

SW SOUTHWESTERN advantage

A MEMBER OF **SOUTHWESTERN** FAMILY OF COMPANIES

Invest
in your Future
through an Entrepreneurial Experience

Inspire
a new Community
through Education

Impact
your Peers
through a Leadership Experience

SOUTHWESTERN

LAMBERS PLAZA
3001 AIRBORNE BLVD



A MEMBER OF **SOUTHWESTERN** FAMILY OF COMPANIES

Southwestern Family of Companies—30+ companies serving businesses and consumers through financial services, consulting, real estate, fundraising, insurance, direct sales, executive placement, and more.

Southwestern Advantage is the founding company, providing America’s oldest entrepreneurial program for university students. Participants of the program regularly find career opportunities within Southwestern Advantage and our Southwestern Family of Companies.



We never know the impact a single conversation can have. My career here began in 1974 when a fellow student at Harvard told me about Southwestern Advantage. Little did I know, that would be the start of a rewarding career, countless friendships, and where I would meet my wife of 40+ years.

This booklet provides an overview of who we are, our history, and some reasons that hundreds of thousands of students have found our program appealing. For some, the idea of spending a summer during college or university in a sales and leadership development program often seems quite out of the ordinary. For others, it’s clear how it would apply to their future goals. One thing I can say with conviction is that even looking into the program shows a great deal of far-sightedness and a willingness to accept a challenge. For those selected, our program is the single most difficult line of work that they could choose for their summer. However, the rewards in terms of experience, community engagement, and self-development can extend far into a young person’s future.

Please look through the enclosed materials which are intended to answer the most common questions about our company, products, and program. Should you have further questions, please call us at 1-888-602-7867. Additional information is readily available, as we believe in the importance of a transparent dialogue. Also, you can learn more about Southwestern Advantage by visiting our website and connecting to our social channels.



Sincerely,

Dan Moore
President



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@SouthwesternAdvantage

SouthwesternAdvantage.com

Program Overview

Since 1868, Southwestern Advantage has offered a sales & leadership program that gives university students a way to better afford their degrees, gain entrepreneurial skills, and build character. Each summer, a sales force of over 1,500 independent student reps market an educational learning system to families across the US & Canada.

Southwestern Advantage empowers university students with the tools, training, and coaching they need to build their own businesses and gain transferable life skills. Our early learning, homework help, and SAT/ACT resources help millions of children excel—both in school and in life. Student reps meet with families for short consultative visits to discuss education and show a line of websites, apps, and books that help families reach their academic goals.

EVERYTHING IS EARNED

Your university does not guarantee you good grades. Your professors and faculty only give you knowledge and suggestions on how to succeed in your courses. Your results are determined by how hard you choose to work, study, and apply their advice.

Our program is the same way.

Coaches and leaders give you the knowledge, tools, and training that tens of thousands of students have used to succeed in the summer. Your results are determined by how hard you choose to work, study, and apply their advice.

WHY DOOR-TO-DOOR?

We believe that when we expand our comfort zones, we learn more, gain more, and make a bigger impact. Communication skills, success principles, and empathy are best-developed face-to-face. Student Reps learn how to deal with judgmental types, neutral types, and supportive types—all of which are common in every line of work, as well as life. The amount of emotional maturity that is developed through going door-to-door is unmatched by traditional summer jobs or office internships. We also believe that investing in education should be more than just a transaction—it should be an experience for the family. A university student having an encouraging face-to-face conversation about academics at the kitchen table is an experience parents value for their kids.

There is an incredible amount of fun and perspective to be gained by individuals willing to step outside their comfort zone of friends and relatives (people who typically

think and act the same as they do) to visit with families from different walks of life. If a day comes when we discover a better way of helping young people gain the same amounts of character and entrepreneurial skills—while serving as many families as we do over a summer break—we'll change our methodology. The reason our program has worked for over 150 years is because it's built on timeless principles, not procedures.

There are countless ways to earn money, to learn about yourself and the world around you, and to grow by serving—but the way to earn, learn, and grow the most is by going door-to-door. We believe in doing what others won't, to enjoy the opportunities that others don't.



OVER
1,600
CAMPUSES
REPRESENTED SINCE
1868

OVER **240** CAMPUSES AROUND THE WORLD REPRESENTED IN 2019

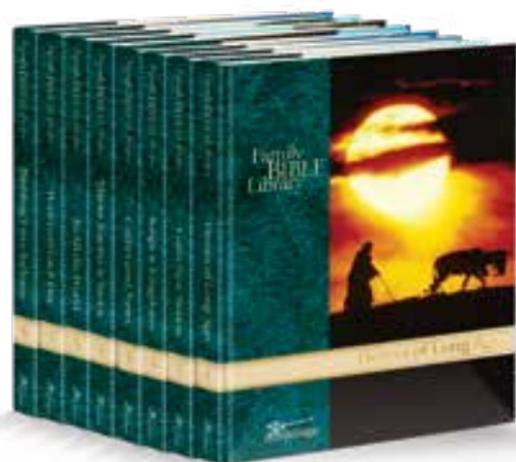
Countries with campuses where we recruited for the Southwestern Advantage Sales and Leadership program



Product Overview

BOOKS, WEBSITES & APPS

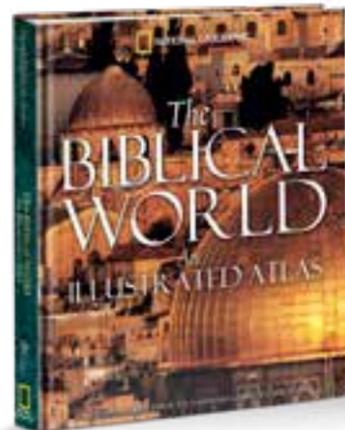
designed to prepare kids for school in a fun way—developing both classroom knowledge & life skills



Family BIBLE Library

Trans-denominational Bible stories that focus on 36 building blocks of character for the entire family

NATIONAL GEOGRAPHIC



YOUR OWN TUTOR ON YOUR BOOKSHELF & COMPUTER

Every assignment done faster with better grades

AS STUDENTS GET OLDER, THEY GET BUSIER

Extracurriculars take up afternoons & evenings, and finding time for homework gets tougher each year. Remembering all the "8am how-to" during your "8pm study time" isn't easy and Honor students are typically the busiest.



COMMON CHALLENGES

- Parents get frustrated helping with homework
- Methods have changed
- If you don't use it, you lose it
- Web searches include unreliable sources



Visit tiny.cc/howtouseadvantage for a short video showing how to use our system.



THE PRINCETON REVIEW IS #1 AT GETTING STUDENTS INTO TOP COLLEGES

College Entrance Advantage is based on the same methodologies used in Princeton Review classrooms



SW ADVANTAGE ONLINE.COM

The world's most comprehensive system of apps and websites dedicated to educating preschoolers through parents.

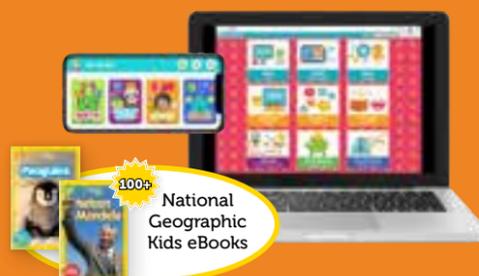
Skwids



HOMER



advantage 4 kids



advantage 4 teens



adv4Life



advantage4Parents



Check out our YouTube channel for full product demos: youtube.com/SouthwesternAdv

Sales School

Students complete a week of training in Nashville before relocating to their sales localities. Sales School is designed to be both rigorous and enjoyable. We want students to be thoroughly prepared for running their own small businesses.

Training topics include effective face-to-face communication, fundamentals of running a small business, safety, money management, product knowledge, self-coaching and more.

Over the course of a week, students will role play hundreds of selling situations before visiting their first prospects of the summer.



Students are told honestly about the challenges facing them, are provided with effective sales strategies, have practice sessions with feedback, and develop supportive relationships with their peers and leaders. Students learn goal setting, critical thinking, and a strong work ethic.

MYRNA P. HOOVER
DIRECTOR, FLORIDA STATE UNIVERSITY CAREER CENTER

SAFETY IS OUR #1 PRIORITY

In our training, students learn...

- how to spend their time visiting with families
- what to do in the rare event of an emergency
- which homes to visit and homes to skip
- to check-in with local authorities upon arrival to exchange contact information and receive any required business licensing
- to participate in a regular coaching calls with a team leader
- to avoid low income and disadvantaged areas

Female students have additional safety training.

Topics include how to set evening appointments, host family relationships, and not entering a prospect's home unless the mother is visibly present.



Summer Experience



HOST FAMILY

Host homes are preferred as a means to keep expenses low and for extra safety. Students typically live together in groups of two to four depending on the accommodations of the host and the location where they will be running their business.



SERVING FAMILIES

We believe that investing in education, whether big or small, should be more than just a transaction—it should be an experience for a family.

Student reps spend their days visiting families, learning about their academic goals. By understanding their situation, reps are able to determine which combination of products would best fit that family.

Whether or not the parents decide to become clients, reps are taught to add value at every home by...

- promoting reading and learning to younger kids,
- having encouraging conversations with students about their education, and
- sharing helpful information with high school students about preparing for college.

Visits are short and upbeat, and typically end with the families sharing recommendations of local neighbors, friends, and families to see next.



WORKING PROFESSIONALLY

All participants are trained on how to build professional relationships with local law enforcement and city officials in their sales community.



Leadership Experience



START YOUR CAREER WHILE STILL AN UNDERGRAD

Top performing undergrads have the opportunity to become employees who lead sales organizations and earn stock options, insurance, and full benefits before graduation.



DID YOU KNOW...

For multiple years, Southwestern Family of Companies has been recognized by Nashville's leading newspaper, *The Tennessean*, as a "Top Workplace".

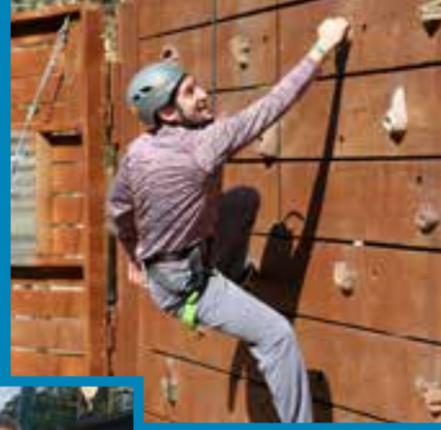
Building People, Building a Business

Spencer Hays, our late Executive Chairman, famously said, "You don't build a business. You build people, and people build a business." In their second year and beyond, Students learn in-depth how to lead their peers through the intense challenges and rewarding experiences that our program offers.

Student Leaders receive extensive and proven personal mentorship from someone who has "been there, and done that." They are carefully selected, not only for their expertise, but for their dedication to helping young people develop the skills, and the character, they need to achieve their goals in life.



A Year-Round Experience



TRAVEL

Participants relocate to communities across the US and Canada to run their businesses during the summer. Throughout the year, meetings, award ceremonies, and incentive trips are held all around the world.

Highlights



TOP INTERNSHIP

- Recipient of 2019 Charles F. Kettering Award–The Top Rated Internship in the U.S.
- WayUp Top 100 Internship in the U.S. (2019)



BEST IN BUSINESS

- Twice named a “Best In Business” award winner by *Nashville Business Journal* for accelerated growth and community impact



PRODUCT PARTNERS

- Product partners with National Geographic, Princeton Review, and McGraw-Hill
- Books, websites, and apps designed by a national board of top educators to fit the needs of public, private, and homeschool curriculums



AVOID STUDENT LOAN DEBT

- Each year, many students use their Southwestern Advantage experience, and income, to graduate with less student loan debt. As of 2019, the average five-year cumulative income of U.S. participants is \$137,070
- For more info: southwesternadvantage.com/disclosure



ETHICAL COMMERCE

- An accredited and charter member of the Better Business Bureau of Middle Tennessee since 1961 with an A+ rating
- Recipient of the BBB Torch Award for Ethical Commerce



DSA

- Leading member of the Direct Selling Association, holding direct sales companies accountable to ethical business practices and DSA Code of Ethics
- Recipient of the DSA Education for Life Award
- Southwestern Advantage President Dan Moore elected to DSA Board of Directors
- 2 DSA Hall of Fame Winners & 1 Circle of Honor Winner



CLIENTELE

- Approximately 150,000 families invest in Southwestern Advantage products each summer

Notable Alumni

Over 200,000 students from over 1,600 campuses have participated since 1868



Chip Gaines
HGTV's Fixer Upper



Kevin Stitt
Governor of Oklahoma



Marsha Blackburn
U.S. Senator, Tennessee



Stephanie Lundquist
VP of HR, Target



Apu Mody
CEO of Lenny & Larry's; Former President of Mars, Inc.



Larry Wilmore
Actor, Producer, Comedian



Mac Anderson
Founder of Successories, Simple Truths & Inspire Kindness



Bill Fagerbakke
Actor, voice of Patrick Star



Dita Příkrylová
CEO & Founder, Czechitas; Forbes 30 under 30 Winner



Jaak Roosaare
Investor, Best-selling Author, Founder of E1 Ventures



Kimberly Ritzer
Founding Leader & VP of Sales, Evereve



Ronnie Musgrove
Former Governor of Mississippi



Emily Woods
Co-Founder of Sanivation; 2016 Forbes 30 under 30 Winner



Jon Yarbrough
Forbes 400



Stephen Fitzpatrick
Founder and CEO of OVO Energy; 2018 Green Entrepreneur of the Year (UK)



Timo Rein
Co-founder of Pipedrive CRM



Chinh Chu
Co-Founder, Co-Exec. Chairman of CF Corp.; Former Managing Director of Blackstone Group, LLC



Max Lucado
Best-Selling Christian Author

Transferable Skills

WHAT ARE SOME TRANSFERABLE COMMUNICATION SKILLS THAT YOU'RE GAINING AT SOUTHWESTERN ADVANTAGE?

JOB OUTLOOK SURVEY

Attributes Employers Want to See on New College Graduates' Resumes

ATTRIBUTE	% OF RESPONDENTS
Problem-solving skills	82.90%
Ability to work in a team	82.90%
Communication skills (written)	80.30%
Leadership	72.60%
Strong work ethic	68.40%
Analytical/quantitative skills	67.50%
Communications skills (verbal)	67.50%
Initiative	67.50%
Detail-oriented	64.10%
Flexibility/adaptability	60.70%
Technical skills	59.80%
Interpersonal skills (relates well to others)	54.70%
Computer skills	48.70%
Organizational ability	48.70%
Strategic planning skills	39.30%
Creativity	29.10%
Friendly/outgoing personality	27.40%
Tactfulness	22.20%
Entrepreneur skills/risk-taker	19.70%
Fluency in a foreign language	4.30%

Source: Job Outlook 2018: National Association of Colleges and Employers
<https://www.naceweb.org/store/2017/job-outlook-2018/>

Direct attributes you will gain through the Southwestern Advantage Sales and Leadership program
 Indirect attributes you will gain through the Southwestern Advantage Sales and Leadership program

MONEY IS TEMPORARY—EXPERIENCE AND SKILLS LAST A LIFETIME



You will get an *experiential education*—skills and knowledge not taught in a classroom

HOW ARE YOU SETTING YOURSELF APART FROM YOUR PEERS?



Doing something different distinguishes you

SUCCESSFUL CANDIDATES ARE ABLE TO DEMONSTRATE UNIQUE EXPERIENCE & WORK ETHIC



MASTER ATTRIBUTES YOU MAY OTHERWISE NOT BE EXPOSED TO



LET'S GET SPECIFIC...

- VERBAL – expressing new ideas to thousands of families face-to-face
- ACTIVE LISTENING – asking families questions that determine specific educational needs
- IDEA EXPRESSION – explaining intangible benefits of products
- FACILITATING GROUP DISCUSSION – leading meetings and training sessions
- DEALING WITH DOUBT – helping both prospects and co-workers past hesitations or concerns
- NEGOTIATING – finding mutually beneficial terms in a professional setting
- PERCEIVING NONVERBAL SIGNALS – interpreting body language in a selling situation
- EXPRESSING NONVERBAL SIGNALS – connecting with people using constructive body language
- PERSUADING – successfully converting a stranger into a client within 30 minutes
- EXTRACTING DETAILS – asking questions that get to the core of a prospect's issue
- EXTRACTING DATA – learning unique information that helps you understand a prospect's situation
- PROBLEM SOLVING – independently thinking on your feet without the help of a supervisor
- DEVELOPING RAPPORT – quickly building trust with a stranger
- COOPERATION – achieving significant goals with people of different backgrounds & personalities
- PROFESSIONALISM – representing a company in a favorable way to a new audience
- ASSERTIVENESS – demonstrating confidence despite adversity
- TEACHING – helping co-workers understand a new concept
- DELEGATION – empowering a co-worker with new responsibility
- MOTIVATING – leading yourself and others through a new challenge
- LEADING – doing first what you ask of others
- COACHING – giving technical advice that directly improves a teammate's performance
- COUNSELING – listening and encouraging a teammate in a way that helps them overcome a challenge
- COLLABORATION – being involved in decisions that positively impact the growth of an organization
- REPORTING DATA – interpreting statistics, explaining what the numbers are saying
- PLANNING AND RESEARCH – conceptualizing future needs and proactively offering solutions
- INITIATING NEW PRACTICES – using sequential knowledge to grow professionally
- ORGANIZATIONAL LEADERSHIP – helping a group develop each of the skills listed above

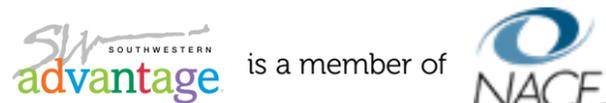
HOW DO THESE SKILLS COMPARE TO OTHER PROFESSIONAL OPPORTUNITIES FOR COLLEGE STUDENTS AND RECENT GRADS?

HOW CAN THESE SKILLS OPEN DOORS TO FUTURE OPPORTUNITIES?



DID YOU KNOW...

most students are eligible for 3-9 hours of transfer college credit via Trevecca Nazarene University.



<https://www.naceweb.org/membership/member-organizations/>

20 A Family of Companies

AN UNMATCHED NETWORK OF OPPORTUNITIES

Sometimes an internship can create an opportunity at one company. Our program creates opportunities throughout an entire family of companies and a worldwide network of alumni. All students who perform well in our program are guaranteed interviews with our family member companies after graduation or an opportunity to become a leader of Southwestern Advantage.



Since 1855, Southwestern Family of Companies has invested in purpose-driven people who are inspired to build principle-guided businesses that impact the world.



DUSTIN HILLIS
CEO of Southwestern Family of Companies
Southwestern Advantage Alumnus



As America's oldest direct selling company, university students from all over the world run their own business during their summer breaks selling an integrated learning system to families in their homes.



DAN MOORE
President of Southwestern Advantage
Southwestern Advantage Alumnus



A leading international executive search and recruiting firm for specialty positions and fields. Global candidates are recruited for client companies from small, private businesses to Fortune 100 companies.



GREG BOUCHER
President of Thinking Ahead
Southwestern Advantage Alumnus



A full-service investment and financial services firm that offers conservative and comprehensive retirement planning through Top-ranked Raymond James Financial Services, Inc. brokerage firm out of over 1200.



JEFF DOBYNS
President of Southwestern Investment Group
Southwestern Advantage Alumnus



Designated sponsor of summer work travel programs through the U.S. State Department. Engages in the recruitment of International students to come to America for cultural travel, work and training opportunities.



DAVE CAUSER
President of Global Educational Concepts
Southwestern Advantage Alumnus



A full-service residential real estate brokerage that ensures a high level of service to clients through selecting only those agents who have a strong track record of success in direct sales.



PAT ROACH
President of Southwestern Real Estate
Southwestern Advantage Alumnus



Training, coaching programs, and seminars to motivate and educate professionals worldwide toward accelerated personal and professional achievement. Offices in the U.S. and the U.K.



Southwestern Empowerment gives individuals, groups, and organizations the tools, training, and accountability needed to find and develop their deeper purpose and ignite positive change. From executive and leadership development coaching, to unique, content-rich public events, we provide innovative programs that solve existing challenges and create lasting results.



KATY KVALVIK
Head of Southwestern Empowerment



Southwestern Speakers is comprised of top-producing thought leaders, authors, and experts who deliver dynamic presentations that shift the hearts and minds of audiences world-wide. Stedman Graham, Dan Clark, Gary Garfield, and Dr. Rhea Seddon are among more than two dozen featured speakers.



TIM NOWAK
Vice President and CFO of
Southwestern Family of Companies



A global sales enablement and transformation practice. Working with organizations to support both long term sales strategy and implementation of the sales programs.



ALAN MORTON (L)
Managing Director of SBR Consulting
Southwestern Advantage Alumnus



STUART LOTHERINGTON (R)
Managing Director of SBR Consulting



The largest and most respected fund-raising company in America. Has helped raise nearly \$5 billion for schools and non-profit organizations.



AARON LYNN
President of Southwestern Fundraising



Pat Summitt Leadership Group provides the people they serve with a source and resources for stellar, championship education and inspiration. They are committed to protecting and honoring Pat Summitt's values and philosophies. Their lines of business include publication, education/training, and film.



IRA & KIM BLUMENTHAL
Co-Founders of Pat Summitt
Leadership Group



A full service travel agency providing unique travel experiences to clients all over the world. Services include planning educational tours, corporate meetings and incentives, tours and activities.



TERRI RICKARD
President of Southwestern Travel Group



High quality inspirational apparel, gift products, home decor, and jewelry for all ages.



Finish Strong provides apparel, products, and programs to inspire and reinforce the power of choosing to Finish Strong.



MAC ANDERSON (L)
Founder of Inspire Kindness
Southwestern Advantage Alumnus
&
DAN GREENE (R)
President of Inspire Kindness
President of Finish Strong

22 A Family of Companies

EUROPE1 VENTURES

E1 Ventures is an Estonian-based new business incubator for Southwestern Family of Companies that serves Northern Europe and the Baltic Nations. E1 Ventures focuses on starting and growing new businesses through the Southwestern Advantage alumni network.



JAAK ROOSAARE
Investor, Best-selling Author, Founder of E1 Ventures
Southwestern Advantage Alumnus



A manufacturer of high quality frozen bakery products servicing grocery retailing, foodservices, and the fundraising industries.



CARLO COCCIMIGLIO
President of Tasty Selections



Providing the highest caliber of property and casualty insurance through a consultative relationship



DAVID STUART
President of Southwestern Insurance Group
Southwestern Advantage Alumnus

I thought it would be an adventure to sell door-to-door vs the normal summer job, so as a student I contacted Southwestern and asked to interview. I had no idea how big of an impact it would have on my life. The principles I learned from that experience have guided me ever since.



HENRY BEDFORD
CHAIRMAN OF THE BOARD OF SOUTHWESTERN
FAMILY OF COMPANIES
Southwestern Advantage Alumnus



Southwestern Medicare is a Medicare supplement insurance agency contracting with over a dozen major insurance carriers. The goal is to educate people about the Medicare process, shop and compares rates to guarantee the lowest cost of coverage for clients.



BUZZ STONE
Founding Partner of Southwestern Medicare



Tax professionals with years of experience filing and representing clients during IRS audits.



DAVID SENSING
Manager of Southwestern Tax Services



An award-winning cookbook publishing company for non-profits, companies, and individuals. Services include editorial, consulting, professional training, and distribution.



CHRIS CAPEN
President of Southwestern Publishing House



Since 2002, City Saver has been helping schools raise money by connecting families to local merchants with their popular coupon books and smartphone apps.



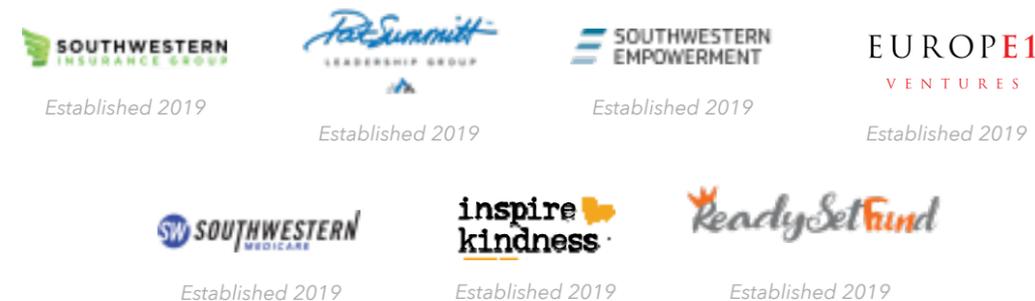
TOM BEACH
Founder of City Saver



SOUTHWESTERN BUSINESS DEVELOPMENT CENTER

Our vision is to add five or more new companies to our family each year for the next thirty years. Our business development center provides the resources to create entrepreneurial opportunities for individuals who prefer to run a company rather than go to work for one.

Recently launched companies:



SOUTHWESTERN CAREER SERVICES

Companies are eager to employ alumni of our program because of their skill set and proven track record. Upon graduation, each student who completes one or more summers in the program has full access to our professional placement team at Southwestern Career Services. This team is comprised of alumni of our program who help with grad school applications, building resumes, interviewing effectively, gathering letters of recommendation, and above all – finding matches between candidates and careers.

Alumni have free access to Southwestern Career Services for life. Learn more at <https://thinkingahead.com/specialty/sales/>



HANS SCHLEGEL, CPC,
PARTNER
Southwestern Advantage Alumnus



BEN KESSLER
RECRUITER
Southwestern Advantage Alumnus



PRIIT SUITSLEPP
RECRUITER
Southwestern Advantage Alumnus

Community Impact

A HISTORY OF GIVING BACK TO COMMUNITIES IN NEED

In 2011, our 'Share The Advantage' initiative began, seeking out organizations and individuals who are dedicated to impacting communities with long-term solutions. Share The Advantage allows students to donate a small portion of their profits to a service project during their annual incentive trip or to organizations in their hometowns. Over the years, the initiative has helped 26 organizations including orphanages, daycares, parks, schools, special needs centers, a school of music, a school for the deaf and mute, and families with difficult circumstances.



In addition to the North American Service Projects, our European teams hold charity events, too. Students from Estonia, Latvia, Lithuania, Poland, and Slovakia spend a day going door-to-door collecting donations for those in need.

One team spent their service day at a children's orphanage in Huhghada, Egypt. Faces were painted, games were played, stories were read, and gifts passed out. Team members represented Bulgaria, Czech Republic, Kazakhstan, Hungary, and Moldova.

Additionally, a charity 5k was held in Prague to profit a local children's organization Dum Tri Prani (The House of Three Wishes).



SHARE THE ADVANTAGE—SERVICE PROJECTS

During our incentive trips, site visits are held so that students can visit the organizations that benefit from their donations and interact with the staff and kids.



PARTNERSHIPS



END SLAVERY TENNESSEE

Southwestern Advantage is honored to have an official partnership with End Slavery Tennessee. Now when families purchase our products, they support the fight against human trafficking.



UNITED WAY

Southwestern Advantage is a corporate partner with United Way of Metro Nashville.

Featured on Inc.com as a Top Business Podcast

THE ACTION CATALYST

with DAN MOORE

A MEMBER OF SOUTHWESTERN FAMILY OF COMPANIES



YOUR INSPIRATION IGNITED

Over the past 45 years, Dan has been an invaluable asset to Southwestern, from his days as a door-to-door salesman while an Ivy League college student to his current tenure as the president of the oldest direct-sales company in America, known as the training ground for countless successful salespeople and entrepreneurs.

As a board member of the Southwestern Family of Companies, Dan has helped to develop Southwestern's company portfolio to include 30+ individual companies and has trained more than 100,000 sales professionals. Having graduated with honors from Harvard University in only three years and earning his MBA at Vanderbilt, Dan possesses a wealth of knowledge on successful product and people development, sales promotion and training, general management, and entrepreneurship.

Tune in every Wednesday to catch the latest from Dan Moore and his roster of the nation's top business thought leaders.

Guests have included... Dave Ramsey, Gloria Mayfield Banks, Stedman Graham, and Ellen Petry Lease.



TheActionCatalyst.com

Avoid Debt, Begin Investing

Running a small business in college is not for everyone. **NEITHER IS STUDENT LOAN DEBT.**

Four year degrees now come with an average of nearly \$30,000 in student loan debt.* Our program began in 1868 as a way for young people to afford a higher education. The same opportunity exists today.

2018 average gross income for U.S. Southwestern Advantage participants:**

1st-time participant:	\$ 7,017.74
2nd-time participant:	\$ 14,245.91
3rd-time participant:	\$ 21,232.74
4th-time participant:	\$ 22,141.92
5th-time (or more) participant:	\$ 58,436.04

* <https://www.cnbc.com/2019/05/20/how-much-the-average-student-loan-borrower-owes-when-they-graduate.html>
 ** <http://southwesternadvantage.com/disclosure>

*These are a few Southwestern Advantage participants who have recently graduated with zero student loan debt:***



THE 8TH WONDER OF THE WORLD IS COMPOUND INTEREST.

Students with little to no debt create the opportunity for themselves to begin investing as a young person. How would starting a ROTH IRA, building portfolios, and owning property while still in your 20s impact your 30s and 40s? We even have financial planning, tax planning, and real estate companies that can help with that, too.

$$\frac{72}{\% \text{ Rate of Return}} = \# \text{ OF YEARS FOR INVESTMENT TO DOUBLE}$$

Campus Connections

Gaining experience is a key determinant to future success in any competitive field, developing confidence that you can overcome obstacles and build the discipline necessary to adapt to changing situations is imperative to professional and personal success. Southwestern Advantage offers this type of experience.

DR. ROB LIDDELL
DIRECTOR OF CAREER SERVICES,
UNIVERSITY OF TENNESSEE-CHATTANOOGA

I believe that the multitude of students who are successful at selling Southwestern Advantage products each year also succeed in their career endeavors throughout life. The discipline they gain, the work ethic that they practice and attitude that they maintain takes them far. Perhaps more importantly in my role as a career center director, I also believe strongly that students who may not have gained the measure of financial success that they sought have had a significant learning and life enrichment experience.

TIM LUZADER
DIRECTOR OF THE CENTER FOR CAREER OPPORTUNITIES,
PURDUE UNIVERSITY

I am very confident that Southwestern is an effective employment and internship option for the right students seeking summer employment because of my exposure to Southwestern Sales School and through discussions with students who have both succeeded and failed to meet their goals during their internship experience. Even in failure, there were amazing skills and stories that were brought back with these students.

COREY GRAY
DIRECTOR OF CAREER DEVELOPMENT,
CONCORDIA UNIVERSITY-NEBRASKA

The students I met and spoke with one-on-one, who had at least one summer sales opportunity under their belts, could not say enough about the quality of the experience and the personal growth they experienced as a result. As a career counselor, this is what working and learning is all about!

DONNA CROW
EXECUTIVE DIRECTOR OF CAREER SERVICES,
UTAH STATE UNIVERSITY



Southwestern Advantage prepares young college students for success in a number of career fields, but most importantly, it develops their work ethic, motivation levels, communication skills, and professionalism in any field that they choose.

JEREMY FISHER
DIRECTOR OF CAREER CENTER
CREIGHTON UNIVERSITY

Southwestern Advantage teaches students not only such valuable skills like leadership, communication skills, planning and work ethic but also values that are fundamental for every successful person and lead to a better, fulfilled life.

ANDA PAEGLE
PROJECT MANAGER,
UNIVERSITY OF LATVIA



DR. RALPH BRIGHAM
SOUTHWESTERN ADVANTAGE
GLOBAL DIRECTOR OF
CAMPUS RELATIONS

America's Oldest Direct Selling Company



Southwestern Advantage is the oldest direct selling company in America, with additional income opportunities for participants in their second year and beyond.

The profit of first-year participants comes **100%** from the direct selling of educational products. After their first year, participants continue direct selling and have the option to also build a team, if they choose. They receive no income for recruiting but only from the sales results of their team. This additional income is paid by the company and does not reduce the profit of their team members in any way.

MLM companies typically charge their participants membership or sign-up fees and many have product purchase requirements. **As a direct selling company, Southwestern Advantage does not.** We have no quotas, and all initial sales supplies & materials are purchased by the company and provided to participants free of charge.

DIRECT SELLING



Direct selling is marketing goods and services directly to consumers outside of a physical retail establishment or at the consumer's home.

Products are typically demonstrated face-to-face or at product parties.

Product orders are purchased at wholesale and sold to consumers at retail. The profit margin between wholesale and retail belongs to the direct seller.

MULTI-LEVEL MARKETING (MLM)



Multi-level Marketing is recognized by the Federal Trade Commission as a legal business model in which a representative's income includes both their personal sales and a percentage of their personal team's sales.

Typically MLM recruiters are also the product consumers, and joining often requires the purchase of a start-up kit.

PYRAMID SCHEME

All pyramid schemes are illegal.



Pyramid schemes compensate participants primarily for recruiting new participants, rather than for selling products.

Fact: We've worked with the Direct Selling Association in support of laws passed in 24 states that expose illegal pyramid schemes and protect consumers.

Personal Experiences



PARENTS

The impact of Southwestern on me and the memories for our family are beyond any quantification or measuring. I sold three summers (79-81) and Jayne was on the field with me my third summer selling and our first year of marriage. It was in Abilene, Texas. I love Texas!

We have seven children and six have sold books, five for multiple summers. I can observe that each of our family that sold and recruited have subsequently differentiated themselves in their fields: Advanced Manufacturing, Medicine, Sports, etc.

The dominant benefit for my family from selling (multiple summers) is the development of their character, doing what needed to be done whether

they happened to feel like it or not, working the plan, persevering, keeping purpose, drive, push, keep going, not quitting. Yes the planning, goal setting, achieving incremental successes, bookkeeping are all good skills and a big check is great, but it was "hitting the wall", which they all did (including me) that provided the opportunity for their true self to be identified, developed, and forged in the dark and difficult depths of that unique "end of themselves" experience on a curb somewhere where they then, got up and kept going. Now, they know who they are, what they can do, what their purpose is, and they possess an inner drive. Now, it is simply natural for others to follow, and they do... the essence of leadership. People want to follow commitment and strength like that. Who else has it?

I have always thought that the purpose of the first summer is simply to get to the second and to then sell on a deeper plane and to recruit where there is another "wall" to penetrate, to conquer. It's certainly more challenging (and rewarding) to sell the Southwestern experience than it is to sell the books.

I hope you are able to teach, sell, challenge and to motivate as many as possible. God truly used Southwestern Advantage to change my life.

STEVE BARNETT
ASBURY COLLEGE ALUMNUS

Southwestern changed the trajectory of my life. My first year taught me the skills and honed the habits of time management and self-discipline that made university rather easy for me. Suddenly, studying and making top grades was achievable. My second year, I learned how to impact those around me. Upon returning to university, I was given many leadership positions and, because I knew how to manage my time, I could help make huge changes around campus. Three years inspired me to never settle for less than my best. So, I found a nine-month internship aboard a ship traveling the world where I discovered my passion for social impact on the poorest communities around the world. After four years with Southwestern, I also had plenty of money to pay for trips with Engineers Without Borders to design water supply systems in Cameroon, and trips with Living Water to drill water wells in Central America. By my 5th year with Southwestern, I was leading an entire organization of about 60 college students.



ALUMNI

This intense "non-engineering" experience made me such an intriguing graduate that I never applied for a single job but was approached and offered numerous engineering management jobs. While many of my classmates were searching for any engineering

job, I got to pick from a list of exciting offers. I finally chose to work for Georgia Tech Research Institute as a research engineer for sustainable technology in third world countries. I implemented and evaluated emergency water treatment systems from around the world. I did consultant work for Yellowstone National Park, living there, analyzing renewable technologies and water conservation for them. And I helped design a way of sanitizing human waste using solar power. This last endeavor led me to receive a grant from the Chilean government to move down to Santiago to implement and test my technology. So at 24 years old, I started my own company, lived abroad in Chile, tested my own technology, all for people without any kind of sanitation who make less than \$2 a day.

All of my success I can truly trace back to working with Southwestern Advantage. There is nothing that has or could have prepared me better as an engineer. I use the skills, character, and habits I learned with Southwestern every day of my life. Most of my classmates who did "engineering" internships or co-ops "in their field" spent most of their summer waiting for their boss to give them more spread sheets to do while living at home and not really making that much money. I wish I could encourage every college student to step out of what is normal and easy, and take on the responsibility, the healthy pressure, and the work ethic taught at Southwestern. You will solve problems...a LOT of problems... and THAT skill is what will make you a great citizen, friend, colleague, parent... and engineer.

EMILY WOODS
GEORGIA TECH ALUMNA
CHIEF ENGINEER/CO-FOUNDER AT SANIVATION
FORBES 30 UNDER 30

CLIENTS



Tiffany L.
★★★★★

We had the pleasure of meeting with Merke M**** and what a super pleasant girl!! She was very informative and helped us get some new books for our daughters!!! I love the Southwestern Advantage books we have previously bought a set for our boys!! She explained everything in detail and helped us set up the apps too!!



KATHLEEN W.
★★★★★

I am now a 2 time Southwestern Advantage customer. My representative, Marbritt, was friendly and knowledgeable. These books are extremely well written and easy to understand. They are organized and have color-coded sections to make it easy to find what you want. I've not been disappointed. The history/literature book took my child from middle school thru high school graduation.

My experience the past 6 years has been transformational. I heard about Southwestern as a freshman in college from a corporate recruiter on my campus, and I interviewed. I was intrigued by the opportunity to travel, learn to run a business, make a lot of money, and diversify my resume. I was nervous because I didn't know anyone from my campus who had been selected or ever worked with Southwestern, and my parents were naturally a bit skeptical. When my mom realized she had interviewed for the same position when she was in college, she supported me in making a decision. I am extremely grateful for my parents empowering me with my decision independently of whether or not THEY THEMSELVES would have sold books with Southwestern. **In my 6 summers selling books, I have learned more about myself, people, and communication than I could have imagined.** I have made the most incredible friends and met my future spouse. In my experience, working each day with integrity and putting in my numbers yielded successful sales years, though the most challenging part each summer

has been accepting things I cannot control! Even more rewarding than selling books, though, has been the recruiting aspect. I receive the most when I give the most, and I've had the opportunity to practice servant leadership in this job. The most incredible piece of my Southwestern experience is the mentorship from my student manager, my sales manager, and company employees such as the president. My life today is an incredible testament to my time working with Southwestern!

COURTNEY BUCK
BAYLOR UNIVERSITY ALUMNA



PARTICIPANTS

Interview Process

IS THE SOUTHWESTERN ADVANTAGE PROGRAM RIGHT FOR YOU? ARE YOU RIGHT FOR THE SOUTHWESTERN ADVANTAGE PROGRAM?

All candidates complete a 3-day interview process to determine if the program and the person are a good fit for each other. Below is some information that will be helpful in making that mutual decision. Each of the sources will take you directly to where the answer to the question can be found.

What is our rating on Glassdoor?
tiny.cc/swaglassdoor

Star (*) the fact you found most-interesting from our Highlights on page 16:

What is our rating on Indeed?
tiny.cc/swaindeed

Which student's story did you find most interesting: tiny.cc/swastudentstories

What is our rating on Better Business Bureau (BBB)?
tiny.cc/swabbb

What did you take away from page 29?

What is our rating on Google?
tiny.cc/swagoole

List three to five skills that could be gained through Southwestern Advantage that would help you reach your goals: *see pages 18-19*

List a fact from the first paragraph of our company overview:
southwestern.com/companies/southwestern-advantage

Notes and Questions



FOCUS ON WHAT'S RIGHT
RECOGNIZE OTHERS
SELF-DISCIPLINE TAKING ACTION
POSITIVE SELF-TALK PRINCIPLES
ACCOUNTABLE GIVING INTEGRITY FAITH
RELATIONSHIPS
GROWTH LEADING BY EXAMPLE
SERVING OTHERS GREAT ATTITUDE
ENTREPRENEURIAL SPIRIT
INTENTIONAL FOCUS



Southwestern taught me the skill of creating and manifesting a vision for my own life by setting high goals, using positive self-talk, and holding myself accountable.



DUSTIN HILLIS
 CEO OF SOUTHWESTERN FAMILY OF COMPANIES
 Southwestern Advantage Alumnus



2451 Atrium Way
Nashville, TN 37214

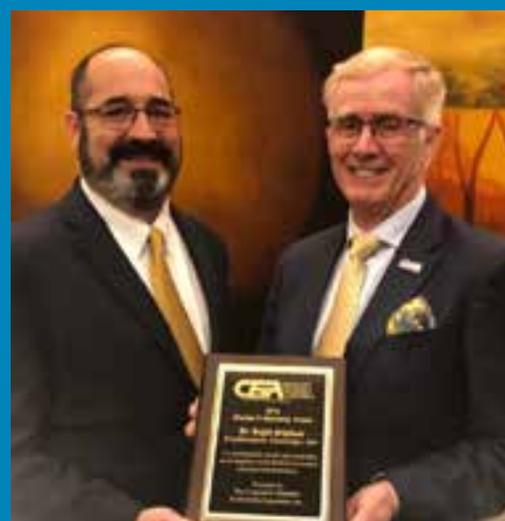


TOP U.S. INTERNSHIP OF 2019

Dr. Ralph Brigham and Southwestern Advantage were selected as co-recipients of the 2019 Charles F. Kettering Award.

Each year, Cooperative Education & Internship Association (CEIA) recognizes one recipient of the Charles F. Kettering Award for excellence in industry, business, or government internship/cooperative education programs. CEIA is the national leader in cooperative education and internship program management.

This award comes with the distinction of being the top rated internship/cooperative education employer in the nation providing outstanding resources and service to college students and the profession. Southwestern Advantage joins a prestigious group of past winners including IBM, NASA, Walt Disney, AT&T, PriceWaterhouseCoopers, Bloomingdale's, Ford, and General Motors.



SCOTT MAYNARD, CEIA (left) & DR. RALPH BRIGHAM, SOUTHWESTERN ADVANTAGE GLOBAL DIRECTOR OF CAMPUS RELATIONS (right)



recognizes Southwestern Advantage Inc. as the

**2019 Charles F. Kettering Award Recipient
Top Rated Internship Employer**

From startups to Fortune 500s, WayUp helps over 20,000 companies connect with interns and entry-level employees. Each year, WayUp ranks the best internship programs in the United States.

Southwestern Advantage was selected by their panel of industry expert judges and thousands of public votes as one of 2019's top 100 internship programs in the nation.

nationalinternday.com/top100-2019



@SouthwesternAdvantage

SouthwesternAdvantage.com
888-602-7867

