

THE BBB CONNECTION™

Las Vegas Edition

Bridging the Gap Between Business and You

SUPPORTING BRAIN HEALTH
HOW TO KEEP YOUR MEMORY SHARP

2017 BUSINESS GOALS
REEVALUATE YOUR GOALS FOR THE NEW YEAR

FEATURED THIS MONTH:
TERRY KENNEDY
OF APPRECIATION FINANCIAL





APPRECIATION FINANCIAL

Company History

Appreciation Financial was founded in January of 2009 and has quickly become the national leader in retirement and financial planning for teachers and public servants. They have offices in 26 cities with the hub of the company located right here in Las Vegas. Dedicated primarily to the public school systems across America, Appreciation has expanded its retirement and insurance planning services and programs to all public sector employees, such as municipalities, hospitals and non-profits, law enforcement and fire departments. They also offer services specific for small business employers to enable them to create retirement plans for their staff without the high cost or burden of administration expenses.

Services & Guarantees

Appreciation Financial believes that service through education and planning provides comfort for their clients that their retirement, family and livelihood are protected. They provide retirement products, living benefit life insurance, tax-free retirement alternatives, pension analysis, employer benefits & consulting and ancillary services.

The main focus of Appreciation Financial is to provide expert retirement and savings planning to help teachers retire with dignity. Did you know that most teachers in Nevada do not realize they opt out of social security? They also have a misconception that their government retirement will be equal to their salary. This is generally not true. Appreciation Financial helps them look at exactly what they need to save for themselves in order to live the same, or similar, lifestyle as they do now. They believe that our teachers deserve to live with dignity.

Appreciation agents know how to make their clients' money last a lifetime. Their agents understand that their clients have worked hard for their money and, therefore, they do not gamble with it like other companies who put it in the stock market.

As President and CEO Terry Kennedy explains, "There's a reason we are the largest financial services company for our

particular market in the United States. We're the best! We do NOT invest money in the stock market where it can disappear in any crisis. We help families save into secure, conservative savings plans so their hard-earned money will be there for them when they need it. We have a unique understanding of the needs of hardworking public servants. When they save with an Appreciation agent their money will be safe. It will be there for them."

Not only does Appreciation Financial offer the best, most secure investments, they also offer the convenience of flexible scheduling conducive to busy schedules and overtime hours their clients often work.

Business Philosophy

The management and staff at Appreciation Financial lives by a high standard of cultural values and business principles.

They are hardwired with these values:

- Hard Work – Nothing worth having comes easy.
- Family – Family is what you make of it. Win, lose, good, bad, indifferent – family stays together.
- Respect for All – Golden Rule, Platinum Rule...be great and stay kind.
- Fun – Enjoy the moments, don't take yourself too seriously and always make things entertaining.
- Competition – The healthy and fun kind.
- Healthy Energy – Attitude is everything. Do good, feel good – feel good, do good.

These are the principles by which they show up and act each and every day:

- Work with a Purpose
- Keep it Simple
- Servant Leadership – Lead by example
- Be Humble, Stay Hungry
- Act Like You Own It
- Transparency
- Act with Urgency
- Courage
- Growth Mindset

Kennedy feels very strongly about the people he serves, "Our clients are public servants. They are educating our future leaders, pushing through government red tape to get the best outcomes possible for their communities, and even saving lives. I have a service-driven life mission to help the helpers. It feels great to help these amazing individuals protect their future and families."

Appreciation's cornerstone is about giving back where they do business. No other investment company is walking into old and impoverished school buildings and asking what they need. Appreciation is a partner to the schools, not just a company who wants their business.

Employees

The management and employees at Appreciation Financial thrive on creating meaningful relationships with people who share the same values and passion for their life, business and families.

Appreciation enjoys creating employment opportunities in the communities they serve. They have over 20 full-time staff here in Las Vegas and more than 600 licensed independent agents nationwide. Their offices in 14 states and 26 cities also employ dozens of support staff.

Terry and his management team know how to find the best and brightest. An Appreciation candidate must have a positive attitude, be coachable and accountable. They encourage anyone who is interested in helping public employees while making money doing it to visit their website at www.AppreciationFinancial.com and contact them about opportunities.

Management

Prior to founding Appreciation Financial, Terry Kennedy led the industry nationally as an agent helping to ensure families were protected with proper investments and insurance. He and his business partner, Dominique Moore, decided to leave their previous company and start their own to better serve families in the public service market. Both Kennedy and Moore have extensive backgrounds in sales and financial services and are proud to lead a company that gives others the opportunity to learn from them.

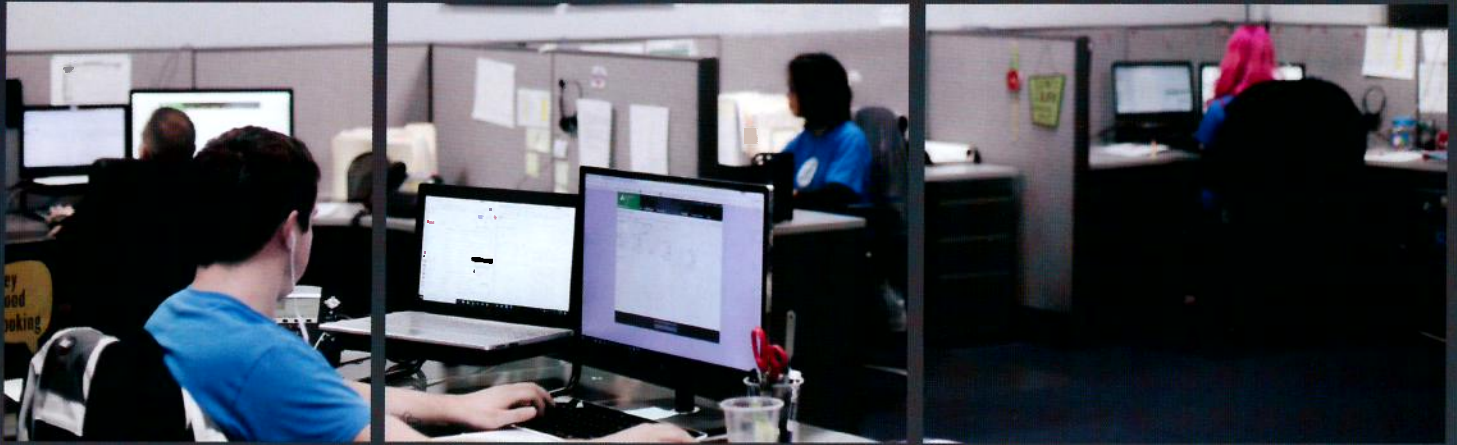
Kennedy has been a leader in the financial service industry for almost two decades. He firmly believes in always finding the win-win solution. Every challenge that comes with running the fastest growing public employee retirement company in the nation is met with a sincere desire to find solutions where everyone wins.

A native of Phoenix, Arizona, Terry Kennedy has called Las Vegas home for 26 years. He believes that there is no better place to headquarter the national company. Not only are his friends and family near, but Nevada's favorable business climate and weather will keep Appreciation's national headquarters in Las Vegas for the long-term. "We never have to close our agent help center or business operations due to bad weather like in other parts of the country," says Kennedy. "Plus, our sales force from around the nation love to visit Las Vegas for meetings and company conventions - who wouldn't?"

Terry is also a family man. He and his wife, Amanda, have three daughters and live in Henderson, NV. The couple are newlyweds who married just last month in December 2016.



CEO Terry Kennedy and wife Amanda



HELP PEOPLE MAKE, AND SAVE MONEY

Their wedding was held at the beautiful Las Vegas Red Rock Casino Resort & Spa in a lavish ceremony that focused on the blending of their children. Amanda, a long-time high-level crisis communications manager, also devotes her time to ensure Appreciation dominates the public employee retirement space. She oversees the company's philanthropic arm, Appreciation Ambassadors, and handles strategic messaging. Amanda jokingly says it's, "all Appreciation, alllll day. At home, in the office, and always!" in their family.

Industry Changes

The stock markets and smart consumer protection laws put in place have hindered Appreciation's competition who seek to make fast money and risky investments with their clients' money. Appreciation thrives because their conservative, safe saving strategies are a perfect match for their clients, especially in this uncertain economic environment.

Kennedy predicts all public employees in Nevada and their families will choose to save into Appreciation's secure plans for their retirements - it's a matter of "reaching each person to teach them about investing in their financial future," he says.

Community Involvement

As Kennedy explains, "Appreciation is not just our name, it's a way of doing business. Giving back in the communities where we do business is a cornerstone of our company." Appreciation's Ambassador Program is constantly engaged

in service projects at deserving schools nationwide, in an effort to provide much needed goods or labor, allowing hardworking educators to focus on the task at hand - creating our future leaders. They believe in hands-on giving and have donated tens of thousands of dollars in scholarships directly to principals for kids who have financial hardships that impact their ability to learn. Appreciation's agents routinely roll up their sleeves and paint, plant, build and clean for at-need schools across the country that are showing academic gains.

BBB Involvement

"We've been an Accredited Member of the BBB since we've been in business!" Kennedy exclaims. "In our industry, credibility is key. Having a stellar reputation and rating with the BBB is crucial and I implore anyone thinking of investing with any company to check their BBB rating."

Appreciation is very proud of their top A+ BBB rating and they have earned that rating through their honest and ethical business practices. Coupled with the thousands of testimonials from clients who will recommend doing business with them, it's a great way for Appreciation to show potential clients that they are the right company with which to do business.

Contact

The Appreciation Financial corporate office is located at 5850 South Polaris Avenue, #1400, Las Vegas, NV 89118. To find out more about the services Appreciation provides, visit the website at: www.appreciationfinancial.com or contact them direct at: (877) 492-5158 or via email at: info@appreciationfinancial.com.

