powerful Strategic Alliances

- Phase Three: Mastery
  - Strategy 13: Replicate Ideal Clients
  - Strategy 14: Connect to Your Future Clients
  - Strategy 15: Expand Your Reach

7. **What are the dates for the program?**

Location	Workshop 1	Workshop 2	Workshop 3
Atlanta	January 27 - 28	April 27 - 28	July 27 - 28
San Diego	March 23 – 24	June 22-23	Sept 28-29

8. **How can I learn more about Breaking Through?**

Review the custom UBS / CEG portal, which includes Financial Advisor reviews of the program and its impact on their business. You can also register for the complementary Best Year Ever Consultation via the portal.

9. How does Breaking Through differ from our internal Practice Management offerings?

Breaking Through complements our internal offerings. Those that have gone through Wealth Advisor, Supernova or Teaming programs will find it a natural fit, and a good next step in helping to accelerate their success in building a wealth management practice.

However, Breaking Through extends beyond practice management and covers three primary strategies and numerous associated tactics described above.

Program Enrollment and Costs

10. How can I enroll in Breaking Through?

If after the Best Year Ever Consultation, you wish to move forward with enrolling in Breaking Through, CEG will facilitate the process for you. You will be asked to electronically review and sign the Reimbursement Agreement, which is the contract between you, and UBS Financial Services, Inc. regarding tuition payments.

11. How much does the program cost?

Those who are familiar with CEG know that the Breaking Through tuition is typically $24,000, plus travel expenses; with hundreds of successful FAs signing up for the program at that level annually.

Based on the UBS partnership, our Financial Advisors' tuition for the program will be reduced to $14,000, plus travel to / from the three in-person events. Note that other T&E, including hotel, food and beverage are covered top-side by the firm.

12. How will tuition payments for the program work?

Advisors are offered the option to pay the tuition in up to three installments broken out as follows:

- $5,000 due by January 31, 2016
- $4,500 due by May 31, 2016
- $4,500 due by September 30, 2016

13. Can Business Builder or Pacesetter Expense Allowance be used to pay tuition?

Yes. The expense is eligible for reimbursement under both the Pacesetter Expense Allowance and Business Builder programs. By spreading the tuition payment over 2015 and 2016, Advisors can maximize their expense allowance reimbursement level.

- **2015 Funds**: If you wish to use 2015 expense reimbursement funds, you will need to make your initial payment no later than January 2, 2016. This will enable the firm to issue you a receipt which you must submit for reimbursement by January 9, 2016.
- **2016 Funds**: Business Builder and Pacesetter allocations will be made in mid-December, of 2015. If you would like to use funds from either program, please ensure your elections are reflective of the full tuition amount.

14. How can I make a payment for the program?

Payments must be made via check only, as follows:

Check payable to	UBS Financial Services Inc.
Mailing Address	Maura Rahman UBS Financial Services Inc. 1200 Harbor Boulevard 6th Floor Weehawken, NJ 07086

Once payment is received, you will be issued a receipt within **five business days**, which you can then use to submit for reimbursement via the "Training" category in the T&E system.

MindMap Software

15. What is MindMap software?

MindManager is versatile mind mapping software that you use like a virtual whiteboard. Brainstorm, capture ideas, and communicate plans—all in a single view.

16. Which software should I purchase?

Mindjet is the preferred vendor for mind mapping software. Mindjet's premier mind mapping program is MindManager, which is very well-suited to creating client profiles and thus is an integral part of both the discovery and consultative wealth management processes you will learn during Breaking Through.

MindManager is available for a one-time cost of $349.00. However, if you are unfamiliar with the program, you may wish to purchase MindManager Plus, which includes technical support, for $449.

17. Where do I purchase the software?

- Call customer service at (415) 229-4451
- Reference code SALES606Z to receive a 10% discount

18. Can I install the software myself?

Software installation will be managed by the UBS Service Group Monday through Friday, between the hours of 2:00 p.m. and 5:00 p.m. ET. To schedule your installation, email Servicegroup@ubs.com as follows:

- **Subject**: MindManager Installation
- **Body**: Include the specific date and time you'd like to have the software installed

Note a representative will contact you within 24 hours to confirm your appointment.

Inquiries

19. Who can I contact if I have additional questions?

- UBS Program Management: Contact Maura Rahman at maura.rahman@ubs.com, or (201) 352-6506.
- CEG Program Management: Contact Jennifer Stanton at jstanton@cegworldwide.com, or (888) 456-7245.