



Pursue Financial Independence Through Powerful Advice

Investment Advisory Process



In alliance with



EQUITABLE
ADVISORS




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ADVISORS

Our alliance with Equitable Advisors provides the strength, stability and long-term consistency that our clients deserve.



Define what financial independence means to you

What does financial independence mean to you?

A comfortable retirement? Starting your own business? Leaving a legacy? Having means to travel and explore? Whatever your goals, we want to help you reach them.

A solid investment strategy can help you pursue financial independence. But to be truly effective, any investment strategy must be customized to your unique situation. We use Equitable Advisors professionally managed investment account advisory platform to build a strategy designed just for you, keeping your specific financial situation and goals in mind. You define financial independence. We want to help you make it happen.

The power of advice

We are committed to your success and finding the right strategy for you. We pair our team members advice and knowledge with the dynamic offerings of products and services offered through our broker dealer relationship to help us craft this strategy. Through Investment Advisory Portfolio accounts, we can offer you access to a wide variety of investments to increase your portfolio's diversification. In addition, investments you already own can be combined with those we select to complete your customized portfolio and add to the potential success of your plan. But your unique circumstances and personal objectives dictate the method of investing, as well as the types of investments we choose.

Fee-based guidance

By virtue of using our investment advisory process platform, we can work under a fee-based model. Fee-based asset management accounts allow us to share a common goal with you: to grow the value of your assets. A holistic approach to investing, fee-based asset management ties our compensation directly to the performance of your account. Instead of commissions, we earn an annual fee based on the market value of

the account.¹ This allows us to concentrate on what matters most—building an investment portfolio that seeks to address your specific needs.

The value of asset allocation

Throughout all cycles of the financial markets, a well-devised and executed asset allocation strategy that is tailored to your investment objective, is central to helping you pursue your long-term goals. Asset allocation is at the core of a professionally managed portfolio. This involves spreading your investments across several asset classes—such as stocks, bonds and cash equivalents—to reflect your particular goals. Asset allocation allows your portfolio to participate in a variety of market sectors while potentially minimizing overall volatility. Keep in mind that asset allocation doesn't ensure a profit or protect against a loss.

The goal of a custom-designed portfolio is to potentially achieve an optimal blend of investments tailored to your personal goals, time horizon and risk profile. This process encompasses setting investment objectives, establishing weightings for various asset classes, choosing specific investments and making adjustments as circumstances dictate.

Ongoing advice and oversight

The Investment Advisers Act of 1940, makes us obligated to act in your best interest and provide you with full and fair disclosure of material conflicts of interest. In an Investment Advisory Portfolios account, we monitor the market in relation to your investment portfolio on an ongoing basis and continue to offer you advice as needed. These services may be provided on a limited discretionary basis, which means you don't need to direct us to make trades, rebalanced your portfolio or make other investment decisions for your account. This limited discretionary trading capability in an investment advisory account gives us the ability to react to changes in economic conditions on your behalf.

The benefits of simplicity

One account. One statement. One fee. Investment Advisory Portfolios account allows you to have all your investments under one roof, making it easy to monitor, manage and make changes to your portfolio when necessary.

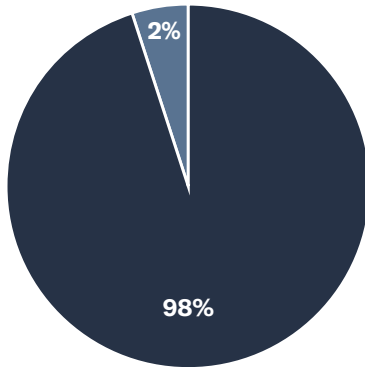
¹ The Investment Advisory Portfolios account maximum advisory charge is 2.5%. Miscellaneous account and service fees may apply in certain advisory accounts; however, some may be waived under certain conditions. Please review each individual account agreement for more complete information.

The purchase of insurance products (life, annuities, etc.) would be subject to additional costs, including commissions.

Sample asset allocation by investment objective

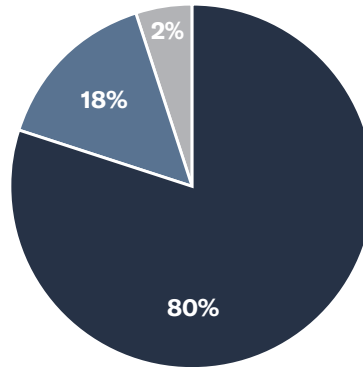
More aggressive portfolios carry greater risk. No strategy assures success or protects against loss.

Aggressive Growth



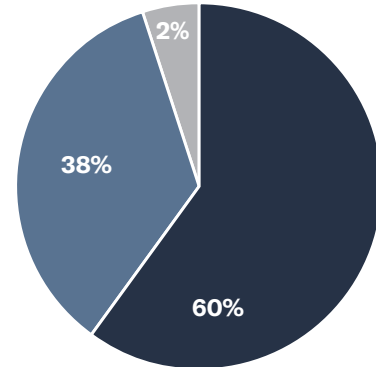
- No need for current income
- Focus on aggressive growth
- Highest tolerance for risk
- Long investment horizons

Growth



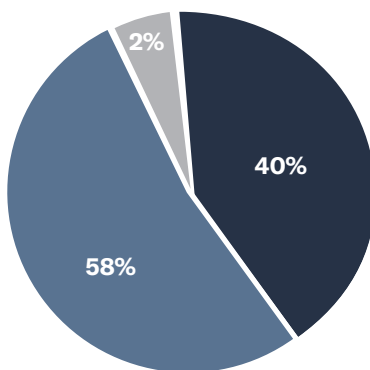
- Little need for current income
- Focus on growth
- Highest tolerance for risk
- Intermediate/long investment horizons

Growth With Income



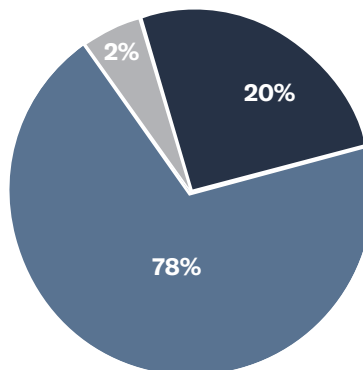
- Equal focus on growth and current income
- Moderate tolerance for risk
- Intermediate investment horizon

Income With Moderate Growth



- Need for current income
- Moderate focus on growth
- Low tolerance for risk
- Short/intermediate investment horizon

Income With Capital Preservation



- Need for capital preservation and current income
- No focus on growth
- Lowest tolerance for risk
- Shortest investment horizon



- Investment vehicles carry investment risks, including the potential for the loss of principal; and may have additional fees, charges and restrictions.
- There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification and asset allocation do not ensure against market risk. No strategy assures success or protects against loss.
- Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs, and does not assure a profit or protect against a loss.

The strength of our consultative process

To build your portfolio, we use a highly consultative process that allows us to uncover your unique situation and build an investment strategy around your needs.

These steps outline how we work with you to create your portfolio:

1

Discover your Goals and Objectives

Based on your goals and objectives, together we will determine what your customized financial strategy should be.

Take into consideration your:

- Investment goals
- Time horizon
- Income needs
- Tax considerations
- Retirement goals
- Charitable giving desires
- Risk tolerance
- Performance expectations
- Liquidity requirements
- Current investments
- Legacy creation

We will construct your portfolio to reflect your personal goals, time horizon and risk parameters, as well as other considerations.

2

Build your investment strategy

Through our Investment Advisory Process, we have access to a breadth of investment types and choices to construct custom-tailored portfolios. Based on the combined attributes of the individual asset classes and your goals, we will formulate an asset allocation³ plan just for you. Our comprehensive investment process, uses multiple independent research providers to identify, screen and select appropriate investments for your portfolio.

Investment Selection Process:

- 1) Universe Analysis - Our mutual fund and ETF analysis starts with defining the universe of available managers that meet the needs of the portfolio. The manager universe needs to be reduced to a manageable size, which requires balancing the risk of too narrow a search with too broad of a search.
- 2) Qualitative Analysis - Qualitative analysis involves measuring metrics such as an organization, investment process, management team and tenure.
- 3) Quantitative Analysis - Quantitative analysis involves measuring metrics such as historical risks and return, costs, turnover and size.
- 4) Oversight Committee - The objective of this committee is to provide oversight and ongoing monitoring of the securities in our portfolios and make decisions as to additions and removals.

1. INVESTMENT UNIVERSE



3

Implement your portfolio

Once we are ready to bring your portfolio to life, we will discuss your expectations and review what we want to accomplish through your customized strategy.

The management of your Investment Advisory portfolio account will also include:

- Discuss the source of funds
- Determine the type of account ownership and beneficiaries
- Complete and sign all paperwork
- Transition your existing securities
- Invest your new portfolio account

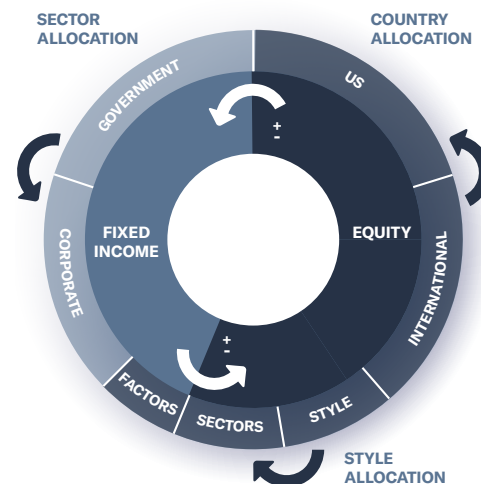
4

Review and manage your portfolio account

Once your investments are in place, we will continue to review and manage your portfolio account on an ongoing basis. We take a dynamic approach to asset allocation. As market conditions warrant, we make regular adjustments in order to maintain an appropriate level of risk and to capitalize on potential near-term market opportunities or to help limit the impact of down markets.

The management of your portfolio account will also include:

- Regular meetings and discussions so that you can feel confident about your continued strategy
- Evaluation of your goals to help ensure alignment with your portfolio
- Periodic rebalancing⁴, as necessary
- Tax-loss harvesting
- Consolidated performance reports



³ There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification and asset allocation do not ensure success or protect against loss.

⁴ Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs, and does not assure a profit or protect against a loss.



The importance of security

Account protection

Equitable Advisors membership with the Securities Investor Protection Corporation (SIPC) provides account protection up to a maximum of \$500,000 per customer, of which \$250,000 may be claimed for cash. For an explanatory brochure, please visit www.sipc.org. Additionally, through London Insurers, Equitable Advisors accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of \$600,000,000, subject to conditions and limitations.

The account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. This extensive coverage reflects a strong commitment to serving your investment needs.

FDIC-insured bank deposit sweep programs

Through Equitable Advisors partnership with LPL, we can offer two multi-bank deposit programs that provide you the option to sweep uninvested cash balances in your Investment Advisory Portfolios account to an interest-bearing FDIC-insured deposit account, allowing your account to earn a return on these cash balances. The primary benefit of sweeping uninvested cash balances to a bank deposit program is to obtain insurance from the FDIC, an independent agency of the U.S. government, which protects your cash against losses in the event of a bank failure (up to \$250,000 per bank per account type).

Through the LPL multi-bank deposit sweep programs, deposits are eligible for up to \$1,500,000 of deposit insurance for individual accounts, and for up to \$3,000,000 million of deposit insurance for joint accounts through the FDIC. Depending upon your account type, you may be eligible for either the Insured Cash Account (ICA) or Deposit Cash Account (DCA) program. To learn more about either the ICA or DCA program and if you qualify, please let us know. If you have any questions about FDIC insurance coverage, visit www.fdic.gov.

GET STARTED

Guided by our portfolio construction experience, Investment Advisory Portfolio accounts allows us to provide a customized investment strategy for your unique financial goals.

There is no assurance that the Investment Advisory Portfolios account platform discussed is suitable for all investors or will yield positive outcomes. The purchase of certain securities will be required to affect some of the strategies. Investing involves risks, including possible loss of principal.





Equitable Advisors, LLC, member FINRA, SIPC (Equitable Financial Advisors in MI and TN) is proud to offer the wide-ranging products and services of LPL Financial. LPL Financial is one of the nation's leading financial services companies and a leading independent broker/dealer. With headquarters in Boston, San Diego and Fort Mill, LPL Financial provides premier service and support to financial professionals nationwide. Equitable Advisors, LLC (Equitable Financial Advisors in MI and TN), serves as the introducing broker/dealer; and LPL Financial (member FINRA, SIPC), serves as the clearingbroker/dealer for brokerage accounts. Equitable Advisors, LLC (Equitable Financial Advisors in MI and TN) serves as an investment advisor registered with the SEC; and LPL Financial serves as the principal sponsor, an investment advisor and the broker/dealer for the LPL Financial investment advisory programs offered through Equitable Advisors Financial Professionals. Equitable Advisors and its financial professionals are not affiliated with LPL Financial. Additional investment advisory programs are offered through third-party program sponsors who are unaffiliated with Equitable Advisors and LPL Financial. Equitable Advisors serves as an investment advisor in referring clients to these programs, and third party serves as the principal sponsor and an investment advisor. These programs may clear through or retain broker/dealers other than Equitable Advisors or LPL Financial and are unaffiliated with either party. Equitable Financial Life Insurance Company New York, NY, is an affiliate of Equitable Advisors, LLC (Equitable Financial Advisors in MI and TN).

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