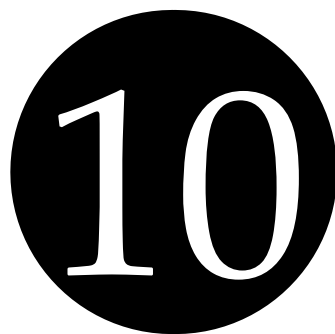


s t e p s



10 Bigger Steps To Success

Our second Important Message on page vi describes why being a financial professional can be a wonderful life by giving examples from the movie *"It's A Wonderful Life."* In the following section, we give you 10 BIG Steps To Success; steps packed with examples, things to do, best words to say, and looking at our profession in a different light. And each BIG step is only one or two pages.

Are you now ready to take the next BIG Step To Success? If yes, turn the page as quickly as you can.