

Independent Financial Group
December 1, 2003

**JOE H. MILLER JOINS INDEPENDENT FINANCIAL GROUP, INC. AS
EXECUTIVE VICE PRESIDENT OF MARKETING, NAMED TO BOARD OF
DIRECTORS**

San Diego, CA—Scott Heising, President of Independent Financial Group, Inc. announced today that Joe H. Miller has joined its management team as the Executive Vice President of Marketing. Miller will also serve on the Board of Directors of Independent Financial Group, Inc.

“We are excited to have Joe Miller join our team. He brings the point-of-view of the Independent Registered Representative/Financial Planner,” said Scott Heising. “His experience from having built a successful Broker Dealer organization will complement our strategic mission of restoring true independence and service for Independent Registered Representatives.”

Joe H. Miller graduated from the University of California-San Diego with a BA in Economics and has worked in the securities industry since 1982. Beginning as a Registered Representative and Certified Financial Planner (CFP), he went on to co-found United Pacific Securities, Inc. (UPSI), a Southern California Broker Dealer. Miller, with his partner Tom Altfillisch, built UPSI into a securities firm with over 180 representatives and approximately \$18 million a year in commission revenues prior to its sale to SunAmerica, Inc. in 1998. From late 1998 until the present, Miller has managed the Carlsbad office of Sentra Securities Corporation while building a financial planning practice.

Independent Financial Group, Inc. (IFG) was founded in October, 2002, by Scott Heising and a group of experienced industry professionals. IFG purchased Hagerty Stewart & Associates, LLC, a NASD member firm established in 1978, and moved its operations to San Diego. Hagerty Stewart & Associates, LLC is committed to offering independent financial representatives with first class service provided by an experienced staff of professionals and industry-focused technology in an environment where the representative is treated as a valued client.

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