



**FIRST  
FINANCIAL  
GROUP**

# **Growth Guide**

**Gain the support you need to maintain your  
independence without sacrificing your freedom.**

# From Our Leadership

## What is holding back **your growth**?

You have a successful practice helping people build a financial future. You're ready to go to the next level, but you haven't. What's holding you back? Maybe it's about wanting more freedom to build your practice your way; or the opposite may be the case. You have all the freedom you want, but zero support to help you achieve the growth you envision.

We have created this guide to introduce you to our unique business model - one that allows you the freedom to create your own path to success, while accessing the resources, opportunities, and support you need.

We look forward to discussing your growth possibilities with you, and helping you simplify your practice and amplify your outcome.



*Lloyd Polmateer*

Lloyd Polmateer  
CEO, First Financial Group



*Sean Joiner*

Sean Joiner  
President, First Financial Group



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
CWFoder@FFGAdvisors.com



# About FFG

**45+ years  
of helping  
clients and  
advisors  
live a great  
financial life.**

Headquartered in Bethesda, Maryland, First Financial Group is one of the largest independently-owned financial services firms in the Mid-Atlantic area.

With office locations throughout the mid-Atlantic and southern states, we have built our success by helping individuals, families, and business owners create wealth.

We are passionate about doing right by our clients and have a win-win culture that supports the growth of our advisors.

## BY THE NUMBERS

**\$13.7B**

Life Insurance in  
Force for Our Clients<sup>1</sup>

**\$8.6B**

AUA/AUM<sup>2</sup>

**50+**

Full-Time FFG  
Staff Members

### OUR PURPOSE

We protect  
and help maximize  
cashflow.

### WHAT WE DO

We help our  
clients live a great  
financial life.

### WHAT WE BELIEVE

Do what is right for the  
client and success will  
follow.

<sup>1</sup>Amount of individual life insurance in force as of 12/31/22 related to products issued by Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

<sup>2</sup>As of 6/24/2023 our firm's total Assets Under Management (AUM) were \$2,393,960,000 and our total Assets Under Administration (AUA) were \$6,296,037,750. AUM reflects the market value of all investments our investment adviser representatives manage through MML Investors Services, LLC managed account programs. AUA reflects the market value of non-advisory investment programs and accounts offered through our registered representatives of MML Investors Services, LLC, in its capacity as a broker/dealer, as well as the annuity contract values and life insurance cash values of insurance products sold or serviced by insurance agents/brokers associated with our firm. This value will fluctuate based on changes in market conditions, inflows and outflows of client monies, and other factors, and does not reflect the impact of fees, expenses, or taxes that may apply to the purchase, redemption, or transfer of underlying investments, accounts, contracts or policies. MML Investors Services, LLC is a registered investment adviser and broker/dealer, Member SIPC. Annuity and Life Insurance values may be associated with various insurance carriers.





***“When I started applying FFG’s Business Growth Model to my existing business owner clients, my premium doubled and my clients were so much better served.”***

**— MO ROWE  
PARTNER, FIRST FINANCIAL GROUP**



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
[CWFoder@FFGAdvisors.com](mailto:CWFoder@FFGAdvisors.com)



# FFG Solutions Amplify Your Outcome



## GET READY TO...

- ✓ Grow your practice your way
- ✓ Gain or maintain your freedom
- ✓ Get the support you need
- ✓ Stress less, live more



## BACK OFFICE SUPPORT

Let our FFG Team become your team! Get more time back in your day by having the administrative support you need to fill in the gaps - for yourself and clients.



## COACHING

Get 1-on-1 guidance as you build your business from our team of industry experts. Our success is your success, and we will be right there to help you for the journey ahead.



## POTENTIALLY INCREASE INCOME OPPORTUNITIES

Increase your actual payouts, reduce your revenue drag, and have exciting growth opportunities! We will work with you to develop a plan that defines what financial success looks like for you, and design your career path around it.



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
CWFoder@FFGAdvisors.com



# FFG Solutions Amplify Your Outcome



## MARKETING

We will create custom branded assets for you to use to promote you or your DBA. We will supply you with an interactive digital presence and help facilitate your marketing efforts. Compliance? No worries, we'll handle that too!



## M&A & SUCCESSION PLANNING

Our team will help you grow your business without sacrificing your independence. We will co-create a game plan for growth - for your firm, as well as yours as the business owner.



## RECRUITING

Your growth will eventually require a larger team. Don't worry, we will find the talent that aligns with your business' growth and your firm's mission.



## PROPRIETARY SERVICES & RELATIONSHIPS

Bring value to your clients while being able to leverage MassMutual's time-tested products. Drive business growth through strategic alliances with tax experts, lawyers, and much more.



## TECHNOLOGY

Help more clients by having the latest tech that will optimize your productivity and help you build capacity. We will provide you with state-of-the-art financial tools and operational software that will enhance the value you are able to provide for your clients.



## TRAINING & DEVELOPMENT

We will equip you with the education and resources that will help you reach the next level of your success. Our team will audit your business, identify growth opportunities, and offer the know-how to help you gain momentum.



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
CWFoder@FFGAdvisors.com





*“I built a practice holding myself to a standard of 20 meetings a week – nearly to the point of burnout. Since, joining FFG, as hard as I work, they have worked just as hard to support me and put time back into my week. With back-office support, coaching, and joint work opportunities, I have turned a great practice into a business that will create generational wealth for my sons.”*

– CLAY GOLDSBOROUGH  
PARTNER, FIRST FINANCIAL GROUP



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
[CWFoder@FFGAdvisors.com](mailto:CWFoder@FFGAdvisors.com)





BRANDING & COMMUNICATIONS SUPPORT

# In-House Marketing

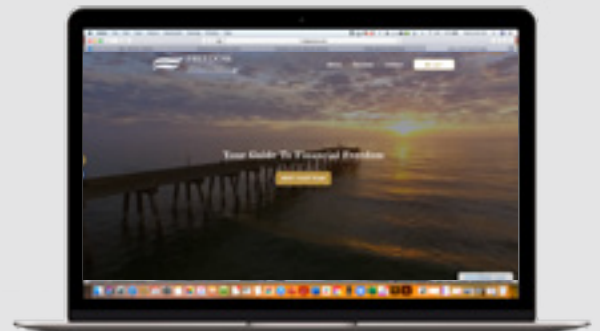


## EMAIL AND SOCIAL MEDIA

All new Advisors get six months free of FMG Suite's email marketing and social media tools. These tools are fully supported by FFG's in-house Marketing Team. You can be active with these tools or we can act on your behalf to maintain your social media presence.

## DBA WEBSITE SUPPORT

If your DBA already has a website, we will work with your developer on compliance so you're ready to go without downtime. If you're ready for a website refresh, we can facilitate a new interactive, mobile-friendly website for you and provide ongoing support for updates and changes.



## CUSTOMIZED PAGES FOR ADVISORS

If you're not ready to build a full-fledged website, we'll create a free personal branding page that looks and acts like an individual website. We can link your inbound marketing tools to your branding page to drive all of your communications and social posts back to your personal brand.



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
CWFoder@FFGAdvisors.com





BRANDING & COMMUNICATIONS SUPPORT

# In-House Marketing



## AUTOMATED INVITATIONS

All FMG Suite users can opt-in to automated mailings for firm-level events.

## VIRTUALLY FINANCIAL MONTHLY WEBINARS

Great topics, lively panels and industry experts: your opportunity to engage with existing and prospective clients. We'll facilitate a drip campaign for you which includes an initial invitation, reminder emails and follow up with call to action.



## VIDEO SPOTLIGHTS

Spotlight videos feature incoming Advisors. The video is an opportunity for you to share your story. You can share them on your website, in emails, and on social media. Your Spotlight is also promoted on FFG's website and social media.



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
CWFoder@FFGAdvisors.com



COLLATERAL SUPPORT

# In-House Marketing



## VALUE PROPOSITION & BUSINESS SOLUTIONS

FFG Solutions provides for an integrated planning approach for individuals, families and business owners.

- Expand your relationship with your business owner clients or develop new ones.
- Strategic Alliances with Subject Matter Experts creates new conversations with business owners.
- FFG trains to the Business Solutions



FIRST  
FINANCIAL  
GROUP

FIRST FINANCIAL GROUP **GROWTH GUIDE**

Ready to Chat? Contact Chris Foder  
CWFoder@FFGAdvisors.com





***“By leveraging FFG’s Marketing Support, we’ve created a strong brand presence and each one of our Advisors is now a brand influencer via monthly outreach and execution on social media strategy.”***

**— PAUL SWIFT  
CEO/PRESIDENT, THE UPSTREAM GROUP**



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
[CWFoder@FFGAdvisors.com](mailto:CWFoder@FFGAdvisors.com)



# Ways to Work With Us



## JOIN FFG Plug-In

Work from one of our 10+ offices in the Mid-Atlantic or remotely. We will create a customized FFG branding package that assimilates you as an integral team member.



## CO-BRANDED DBA Strategically Align

Share in the success of the FFG brand through strategic marketing opportunities and co-hosted events that publicly promote your affiliated brand.



## DBA Stay Independent

Keep your unique brand and only take advantage of FFG's support model, including back office staff, coaching, and resources to maximize your business' growth.



***“As part of our growth plan, a simple business value analysis showed me that I would have a 15% net gain in one year by building our support structure and sharing back office support. FFG is helping me do that. My partners and I feel confident now about our growth plan leading up to the highest possible value of our firm.”***

**— BRIAN DOUGHER  
PARTNER, MERIDIAN FINANCIAL ASSOCIATES**



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
CWFoder@FFGAdvisors.com





GROW WITH US

# Ready to explore your future?

By joining FFG, you will...

- ✓ Unlock the freedom to directly control your growth
- ✓ Gain the training and support to go to your next level
- ✓ Attain operational infrastructure that supports your administrative needs
- ✓ Have a marketing team help facilitate your branding and communications
- ✓ Leverage strategic relationships that bring value to your clients and drive business
- ✓ ...and much more!





# Ready to Chat?

Contact Chris Foder

[CWFoder@FFGAdvisors.com](mailto:CWFoder@FFGAdvisors.com)



**FIRST  
FINANCIAL  
GROUP**

[growwithffg.com](http://growwithffg.com)

\*Local firms are sales offices of Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001 and are not subsidiaries of MassMutual or its affiliated companies. Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. [Member SIPC](#). OSJ: 7101 Wisconsin Ave. Ste 1200 Bethesda, MD 20814, 301-907-9030.

# Disclosure

\*Local firms are sales offices of Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001 and are not subsidiaries of MassMutual or its affiliated companies. Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. [Member SIPC](#). OSJ: 7101 Wisconsin Ave. Ste 1200 Bethesda, MD 20814, 301-907-9030.



FIRST FINANCIAL GROUP **GROWTH GUIDE**  
Ready to Chat? Contact Chris Foder  
[CWFoder@FFGAdvisors.com](mailto:CWFoder@FFGAdvisors.com)

