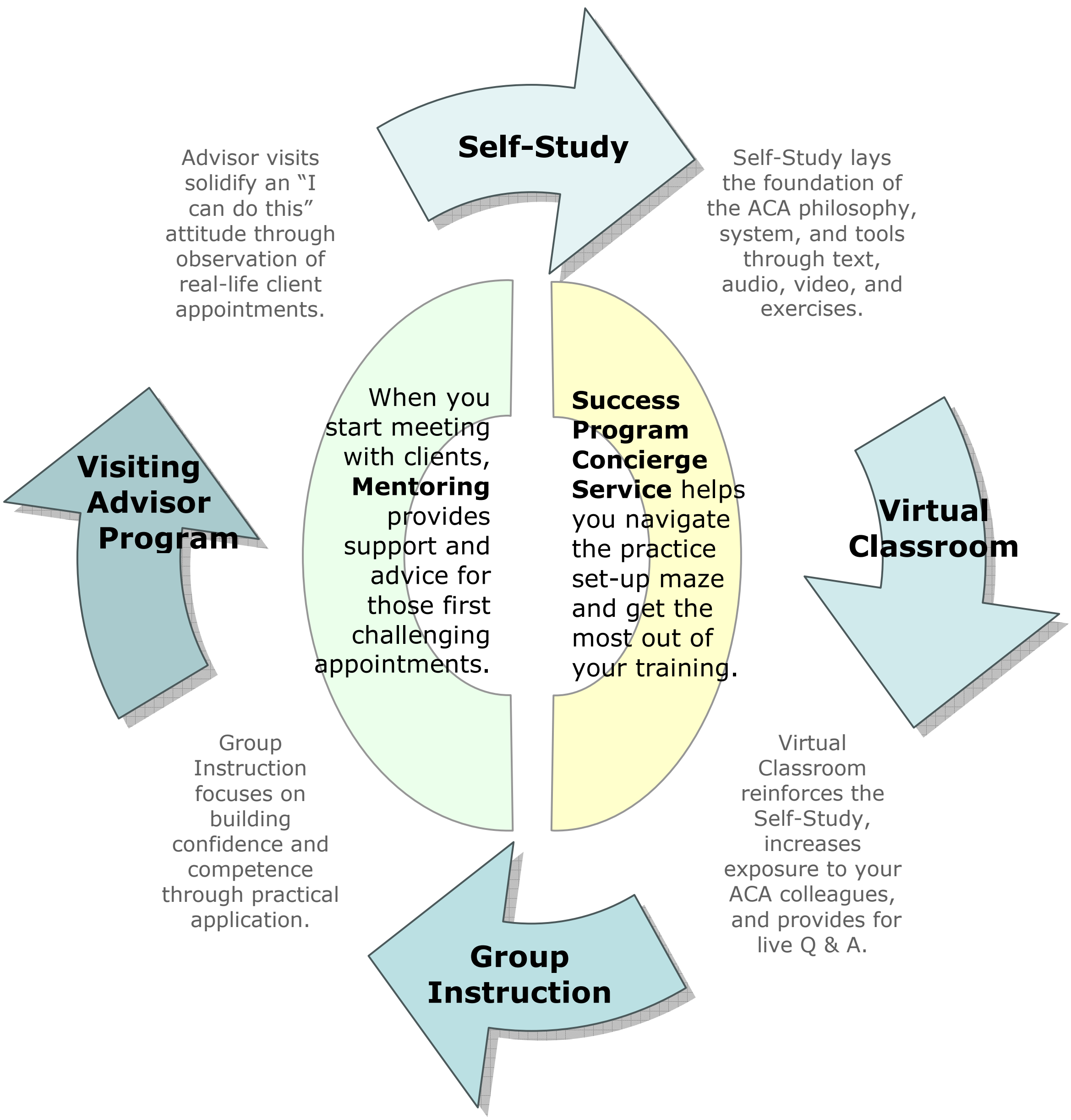
ACA SUCCESS PROGRAM
Quick Reference Guide

Welcome to the Alliance of Cambridge Advisors. Throughout the ACA Success Program you will receive training from a variety of sources. Use this Quick Reference Guide to help you navigate through the Self-Study, the Virtual Classroom series, Group Instruction, Mentoring, and Advisor Visitation.



Self-Study:

Self-Study is both the first step and the foundation of the ACA Success Program. Self-Study materials include the Success Program Self-Study manual, the Successful Marketing manual, *Why Smart People Do Stupid Things with Money: Overcoming Financial Dysfunction*, the Advisor Desk Reference, the Successful Client Appointments Series, the Cambridge Classic Capsules, along with supplemental DVDs and Media Library recordings. You receive all of these materials, plus other helpful items, in your Welcome Box.

We strongly recommend that you attend an ACA online community training session as early in the process as possible. The online community is your gateway to the tools and resources available to you as an advisor. Packed with tips, tricks, and short-cuts, these training sessions will save you hours over the coming year.

You should expect to spend 3 to 5 hours on each module in order to complete the required reading, view any corresponding videos, and listen to any corresponding audio presentations. Actually implementing the material in your practice is the far more time-consuming endeavor. Depending on where you are in the practice development cycle, you may need to register as an investment advisor, locate and set up an office, develop marketing materials, and complete professional designations in addition to learning the core ACA tools and customizing our templates with your name, contact information and logo.

Recognize now that you will need to juggle several different activities during your Self-Study preparation so try to allow yourself the time you need. Your Success Program Concierge can help you set realistic goals and hold you accountable for your commitments.

Prior to the Group Instruction, we expect (and you have agreed) that you will:

- If applicable, complete the testing requirement of any professional designation being pursued to meet ACA membership requirements
- Complete an approved tax preparation class (or equivalent)
- Complete registration as an RIA or RIA agent
- Complete the Self-Study and Virtual Classroom components of the ACA Success Program, including all tests and homework assignments
- Be ready to meet with clients (defined as having a place to meet with clients and having a basic marketing package in place)

ACA Success Program Concierge Service:

Most new ACA members have a multitude of questions about how to set up an efficient practice and about the ACA System™. Your ACA Success Program Concierge (SPC) will help you get the answers you need and help you set up a training and implementation schedule that supports your goals.

Generally, your first concierge call will occur shortly after you receive the Welcome Box containing your Self-Study materials. The SPC will contact you to schedule a time to answer questions you may have about the items in your shipment and to set up a timeline to complete your training. The SPC will be your first line of contact for questions about your practice, and—in addition to being available to you as a resource—will schedule regular appointments with you to review and evaluate your progress throughout your first year of membership. And when you are ready to start meeting with clients, the SPC will match you with an ACA mentor.

Virtual Classroom:

The Virtual Classroom uses audio and web conferencing to reinforce what you are learning in the Self-Study manual and helps you understand the various ACA tools you will use in each appointment. Completion of the Virtual Classroom is a prerequisite for attending the Group Instruction.

Virtual Classroom sessions are facilitated by experienced ACA members. There is a series of recorded classes to watch and a series of live calls with experienced advisors who are ready to answer all your questions. Some preparation is generally required, and the more prepared you are, the more you will get out of each session. This preparation may include reading the corresponding module of the Self-Study manual, reading other materials, and/or listening to other recordings from the ACA Media Library.

A solid grasp of the basics is critical to success in the Group Instruction. You will be evaluated during the Virtual Classroom process to ensure that you are ready to attend the Group Instruction at the time you have selected.

Group Instruction:

Held at the Qwest Conference Center in Lakewood, Colorado (approximately one hour from Denver International Airport), Group Instruction is three-and-a-half days (plus a welcoming dinner and orientation) in a live classroom setting spent pulling together the knowledge and skills developed through the Self-Study and Virtual Classroom. Particular attention is paid to the Preliminary appointment, the Presentation appointment, the Goals Visualization appointment, and the Investment Strategy appointment.

Your instructor team will be experienced ACA members with successful practices. Through demonstration, role play, and individual and group exercises, you will dramatically increase your competence and confidence in using the ACA System™. In addition to classroom time, there are ample opportunities for informal discussions with your fellow attendees, the instructor team, and other area advisors.

Travel, lodging, and meals not included in the program (two dinners) are at your expense. Approximately three months prior to the Group Instruction you will receive information on lodging options, travel dates, and other information to assist you in planning your trip.

Mentoring:

When you are ready to begin holding ACA-style appointments with clients, you are ready to be mentored by an experienced ACA member. Your mentor will work with you until you have completed at least one of each appointment in the ACA System™. He or she will be available to help you prepare for the appointment, understand the appointment flow, have an idea of what materials you are going to cover, and perhaps provide assistance or feedback on the advice to give.

For many new ACA members, mentoring starts after the Group Instruction. If you are ready to work with clients before then, be sure to discuss this with the SPC so that a mentor can be assigned to you earlier.

Visiting Advisor Program:

For one year following completion of the Group Instruction, you will be participating in up to 5 days of advisor visits. The Visiting Advisor Program provides you with the opportunity to observe an experienced ACA member in action. You will sit in on client appointments, observe practice management techniques, and get another perspective on your questions and issues. The Visiting Advisor Program has consistently been identified as the key to quickly building a successful practice.

Throughout the year there will be Visiting Advisor Weeks scheduled in various ACA hubs across the country. These special weeks allow you to spend several days visiting with a variety of advisors all in one trip. You are also free to schedule individual advisor visit dates at any time with willing ACA members in your area or other areas you are traveling to. Whether you schedule these dates directly with the advisor or through the SPC, we ask that you report all scheduled and completed visits to the SPC.

Compliance Consultation:

With your membership you receive two hours of time with compliance attorneys. These hours can be used for whatever practice related needs you have.