STIFEL



STIFEL WEALTH STRATEGIST REPORT

Planning For Your Future

About Stifel

Stifel is a full-service investment firm with a distinguished history of providing securities brokerage, investment banking, trading, investment advisory, and related financial services to individual investors, institutions, corporations, and municipalities. Established in 1890 and headquartered in St. Louis, Missouri, Stifel is one of the nation's leading firms.

Stifel, Nicolaus & Company, Incorporated is a wholly owned subsidiary of Stifel Financial Corp. Stifel Financial Corp.'s publicly traded stock is listed on the New York Stock Exchange under the symbol "SF."



How do you like to travel? Do you take the scenic route by car, ensuring that you see all the sights along the way? Or do you stick to the interstates? Do you prefer a leisurely train ride or the speed of air travel? You can get from point A to point B in a number of different ways.There is no correct answer. However, you wouldn't embark on a trip without first determining your route and method of travel.

Why would you embark on your financial journey without planning and forethought? Just as with travel, there is more than one route to take toward achieving your financial goals.

To help determine your route, there are many important questions to ask yourself, including:

- What is your current financial situation?
- Will you be able to retire comfortably?
- Will your money last as long as you do?
- Are your investments allocated properly?
- What are your estate planning needs?
- Do you have adequate assets and insurance in the event of a disability?
- Are there enough assets, income, and insurance for your survivors?
- Are you familiar with the available social security claiming strategies?
- Have you considered the impact of a long-term care need?
- What will education costs be for your children/ grandchildren?

With so much riding on the decisions you make, don't be afraid to ask for directions. With the help of your Stifel Financial Advisor and Stifel's Wealth Planning Department, let the Stifel Wealth Strategist Report® be your personalized road map to help you get from point A to point B.

The Stifel Wealth Strategist Report® is a comprehensive financial plan providing in-depth analysis on critical issues such as retirement planning, asset allocation, estate preservation and funding, insurance needs, and education funding.

Each report may consist of the following:

Net Worth Statement

Before you set out on the road to your financial goals, you must first gain an understanding of where you currently stand. The first section of your Stifel Wealth Strategist Report®, your personal net worth statement, serves as the starting point for your journey.
By examining your liquid, investment, and personal assets, as well as your current liabilities, we'll be able to determine an appropriate strategy for pursuing your financial objectives.

Your Portfolio

Now that you know where your journey begins, it's time to take a look at the different routes you can follow toward your destination. In this section, your investment objectives will be discussed and asset allocation alternatives will be presented. Your personal asset allocation – the percentage of investable assets distributed in stocks, bonds, and cash – will be based on your financial goals, age, current and future income, and tolerance for risk.

Retirement Funding

With your retirement goals and objectives in place, it's time to see what's waiting for you down the road. This section of the Stifel Wealth Strategist Report® examines all of your retirement income, including pension or other sources of income, personal savings, retirement plans, and anticipated Social Security benefits. Based upon this information and your retirement spending goal(s), an individualized financial picture will be created to assist you in preparing for and working toward enjoying your retirement years. By showing how inflation can affect your goals, you'll have an idea of how much your accounts may be worth in your retirement years and how your assets will be used.

> "With so much riding on the decisions you make, don't be afraid to ask for directions."





Risk Management

There is always the possibility that unforeseen roadblocks can appear on the road to your financial goals. That's where risk management strategies come into play. Your Stifel Wealth Strategist Report® will help you put a plan in place to help ensure that your family's needs are met in the event of the loss of a wage earner's income due to injury, illness, long-term care need, or death. It will examine whether or not your existing disability, life, and long-term care insurance coverage will be adequate in the event of a need and offer suggestions as to how much coverage you may need to preserve your income and assets.

Education Planning

This section of the Stifel Wealth Strategist Report® will help you define your education goals, analyze your current situation, and identify a savings program designed to help you accumulate the funds needed to achieve your goals. For example, the report will detail projected tuition and related expenses and offer a look at various savings vehicles that may help you reach your education savings goal.

"With your retirement goals and objectives in place, it's time to see what's waiting for you down the road."

Estate Analysis

Once you have reached your destination, you will likely want to preserve your wealth for future generations. Proper estate planning can minimize taxes and administrative expenses and ensure that your assets will pass to loved ones and charities according to your wishes. Proactive planning can also ease the burden on your loved ones during a stressful period. Your Stifel Wealth Strategist Report® will calculate the size of your estate and examine the impact of taxes and other estate settlement costs.

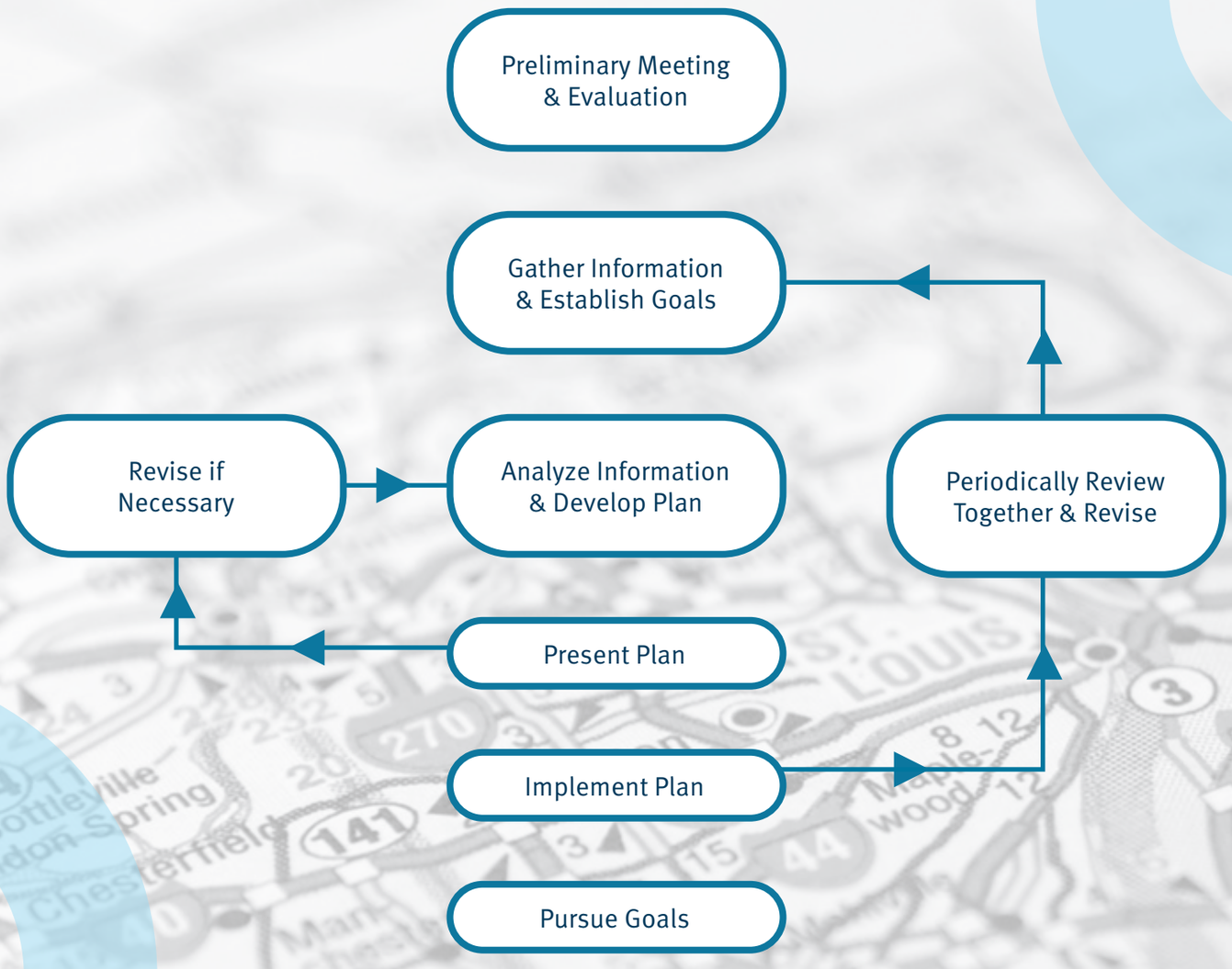
You Can Get There From Here

A solid plan is one of the most important factors in determining whether families and individuals can achieve their financial goals. Unfortunately, planning is time-consuming and complex. For that reason, many people never develop a plan and never reach their goals.

The power to plan your financial future begins with your trusted Stifel Financial Advisor's understanding of your goals and your financial resources. The Stifel Wealth Strategist Report® gives you the power to control your finances and reduce anxiety about your future, as well as the opportunity to enjoy the pursuits of your life.

Stifel does not provide legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.

Financial Planning Overview



Stifel Services

Alternative Investments

Annuities
Variable, Immediate, Fixed Indexed, and Fixed

Asset Allocation

Cash Products and Banking Services
Cash Management Accounts | Check Writing
Debit and Credit Cards | Electronic Money Transfer
Bill Payment Services

College and Higher Education Planning
529 Plans | Education Savings Accounts

Common Stocks

Consulting Services

Corporate Executive Services
Concentrated Stock Management
Control and Restricted Stock Transactions
Rule 10b5-1 Plans
Equity Compensation Plan Administration and Execution

Estate Planning

Exchange Traded Funds and Notes

Financial Planning

Fixed Income Investments | Certificates of Deposit
Collateralized Mortgage Obligations (CMOs)
Corporate Bonds | Municipal Bonds
Government and Agency Securities

Insurance | Business Owner Needs
Disability Insurance (Individual and Group)
Life Insurance (Individual and Business Policies)
Long-Term Care Insurance

Investment Advisory Programs

Investment Banking

IRAs | Traditional, Roth, and Rollovers

Lending Services

Mutual Funds

Options

Philanthropic Services
Donor-Advised Funds | Legacy Funds

Preferred Stocks

Public Finance

Research

Retirement Planning

Retirement Plans | 401(k) Plans | 403(b) Plans
Profit Sharing Plans | Money Purchase Plans
SEP IRAs | SIMPLE IRAs | Defined Benefit Plans

Stifel Wealth Tracker
Client Account Access Online and Via App
Financial Aggregation, Organization, and Tracking

Structured Investments

Syndicate Offerings

Tax Planning

Trust Services
Trust Management and Administration
Successor Trustee Appointments
Delaware Trust Services

Unit Investment Trusts

Stifel's banking and lending services are provided by Stifel Bank and Stifel Bank & Trust (collectively Stifel Banks). Trust and fiduciary services are provided by Stifel Trust Company, N.A. and Stifel Trust Company Delaware, N.A. (collectively Stifel Trust Companies).

Stifel Bank, Member FDIC, is affiliated with Stifel Bank & Trust, Member FDIC, Equal Housing Lender, NMLS# 375103, Stifel Trust Company, N.A., and Stifel Trust Company Delaware, N.A. All are wholly owned subsidiaries of Stifel Financial Corp. and affiliates of Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE. ***Unless otherwise specified, products purchased from or held by Stifel are not insured by the FDIC, are not deposits or other obligations of Stifel Banks or Stifel Trust Companies, are not guaranteed by Stifel Banks and Stifel Trust Companies, and are subject to investment risk, including possible loss of the principal.*** *None of Stifel, Stifel Banks, Stifel Trust Companies, or affiliated companies provide legal or tax advice.*

STIFEL

Investment Services Since 1890

501 North Broadway | St. Louis, Missouri 63102
Stifel, Nicolaus & Company, Incorporated | Member SIPC & NYSE | Stifel.com

SN21-2/26