



Hanson McClain

Core Values

Hanson McClain is one of the nation's leading independent financial planning and advisory firms, specializing in retirement and rollover planning.

Providing financial advice is serious business. People entrust their life savings to Hanson McClain and we have a responsibility to help our clients protect what they have worked so hard for.

We founded the firm with several specific goals in mind. We wanted to operate an independent financial planning and investment firm focused on reducing conflicts of interest so prevalent in the marketplace. We wanted to provide the type of service that was common 50 years ago, where courtesy and professionalism were standard. And we wanted to guide the organization by a set of values that puts the clients' needs first.

Hanson McClain has become one of the nation's leading independent financial planning firms not only because of the returns we deliver and the superior service we provide, but also as a result of whom we are and what we believe—*the core values and ethics that guide our organization.*

Our company culture is the result of a shared value set that guides everything we do, whether it is communicating with our clients, collaborating with one another or giving back to the community. Our values supply the compass by which we stay focused: providing sound financial advice to our clients.

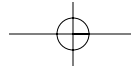
Although we may alter our strategies and products to stay current with the ever-changing financial world, our core values will remain constant. They brought our company to where it is today and we know they will guide us through whatever tomorrow may bring.



Scott Hanson
CFP®, ChFC, CFS



Pat McClain
ChFC



PROFESSIONAL INTEGRITY

Openness and honesty are the foundations of our business. We maintain high ethical standards that are reflected in everything we do.

CLIENT SATISFACTION

We settle for nothing less than client service excellence. Our clients are the foundation of our business and we go to great lengths to ensure they receive a prompt and courteous response to every inquiry.

PROFESSIONALISM

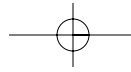
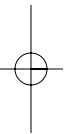
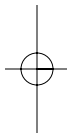
Each person is a leader at Hanson McClain. We take great pride in looking to and relying on the excellence and professionalism of every staff member to make this a great company as a whole.

GOAL & ACTION ORIENTATION

Hanson McClain is a focused company that rewards its staff's efforts and strives to maintain technology and procedures that keep us in an industry leading position.

COMMUNITY INVOLVEMENT

We invest in our community because we understand the symbiotic relationship between its success and ours.





Professional Integrity

Openness and honesty are the foundations of our business. We maintain high ethical standards that are reflected in everything we do.

Professional Integrity

HONESTY

OPEN COMMUNICATION

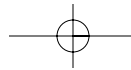
HIGH ETHICAL STANDARD

MUTUAL RESPECT – THE GOLDEN RULE

PRIVACY & CONFIDENTIALITY

APPROPRIATE ATTIRE

EXCELLENT WORK ENVIRONMENT

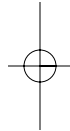


HONESTY

Being true to ourselves and our colleagues is fundamental at Hanson McClain. On this foundation we build relationships with our clients and future clients that value honesty at every level.

Honesty is a basic and necessary quality at a financial services firm but not one we take lightly. This manifests itself in everything we do, from how we manage your money to being on time for appointments.

The decision to have someone manage your life savings is one of the most significant you will make in your lifetime. Hanson McClain wants you to know that “what you see is what you get.” There is no trickery or sleight-of-hand in the way we conduct ourselves or manage your assets. We strive to be accessible to you and to explain financial situations in terms that are meant to build partnerships rather than authority.

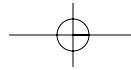
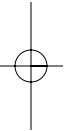


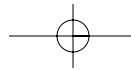
OPEN COMMUNICATION

Hanson McClain exists because of and for you – our clients and future clients. Open communication begins internally and extends to our clientele. We conduct frequent Client Focus Meetings with the entire staff, so that each department knows and understands what is going on with the others. It is an opportunity for all employees to share criticisms or compliments—without judgment—about the way we manage our business.

The greatest resource we have is an enthusiastic, motivated and active workforce – people who like to talk to and work with each other. We have an open-door policy to encourage this interaction. With few exceptions, employees are free to interrupt their manager at any time of the day.

This open communication helps ensure that we are always fine-tuning our operations to make sure they meet the needs and high standards of employees, clients and future clients. This is something we want everyone to feel when they walk in the door.



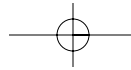


HIGH ETHICAL STANDARD

Managing our clients' assets is a privilege. All Hanson McClain employees conduct themselves with the highest ethical standard, whether their responsibilities involve direct client service or administrative tasks.

We have worked hard to make Hanson McClain a model of business ethics and personal integrity. Our reputation is precious to us. Our aim is always to comply with the letter and spirit of all laws and regulations as they apply to us.

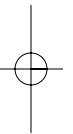
As a company, we will never place financial gain above ethics, lawful behavior or good corporate citizenship. For us, success without ethics is total failure.

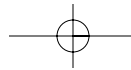


MUTUAL RESPECT – THE GOLDEN RULE

We respect the work we do and we respect each other. We know that differences of opinion will arise and we know they will be aired with passion and conviction. But they must also be aired constructively. We live by the Golden Rule – treat others as you wish to be treated. This mutual respect helps further a work environment that promotes teamwork and, ultimately, better client service.

We apply this principle to every form of communication – meetings, presentations, phone calls and e-mails. Debate fosters new and better ideas, but we use a courteous tone with the people we are addressing and insist on good manners at all times. This is extended not only to employees, clients and future clients, but also to everyone with whom we interact – partners, suppliers and competitors.





PRIVACY & CONFIDENTIALITY

Hanson McClain is committed to safeguarding the confidential information of our clients and future clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services we provide. We have never disclosed information to nonaffiliated third parties, except as permitted by law, and do not anticipate such a change in firm policy; we would be prohibited under the law from doing so without advising you first. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below:

We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.)

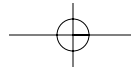
For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.

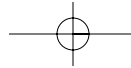
We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies.

We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

Personally identifiable information about you will be maintained during the time you are a client, and for the time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information will be destroyed.



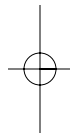


APPROPRIATE ATTIRE

Managing money is a serious business. Thousands of clients rely on us every day to be stewards of their hard-earned resources. We take this privilege and obligation very seriously.

We demonstrate our respect for the seriousness of this work by maintaining a consistent, professional image in every facet of our business – our lobby and offices, our web site, our brochures. And we demonstrate it in our personal appearance.

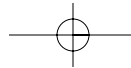
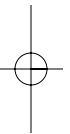
We dress professionally to show respect toward our clients, our future clients and our colleagues, and to demonstrate our respect for the process in which we are engaged.



EXCELLENT WORK ENVIRONMENT

Hanson McClain has a great deal of pride in our workplace. Every detail is carefully thought through to accommodate our clients, future clients and employees to the greatest extent possible. When you walk through our front door, we want you to know immediately that this is a place where you will be listened to and will enjoy doing business.

We maintain a professional work environment that communicates a dedication to excellence and quality. We work to structure our physical environment for employee efficiency and comfort, and to facilitate excellent service to our clients and future clients. We also work to structure our benefits to retain excellent employees who will, in turn, deliver the top-notch service for which we have become known.





Client Satisfaction

We settle for nothing less than client service excellence. Our clients are the foundation of our business and we go to great lengths to ensure they receive a prompt and courteous response to every inquiry.

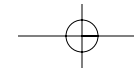
Client Satisfaction

CLIENT SERVICE LEADERSHIP

CLIENT RELATIONSHIP MAINTENANCE & IMPROVEMENT

NO VOICEMAIL

IMMEDIATE RESPONSE



CLIENT SERVICE LEADERSHIP

We cannot control the financial markets but we can control the level of service we provide to our clients. From the moment we opened the doors at Hanson McClain, it has been our goal to strive to provide the highest level of service in our industry.

There is no such thing at Hanson McClain as, “that is not my client,” or “that is not my problem.” When a client must be served, that is every employee’s number one priority. Serving clients is not simply a business opportunity – it is a personal and professional privilege for each person at Hanson McClain. Our respect for our clients and future clients is highly visible in everything we do. In the way we greet them. In the way we dress. In the way we keep our offices as models of professionalism. We treat our clients and future clients as we would treat honored guests in our own homes.

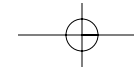
In every Hanson McClain communication, the same message comes through clearly: We deeply appreciate the faith that our clients and future clients have placed in us. We welcome them as valued members of the Hanson McClain family. And we demonstrate our appreciation of that trust by doing our best every day.

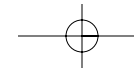
CLIENT RELATIONSHIP MAINTENANCE & IMPROVEMENT

We aim to retain clients for life. Our goals are to provide comprehensive financial planning for our clients and to be their principal partner in financial matters. We are not a transaction-based firm. We look to have relationships with our clients that extend beyond just their financial matters.

Excellent financial planning is based first on a client’s objectives – not on the performance of the markets or the economy. Those are factors that will be taken into consideration once we understand a client’s situation.

With this philosophy in mind, we have developed strong ties with our clients but we don’t stop there. We are always looking at ways to improve service. Our Client Focus Meetings are a chance for all employees to give either personal feedback on our service or feedback from clients and future clients. These meetings also present an opportunity for the entire staff to offer new ideas for how we can provide the best service in the industry. We know our clients don’t settle for mediocrity in their own lives and neither will we.





NO VOICEMAIL

When you call Hanson McClain during regular business hours, you will always speak to a human being. If you want to speak to someone directly and that person is not immediately available, only then will you be given the option of leaving a message on voicemail.

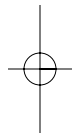
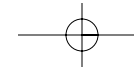
Technology has enabled significant gains in business and worker productivity. In some respects, it also has contributed to a decline in client service. Chief among the technology offenders in this regard is voicemail. Once thought of as the answer to allowing for greater connection among people as a time-saving device, it has become a way to avoid dealing with actual people.

We are as frustrated as most people when it comes to confronting and navigating an impersonal voicemail system. From the inception of our business, we vowed this is not an offense to which you would be subjected if you call our office.

IMMEDIATE RESPONSE

Waiting for someone to return a call on an important business matter is frustrating at a minimum. We don't want that to happen when you call Hanson McClain, so we have policies in place to ensure you receive a quick and appropriate response.

The advent of voicemail also brought us the much dreaded "phone-tag" situation. We've eliminated part of this problem by foregoing the use of voicemail during business hours as the default for messaging. We also ensure that any questions a client or future client may have can be addressed immediately. During business hours, there is always an advisor, client service representative or client relations representative available to field calls. If a client or future client prefers to leave a message, we commit to having that call returned within four hours. We also commit to answering most questions within one business day. If it is important to our clients and future clients to ask, then it is equally important to us to provide a swift and adequate response.





Professionalism

Each person is a leader at Hanson McClain. We take great pride in looking to and relying on the excellence and professionalism of every staff member to make this a great company as a whole.

Professionalism

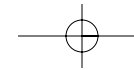
SET HIGH PERSONAL STANDARDS & EXPECTATIONS

LEAD BY EXAMPLE

NEVER SAY NEVER

COMPANY INTERESTS AHEAD OF SELF INTEREST AT WORK

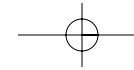
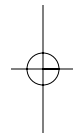
VIEW CONSTRUCTIVE CRITICISM AS OPPORTUNITY



SET HIGH PERSONAL STANDARDS & EXPECTATIONS

Hanson McClain's focus on client service excellence begins with each individual at our company. We expect hard work and dedication from our employees during the workday and take pride in making sure that, once a hard day's work is done, there is still time to enjoy and participate in family life.

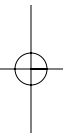
We encourage every employee to strive for excellence. To support this, Hanson McClain will help invest in continuing education for the staff. There is a general understanding that everyone works hard, starting with the leadership level. The dedication by company founders Scott Hanson, *CFP*[®], *ChFC*, *CFS*, and Pat McClain, *ChFC*, and from company President Steve Burnett, *CFP*[®], *CFS*, sets the tone for high expectations. However, as much as we expect hard work from our staff while on the job, we also encourage them to have plenty of time for family and other outside activities. This balance provides for a more stable and happy workforce, which translates into better client service.

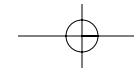


LEAD BY EXAMPLE

We expect everyone to be a leader at Hanson McClain. We know that our behavior as individuals says a great deal about the company as a whole, so we expect everyone to set a good example. We respect the work that we do and we respect each other. At Hanson McClain, people may have personality differences but we do not indulge those differences in the business setting. On the occasion that a staff member makes a discourteous remark about a colleague, we quickly make clear to the employee that it is not acceptable here.

Hard work and mutual respect come from each employee. This is strongly preferred to a top-down management discipline approach. Every person is empowered to make the most of their job and to make recommendations for how each thinks the company might operate better or more efficiently.

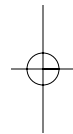




NEVER SAY NEVER

Our clients' satisfaction is the sole measure of our success. We will do whatever it takes to ensure that we provide the best service possible. Every person at Hanson McClain shares this attitude and outlook. An important foundation of this policy is that we never say never.

To ensure client satisfaction, we pull together the people or resources necessary to promptly address each client's question or issue. Although our clients have relationships with a specific advisor and two client service representatives, we never say, "I can't help, that is not my client." Each member of our staff, from the advisors to our Director of First Impressions, knows that WE as Hanson McClain are responsible for making sure all clients are being well taken care of. Even when a client's problem is not officially "ours," meaning that it may be a tax or mortgage issue, we will offer whatever help we can, within permissible means, to resolve the issue.

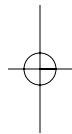


COMPANY INTERESTS AHEAD OF SELF INTEREST AT WORK

Hanson McClain is a group of professionals working together toward the common goal of serving our clients the best we can. We emphasize putting the needs of the whole above those of individuals.

To attain this singleness of purpose, we must align our natural inclination to excel with the broader interests of the organization. We achieve this alignment through managerial and reward systems that encourage all employees to place the company's objectives – in particular, our dedication to complete client satisfaction – above group or individual interests.

Because of our commitment to common goals, we are not hampered by the office politics found in many companies. Instead, we are focused on our mission of serving clients and building a great company.



VIEW CONSTRUCTIVE CRITICISM AS OPPORTUNITY

At Hanson McClain, we strive continually for improvement by inviting constructive criticism. Our purpose is not to look for inadequacies, mistakes or problems, but to seek positive suggestions that help make the company a great place to work.

On an individual level, we can benefit from constructive criticism by using it to adjust our behavior or point out opportunities for improvement. Every bad decision, properly critiqued and acknowledged, can help to make the next decision better.

We want to improve. We give every employee the opportunity to do so and we see respectful criticism as a professional challenge. We hire, reward and promote those people who respond positively to this challenge.



Goal & Action Orientation

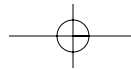
Hanson McClain is a focused company that rewards its staff's efforts and strives to maintain technology and procedures that keep us in an industry leading position.

Goal & Action Orientation

SET AGGRESSIVE BUT ATTAINABLE OBJECTIVES

REWARD FOR PERFORMANCE

ALWAYS MOVING FORWARD



SET AGGRESSIVE BUT ATTAINABLE OBJECTIVES

Hanson McClain's business model and pursuit of excellence have contributed greatly to our growth. The majority of the firm's new clients each year are due to referrals from existing clients. This growth has led to the opening of additional offices, with more to come.

None of these accomplishments just happened. Rather, we followed a proven philosophy and process of setting goals with well-defined time frames and then committing the resources to achieve them.

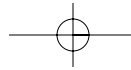
Our goal-setting process is clear. Each fall, the executive team meets at an off-site retreat to review the year-to-date business and discuss the goals for the coming year. Once an action plan is established, it is then presented to the staff for execution. A fundamental principle of our process is that these goals must be aggressive but attainable.

This process provides the flexibility to adapt to changes in market conditions while maintaining the discipline of managing by objectives. It is the heart of our action-oriented, results-driven management system. And the end result is our pursuit of client service excellence.

REWARD FOR PERFORMANCE

We value effort at Hanson McClain and we reward based on results – not the results of the individual per se, but how that individual contributes to the overall value of the firm and to our clients' experience of doing business with us.

Our success depends on each individual's attainment of his or her objectives. None of our clients is served solely by an individual. We can only accomplish client service excellence by each person excelling at his or her task and with all of those efforts unified toward the common objective. We are very pleased with the talent assembled at Hanson McClain. We strive to find the balance between recognizing the efforts of these great individuals while ensuring that this recognition is based on the functionality of the organization as a whole.



ALWAYS MOVING FORWARD

The world does not sit still and neither will we. While our goal for managing assets is to take a balanced approach rather than anticipate every move in the economy, we know that as a business we must adapt to the constantly changing environment.

We make regular changes in our business to ensure we are on the cutting edge of client service solutions. We believe that our success rests on very basic principles: devotion to client service, courtesy, professionalism and a bias for action. We identify these things as core values as we reflect on our past success, and we will continue to honor them as we grow and encounter new challenges.

We don't know what those challenges are but we are confident that, if we continue to respect our values, positive results will follow. We do not look for problems. We propose solutions. We depend on each other in this effort and we are always moving forward.



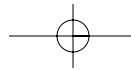
Community Involvement

We invest in our community because we understand the symbiotic relationship between its success and ours.

Community Involvement

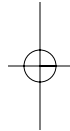
UNDERSTAND THE LINK BETWEEN
COMPANY AND COMMUNITY

INVEST IN COMMUNITY TO CREATE
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UNDERSTAND THE LINK BETWEEN COMPANY AND COMMUNITY

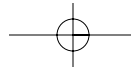
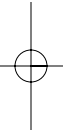
Ultimately, Hanson McClain relies on our clients for our success. We know that continued success relies on their well-being. Our understanding of the link between our success, the success of our clients and the health and well-being of the community in which we exist is a fundamental part of our business philosophy. Our contributions, both financial and otherwise, to our community reflect that understanding and philosophy.



INVEST IN COMMUNITY TO CREATE OPPORTUNITY FOR THOSE WITH LESS

Hanson McClain has earned financial success during its years in business and we feel it is imperative that we share that success to help create opportunity for disadvantaged members of our community.

Our business is managing investments and finances to ensure that resources are maximized and used wisely. We extend this same philosophy to our investment in our community. We don't just give money away. To ensure that people in need are benefiting, we act as stewards of those investments by providing our expertise to those organizations we support. Our intention is to lead by example, to show other companies in our community the importance of charitable investment, and to demonstrate that the relationship is reciprocal, not one-way. Our active participation in community organizations is as important as our financial commitment. Most importantly, we keep in mind that our clients make this possible.





Hanson McClainSM
Independent and Proud of It.

ABOUT HANSON McCLAIN

Founded by Scott Hanson and Pat McClain, Hanson McClain is a leading national independent financial planning and advisory firm, specializing in retirement and rollover planning.

CONTACT INFORMATION

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