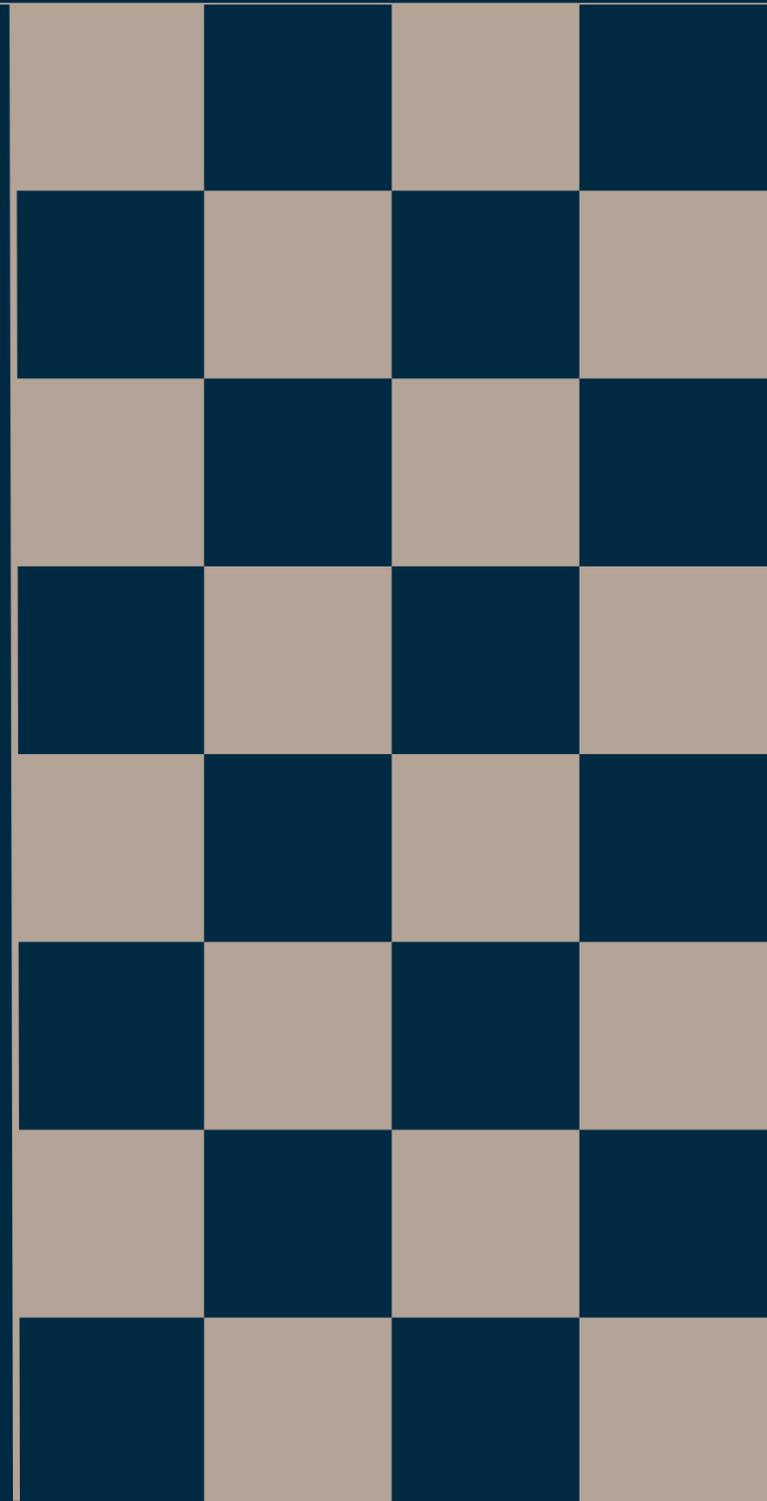




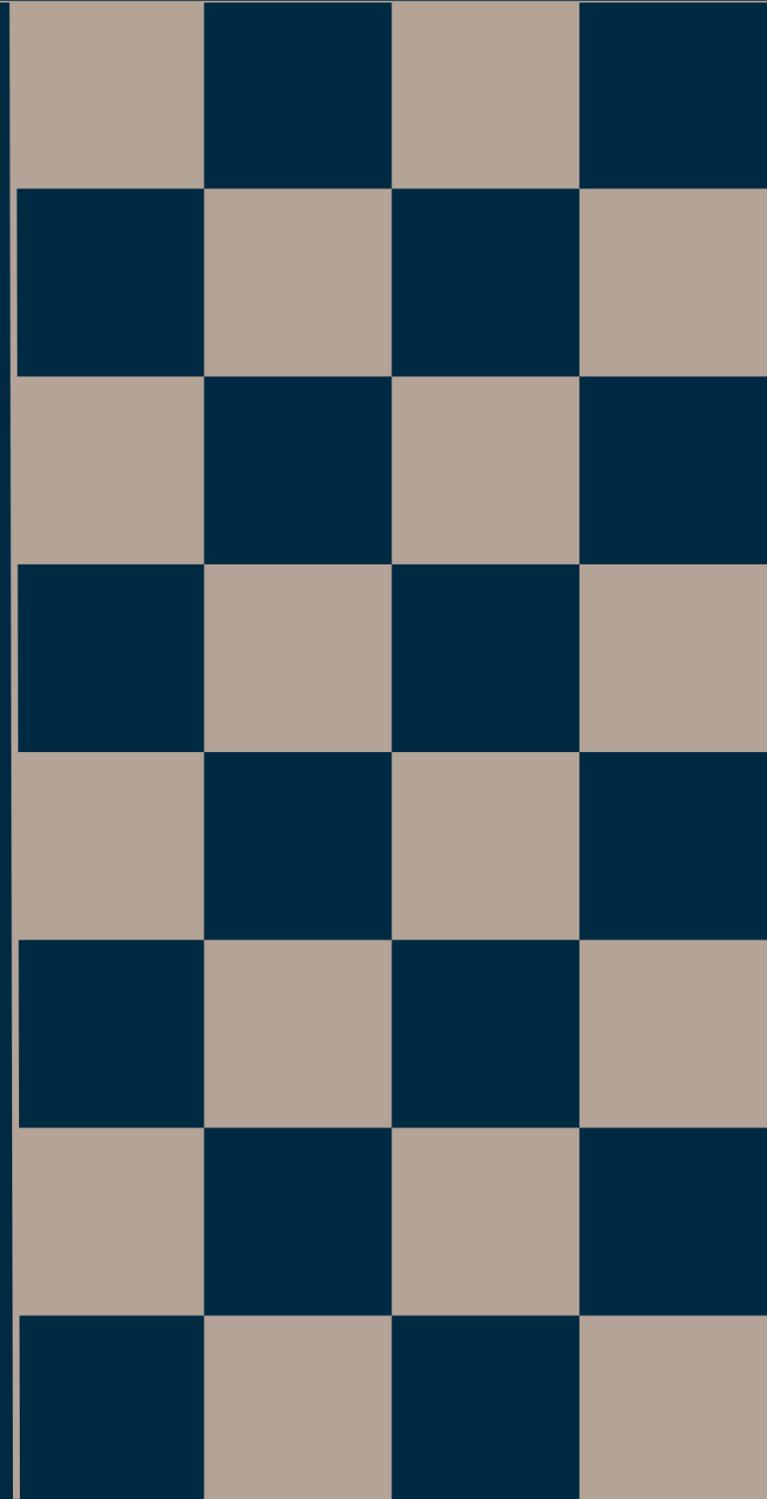
Promoter Playbook

A game plan of objectives, strategy,
and guidelines for success.



We are excited to partner with you as we endeavor to organically and aggressively grow our practice. You have been selected because we value your expertise and believe you will represent the values of our practice well.

You have many trusted relationships and we believe you can be a great ambassador for what sets our team apart from others in our industry. We are confident this partnership will be mutually beneficial, and we look forward to great success in the years ahead.



Playbook Index



[Mission](#)

[Ideal Client](#)

[Talking Points](#)

[Conversation Starters](#)

[Quick Answers to Common Questions](#)

[How to Make an Introduction](#)

[Credibility Tools](#)

[Point of Contact](#)

[Compliance – Regulatory Boundaries](#)

[Additional Resources](#)

Mission

Wealth

My mission is to leverage my network and relationship-building strengths to introduce people who can benefit from professionalism and actively managed solutions by HIP, ensuring every referral is thoughtful, value-driven, and focused on long-term financial well-being.

401(k)

My mission is to proactively identify employers who can benefit from a better 401(k) experience by introducing them to HIP who uses a hands on approach to help reduce plan costs and administrative burdens, improve employee engagement, and optimize retirement readiness.

Ideal Client

Wealth

- Business owners, working professionals, and retirees who have \$500K or more in assets to manage
- People looking for an Active financial manager that appreciates a portfolio that is built for their needs and **actively** managed in-house instead of an asset gatherer who puts their money in a firm-managed model
- Someone who is over 59 ½ with a 401(k) and open to a discussion about better investment options versus limited options in a 401(k)

401(k)

- Businesses with 25–500 employees
- Plans that have an absentee advisor and are looking for a better experience
- Businesses that value employee education, compliance assistance, and are looking to reduce some administrative burdens

Talking Points

Wealth

- Retirees, working professionals, and business owners all can benefit from a hands-on, customized and active approach
- Corporations, Foundations & Endowments appreciate the attention to detail and risk-focused approach
- Too many advisors simply hand off the asset allocation and portfolio management to a third party. Our clients hire **us!**
- In an era where access to information is no longer a source of differentiation, the HIP team focuses on blending an array of new and innovative solutions to optimize a client's ability to generate results across market environments.

401(k)

- HIP provides oversight of all parties (recordkeeper, TPA, payroll) to reduce administrative workload & increase efficiency.
- Dedicated support team provides exceptional support and service by leveraging technology to enhance service quality and streamline operations.
 - Continuing employer/employee support
 - Annual deadlines, employee education
- Wealth management Advisors provide expertise for fund line ups and monitor for costs.
- Head Investment Partners is not an absentee advisor.
- Businesses looking to reduce Fiduciary Liability

Additional Resources

Conversation Starters

Wealth

- Whom do you know that is selling a business or property, new to the area, or nearing retirement?
- Do you know anyone slated to inherit money, recently divorced, or faced with caring for aging parents and open to a fresh perspective?
- When was the last time you met with your advisor?
- Would you say your portfolio is well-positioned to withstand a market downturn?
- How often do you hear from your advisor? How accessible are they when life events occur?
- If you pay an advisor, are you receiving what you deserve in return?
- Would you consider your advisor creative and innovative?

401(k)

- Provide company information and we can equip you with specific talking points.
- How well do you think your plan prepares you & your employees for retirement?
- When was the last time your plan was reviewed?
- What would change about your plan?
- Do you know the fees for your 401k Plan? What services do you receive in return?
- What is the plan design of your 401K Plan? How well is it being utilized?
- What are the funds in your plan and who oversees the line-up?
- 401(k) plans are getting more complicate to manage, is there someone helping you navigate all the changes?

Quick Answers to Common Questions

Wealth

- Is there a minimum account?
 - While there isn't a minimum, we are actively seeking \$500,000 and above relationships (we will have smaller accounts for family and valuable friendships)
- Can we manage corporate accounts?
 - Absolutely, as long as they have a US headquarters
- What do you mean by "out-of-the-box" solutions?
 - Our website offers more details on that topic, but options and structured solutions are among key differentiations vs. most practices.

401(k)

- Will you take a start-up plan?
 - Yes, on a case-by-case basis (typically with a single preferred partner)
- Does the client have to change platforms (recordkeepers) to use HIP?
 - No, we can take over as servicing advisor on the current plan. Often, we will quote others a few months after we "fix" challenges on their existing platform to insure best-fit.
- Can you service a plan for a company with multiple locations? Out of state?
 - Yes, we have done this on several occasions

How to Make An Introduction

Wealth

- Identify what matters to an individual and highlight how you've seen us impact others
- People do business with people they trust, who have a skillset they value, and who can help them meet their needs.
- Successful and wealthy individuals value hearing our story. It's unlike any they have heard elsewhere and confirms that we don't offer "cookie-cutter" solutions.
- Many clients come to us from other advisors. A complimentary review or second opinion is an easy way for them to glean our thoughts on what they have in place.

401(k)

- These forms are helpful to obtain to know what the current plan entails:
 - 408b2 (client fee disclosure) from current provider
 - 404a5 (participant fee disclosure)
 - Any recent invoices for the 401(k) / TPA invoices
- Reports can be run to assess issues with the plan that need to be addressed.
- Simply see if we can get in touch to schedule a meeting.

Credibility Tools

- HIP truly puts our clients first. We have relationships that extend more than 30 years and that are more like family than clients. We work exhaustively to deliver solutions to our clients' needs.
- With more than 75 years of combined expertise in wealth and retirement planning, our team delivers proven guidance and strategic solutions to address the complex needs of clients, plan sponsors, and plan participants.
- Over 25 years of Operations management experience leveraging technology to efficiently manage processes.
- Partnership with record keeping solutions rooted in technology and fiduciary excellence (and scale to evolve as the market changes.)
- Dedicated support team to provide exceptional support and service by leveraging technology to enhance service quality and streamline operations.



Point of Contact

- Call our office any time to get assistance - 865.999.5332
- Email Carleen - Carleen.head@hip3.net
- Ongoing Micro Training as requested
- [Promoter Resources](#) - find additional resources here

Compliance and Regulatory Boundaries

- Do not provide investment advice
- Do not assert yourself as an employee or officer of Head Investment Partners
- You cannot be a trustee or administrator on any plan you refer.
- You may only distribute materials approved in writing by Head Investment Partners
- You must provide a referral:
 - Clear disclosure if you are or are not a client of Head Investment Partners
 - That you will receive compensation for the endorsement
 - State any material conflicts of interest
- If Promoter provides client referrals to investment adviser representatives or registered investment advisers other than the Firm or its IAR(s), Promoter shall be licensed or registered in all applicable jurisdictions in which Promoter will conduct such activities.
- You cannot refer any Referred Person that is a “government entity”, as that term is defined under Rule 206(4)-5 of the Advisers Act.

We look forward to working with you in a long,
prosperous partnership and we are honored
to have you as a brand ambassador.

