



We are a financial services company with a unique, thoughtfully developed, client-first business model. We strive to preserve and protect our dynamic agency building system.

- 1. We have a simple philosophy: the best recruiting opportunity must exist within a great sales opportunity. Associates should be able to earn promotions and make a tremendous living just helping clients through an array of world-class products, services and companies.**

HBW believes that a system where any producer can make a great living by serving clients with ultra-competitive products and top compensation also creates the best recruiting and agency building model. At HBW, we feel that encouraging recruiting quality, qualified people to a profession and teaching them how to make a living with a primary focus on doing the very best job for each client, regardless of the product provider, creates the best business for both producers and builders. We believe in building a business on a solid foundation of successful people mentoring others on how to be successful themselves.

- 2. We are a financial services company that has multiple levels of compensation to encourage and support agency building, as well as personal production. We endeavor to create a learning culture among our associates.**

We are not, however, a multi-level marketing, mass recruiting, internal consumption, one-size-fits-all business that demands recruiting in order to earn a promotion to higher contracts. This practice inevitably leads to recruiting the lowest common denominator. Emphasis on selling an opportunity first, with a product simply the means of generating income (as a by-product of recruiting), generally results in a one-size-fits-all mentality. The one-size-fits-all mentality attempts to keep it simple for the masses, but this strategy is potentially harmful to the consumer, especially in financial services. A business of primarily recruiting people to recruit people, and so on, can create a weak foundation of the blind leading the blind. This creates a scenario where few people ever learn how to make a real living and only the people on top of the pile make any money.

- 3. HBW believes in always placing the client first, above everything else.**

We believe without reservation that being client focused and taking care of the client first and foremost, the agent will be taken care of as a by-product of that action. We do not think it's appropriate for someone to attempt to increase their commission to the highest degree possible by selling an over-priced or inappropriate product, simply because a client lacks general knowledge as to what a competitive product should cost them.

- 4. HBW encourages recruiting people who make sense for your business and are qualified for our industry.**

We don't encourage recruiting for the sake of recruiting at HBW, because an HBW associate can make a great living just personally producing. Therefore, we have no recruiting requirements for promotion so that we can focus on seeking only qualified candidates, who have the ability to attract other quality people to represent our company and/or buy our products. We are only seeking prospective recruits with a strong desire to help other people.

- 5. HBW believes in compensating the person who produces the business very well, as well as the organizational builder.**

We believe that you can get very wealthy at HBW, both as a personal producer and/or organizational builder, and we want the playing field to be level for all. Furthermore, we believe that HBW has the most innovative compensation system ever developed; it supports the organizational builder, the personal producer, or associates who choose to do both. We strive to properly incentivize those who continue to work.



**6. HBW believes in being on the cutting edge of products and markets.**

We follow the movement of markets and competitive products very closely. We do not believe in a one-size-fits-all approach for our clients. We offer among the most competitive products available; products that make sense for each individual client, from top-flight carriers and companies. We make certain that our extensively trained and knowledgeable associates have an ample number of suitable options to offer their clients in every area of financial services that we choose to endeavor. We believe in freedom of choice.

**7. HBW believes in being captivating, not captive.**

The leadership at HBW has a complete and unwavering belief in our business model and system. We work hard to earn and retain the business of our associates. We find it unnecessary to coerce people to stay with our company. Our associates are not bound with captive or non-complete contracts. We want associates to stay with our company because of our advantages and opportunity. If an associate chooses to leave HBW for any reason, they are free to do so, and may take their clients with them as well.

**8. HBW believes that each person is free to run their business and their life as they see fit, as long as it is in a legal, ethical and professional manner.**

We foster a warm, friendly, client-first, knowledge based atmosphere with as few rules as possible. We believe that you should have other healthy interests outside of HBW. Your family should always be more important than business, which is just one of the reasons we have no full-time requirements at any level.

**9. HBW believes in our people's ability to think for themselves.**

Our associates are free to pursue other business activities outside of HBW, assuming that they are legal and meet compliance requirements. We only ask that associates don't recruit HBW people outside of their immediate influence to other activities while associated with HBW. Our associates are free to scour the market to determine the right products for their clients.

**10. HBW believes in tasteful, professional recognition for a job well done.**

We strive to recognize genuine accomplishment in an appropriate manner. Our recognition programs will always be thoughtful, exciting, motivating, but realistic and down to earth. Our recognition programs include not only the top producers and recruiters, but also excellent individuals at all levels within HBW. Our most successful associates - those who gain the most recognition - are successful because they are leaders by example.