

Providing financial guidance to clients across the country.



A Relationship of Trust

Through a four-step process, we consider your needs as well as a variety of financial information to create a customized wealth management strategy. This process is ongoing, in that we're there to guide you and make necessary changes to your strategy as years go by.

Step 1: Consultation

First, we'll simply get to know you, your financial situation, and your needs. With our solid experience, knowledge, and dedication, you can be assured that we will understand your personal and business goals, and translate them into customized solutions.

Step 2: Analysis

Our professionals will take your input and conduct a thorough analysis of your current financial situation. In order to offer you truly comprehensive service, we can leverage professionals who specialize in the areas of law, accounting, and business valuation. This allows us to find answers that are both effective and meaningful to you.

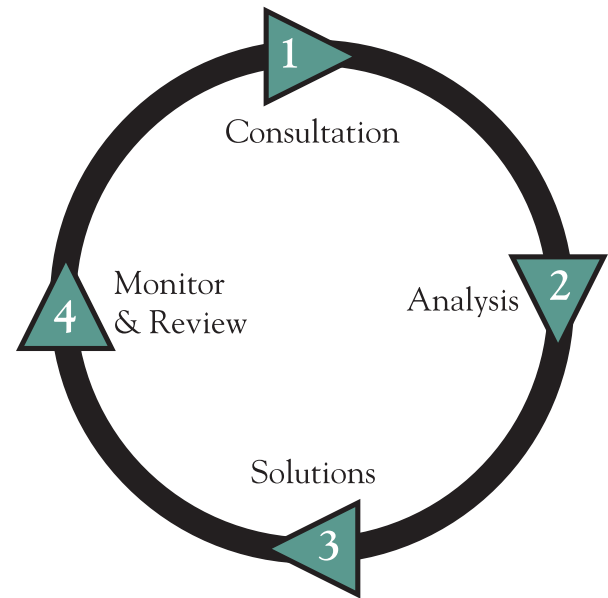
Step 3: Solutions

We understand that each person and each business is unique, and therefore faces distinct challenges. Your customized financial strategy will address the challenges that are most important to the success of your financial future.

Step 4: Monitor and Review

Our relationship doesn't end with the implementation of your financial strategy. We will meet with you on a regular basis to monitor your evolving needs and goals in light of changes in the investment markets, tax laws,¹ etc., and will recommend changes as appropriate. We pride ourselves on this commitment, and look forward to strengthening our relationship with you over time.

1. The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals.



Michigan Financial Companies



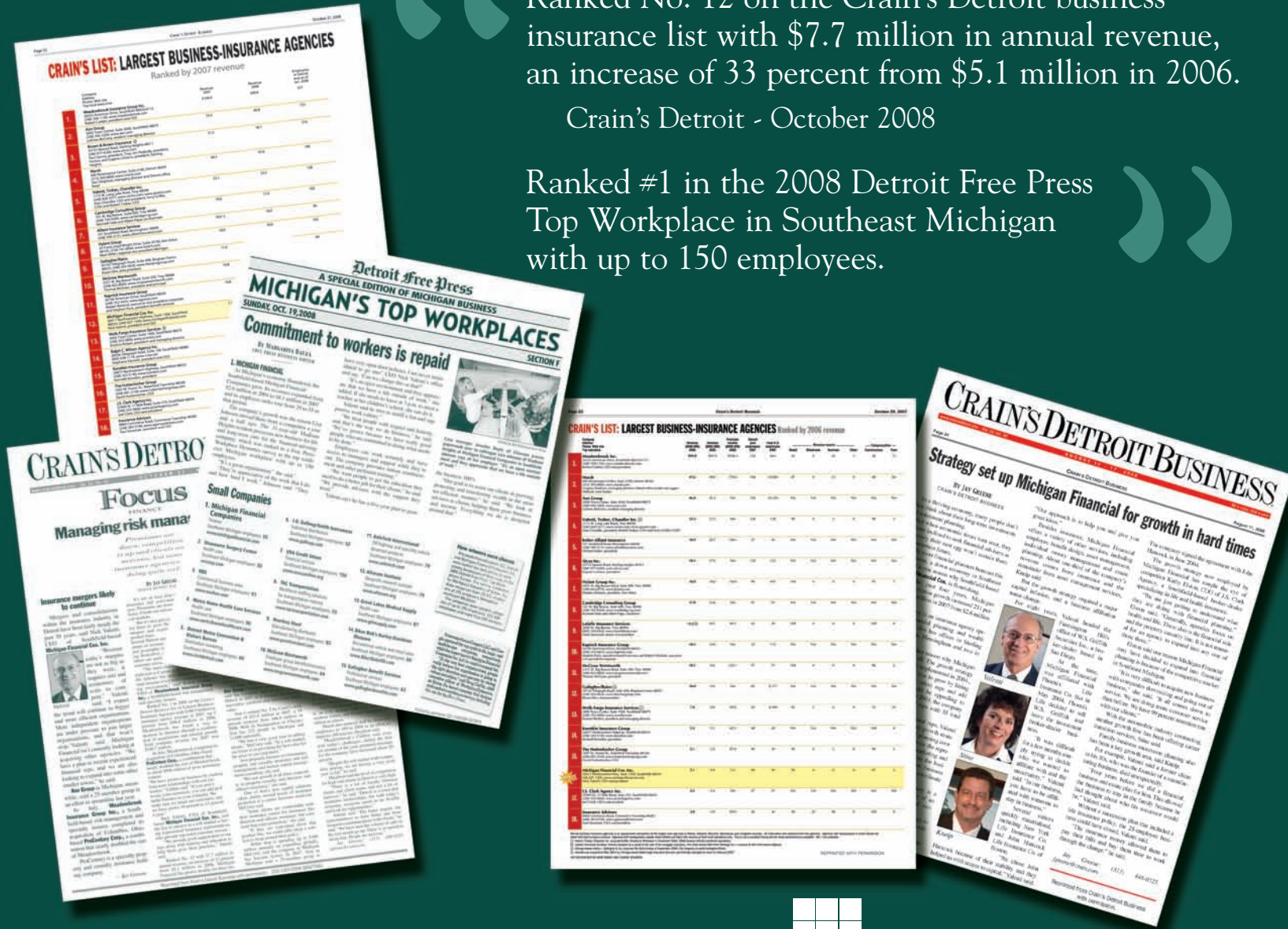
Consultation

Analysis

Solutions

Monitor

Review



“ Ranked No. 12 on the Crain's Detroit business insurance list with \$7.7 million in annual revenue, an increase of 33 percent from \$5.1 million in 2006. Crain's Detroit - October 2008

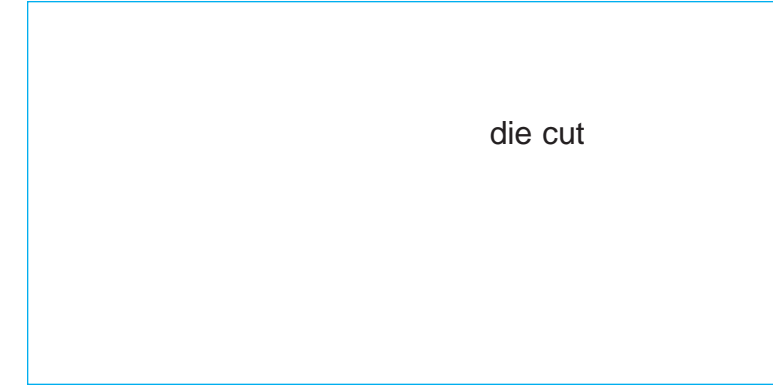
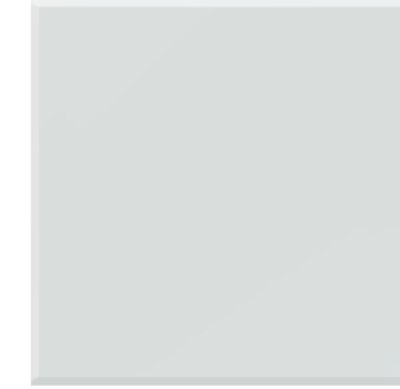
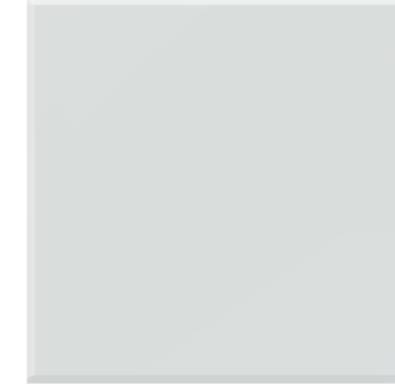
Ranked #1 in the 2008 Detroit Free Press Top Workplace in Southeast Michigan with up to 150 employees. ”

Impacting: Lives, Lifestyles and Legacies



Michigan Financial Companies, Inc. is independent of John Hancock and Signator Investors, Inc. Registered Representative/Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a Registered Investment Advisor. 28411 Northwestern Hwy., Suite 1300, Southfield, MI 48034 248.827.1300

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MICHIGAN FINANCIAL COMPANIES

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In the company of excellence.



What makes us different?

Maybe it's our personalized approach to helping you build, maintain, and protect your assets. Our full range of outstanding products and services. Or our relationships with some of the most respected financial services companies in the marketplace. The truth is, it's all of these – backed by our commitment to maintain our relationship with you.

For more on how we can help you achieve your financial goals, please contact us today.

Locations:

Southfield
28411 Northwestern Highway
Suite 1300
Southfield, MI 48034
248 827 1300

Sterling Heights
38600 Van Dyke Avenue
Suite 260
Sterling Heights, MI 48312
586 939 6926

www.michiganfinancial.com

Financial Solutions for You and Your Business

Working closely with your legal and tax advisors, we can help you reach your business and estate planning goals with solutions that will help to maximize your personal benefits, provide the benefits that will help recruit and retain employees, protect against the loss of key employees, and create ownership succession strategies. These solutions can help build your business and transfer wealth to future generations. Once your customized plan is in place, we continue to support you by conducting ongoing reviews to ensure that the plan is on track.

Retirement Planning – Qualified plans can help owners and employees build financial independence. Some examples are 401(k), pension, profit sharing, SIMPLE, and Defined Benefit plans.

Executive Compensation Strategies – We design supplemental pension, deferred compensation, executive bonus, and other retirement and incentive compensation programs. These programs motivate key people with financial incentives that enhance employee retention.

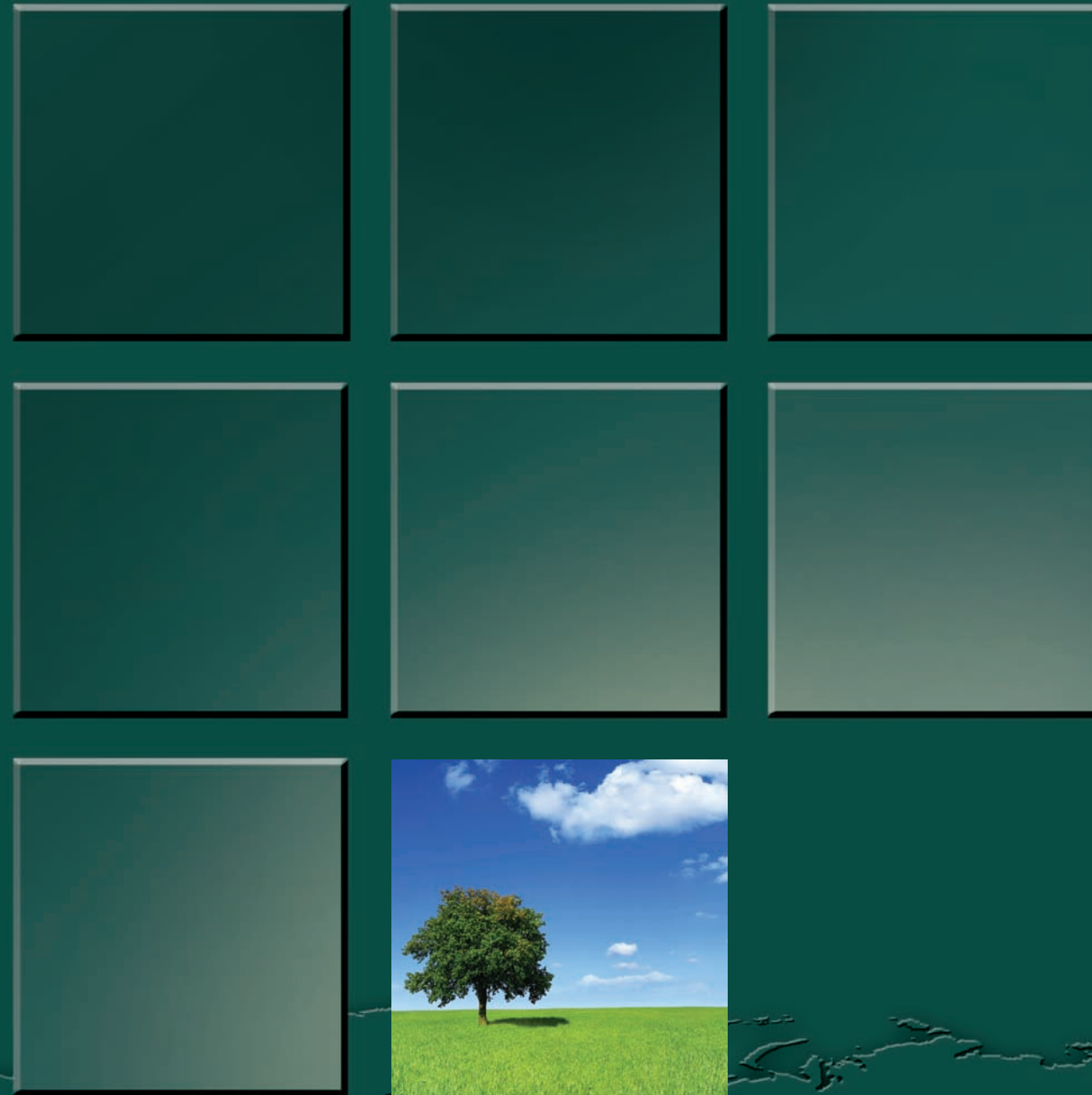
Employee Benefits – We can help you create the employee benefits package that's right for your business, including disability income insurance, long term care insurance, group medical, group dental, employee voluntary plans, and cafeteria plans.

Educational Services – We can conduct seminars for your employees on their retirement packages. And as a value-added service, we can offer educational seminars on a variety of financial topics.

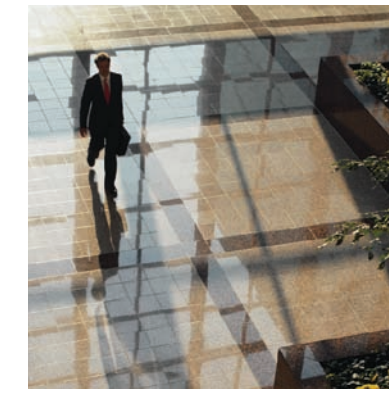
Key Person Insurance – The death or disability of a key employee can create serious problems for a business. We can help you protect against this loss.

Business Succession Planning – Our succession strategies can be catered to your wealth transfer objectives. We can provide life insurance and disability income insurance funding for a Buy-Sell Agreement to provide for the orderly disposition of a closely held business if an owner dies, becomes disabled, or sells.

For family business owners, we identify alternative strategies to equalize estate assets among all children – whether they're active or inactive in the family business.



Helping to realize your financial goals for over 30 years.



Wealth Management for Individuals

A successful wealth management strategy is one that provides for you and your family today and preserves for future generations.

To achieve this success, a financial strategy must be comprehensive. That's why we work with your attorney, trustee, accountant, and other professionals as necessary to create a customized strategy that considers your various wealth management needs.

Depending on your stage of life and types of concerns, your financial professional will help you find the appropriate solutions to issue funding for education or retirement, tax planning,¹ protecting your assets and your family, and organizing your estate.

Wealth Accumulation

Portfolio Building – Through asset allocation, we can help develop an investment strategy that balances potential risk and return by diversifying² your assets across several investment categories. We'll take into account your risk tolerance, liquidity needs, as well as your short- and long-term goals.

College Funding – We can help you choose the right savings and investment vehicles, as well as appropriate plans available for financing an education.

Retirement Planning – If you are planning for a secure retirement, we can help you evaluate your retirement income needs and provide recommendations and solutions that are tailored specifically to your retirement lifestyle vision. We can also assess potential concerns that may impact your IRA rollover and assist you with the process.

Wealth Protection

Survivorship Protection – We can help you develop a strategy using life insurance to provide the income your heirs will need to maintain their way of life.

Asset Protection – We can recommend ways to protect your hard-earned retirement savings and your independent lifestyle should you or your spouse need long term care.

Disability Income Insurance – Often overlooked is the need to protect one's current income stream and future earnings in the event of disability. We can help you protect your earnings from such an event.

Long Term Care Insurance – We can help protect your assets from the rising costs of long term care that affect your financial future and that of your loved ones.

Wealth Distribution

Trust and Estate Planning – With an effective strategy, you can control your assets according to your wishes, consider taxes¹, reduce administrative costs, and ensure the effective management of your affairs should you become incapacitated. You may also be interested in developing charitable or family gifting strategies to pass along your wealth. Based on your individual situation, we can recommend techniques for approaching these challenges.

1. The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals.

2. Diversification does not guarantee a profit or protect against loss. It is a method used to help manage investment risk.

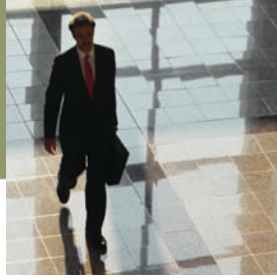


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MICHIGAN
FINANCIAL COMPANIES



Michigan Financial Companies, member of John Hancock Financial Network has been helping individuals, families, and business owners realize their financial goals for over 30 years. We are primarily a metropolitan Detroit-based organization with offices in Southfield, Sterling Heights, Dearborn, Lansing, Livonia and two locations in Ohio. We provide financial guidance to clients – each with unique financial needs. Our reputation is based on the strong relationships we have formed with our clients and our commitment to excellence in all we do.

The organization is comprised of a dedicated team of professionals with a wide range of backgrounds and disciplines – in finance, insurance, and investments. Many of our associates have professional designations, including Chartered Life Underwriter™ (CLU®), Chartered Financial Consultant™ (ChFC®), and Certified Financial Planner™ (CFP®) and Certified Public Account™ (CPA®). Our strategy embraces a team philosophy when working with our clients.

Each representative is responsible for understanding his or her client's financial picture, applying a comprehensive strategy, and providing the appropriate resources to meet the client's goals and objectives. We encourage our clients to integrate existing relationships with their trustees, attorneys, and accountants to ensure that our representatives can take a comprehensive approach when creating financial solutions.

We offer a wide range of products and services for wealth management, business succession planning, estate and business planning, and retirement planning, through our affiliation with:

Signator Investors, Inc.* – a full-service broker/dealer offering a wide range of investment products and innovative technology solutions for investors' accounts, including:

- General Securities
- Mutual Funds
- Limited Partnerships

**A Series 6 registered representative cannot execute individual security transactions on behalf of clients. However, clients do have the ability to facilitate these transactions directly with Signator Investors, Inc.*

John Hancock – provides the products and services to help meet the retirement and protection needs of clients. In addition, associates of Michigan Financial Companies have access to insurance products from a wide range of companies to meet clients' special needs or high-risk situations.

As you look to the future, you can be confident that Michigan Financial Companies, member of John Hancock Financial Network is committed to helping you reach your unique financial goals.

Signator Investors, Inc. provides fee based advisory accounts and fee based financial planning and only qualified representatives enrolled in the Signator Investors, Inc. Corporate Registered Investment Advisor Program may offer these advisory products and services.

Please note: Not all products and services are available in all states.



A Strategic Partnership



Michigan Financial Companies, member of John Hancock Financial Network, a nationally recognized financial services organization with over 350 offices across the United States. John Hancock Financial Network's reputation is built on a network of experienced professionals who possess a range of expertise across many disciplines. These professionals are entrepreneurs – dedicated to providing you with up-to-date industry information and to serving as valued business partners.

John Hancock Financial Network also has a strong reputation as a leader in providing innovative solutions to individuals, families, and businesses. This reputation was achieved through a commitment to excellence at every point of contact. It begins with a dedication to you - to listen, to advise, to build a relationship – and is an ongoing process.

John Hancock Financial Network provides us with comprehensive support as we address your diverse needs. Our associates have the wisdom and experience in many disciplines, which helps us ensure that we meet your needs effectively. They also have a commitment to technology and service, which enables constant innovation in conducting business and in ensuring that a dedicated and knowledgeable service structure is available to continually support you.

Together with John Hancock Financial Network, we can achieve our mission – to provide quality financial guidance, to build relationships of trust, and to develop innovative solutions that help you achieve your dreams.

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