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About Janney

## Careers at Janney



## Private Client Group Opportunities

**Our Private Client Group culture is not about investing; it's about becoming invested in the needs and goals of our clients.**

Janney's Private Client Group serves individual investors with comprehensive financial advice, a wide range of financial solutions and superior service through nearly 900 Financial Advisors in offices spread along the East Coast and as far west as Ohio.

Using a wealth management approach, we deliver strategic financial plans that use a broad range of financial products and services tailored to the unique needs of our clients and their families.

You must possess relentless dedication to helping clients and their families achieve their financial and life goals. Following are descriptions of typical opportunities offered through our Private Client Group:

**Financial Advisor** - As the face of our organization to clients, this is a critical role in our organization. Janney Financial Advisors build long-term relationships with our clients and their families. They provide advice on a wide range of financial matters and use a full array of investment options to provide customized solutions to meet clients' needs.

**Private Client Assistant** - This role assists the Financial Advisor with daily client interaction and servicing. Answering client concerns and phone calls, and addressing transactional needs are some of the responsibilities that make a Private Client Assistant an integral part of the team.

**Branch Operations Manager** - Managing all operational aspects of a branch office location is the focus of this role. Ensuring efficiency and quality on critical processes, such as opening accounts, initiating transfer requests and adhering to firm compliance guidelines requires an experienced and organized candidate.

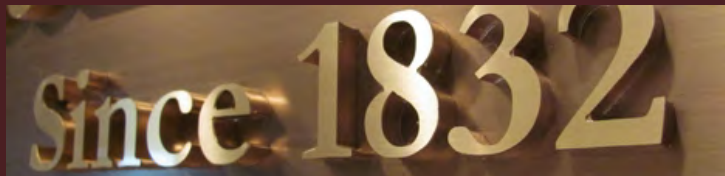
To learn about the professional background, business practices, and conduct of FINRA member firms or their financial professionals, visit FINRA's BrokerCheck website: <http://brokercheck.finra.org/>



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About Janney

## Mission & History



## Our Mission & History

With roots dating to 1832, Janney Montgomery Scott LLC is a full-service financial services firm, providing comprehensive financial advice and superior service to individual, corporate and institutional investors.

At Janney, our mission is to be the highest standard of success in financial relationships.

Through our wealth management approach, we focus on the delivery of strategic financial plans that utilize a variety of financial products and services best suited to help individual investors and families meet their financial goals. Janney is equally committed to providing our corporate, municipal and institutional clients objective advice for the successful execution of their unique business plans.

Janney serves clients through a network of professionals in branch offices located along the East Coast. We are an independently operated subsidiary of [The Penn Mutual Life Insurance Company](#), and we are members of the New York Stock Exchange, Financial Industry Regulatory Authority and the Securities Investor Protection Corporation.

### [The Janney Timeline](#)

**2015** Janney is named among the Top 40 Wealth Management Firms by Barron's; Janney is named to the 2015 INFORMATIONWEEK "ELITE 100"; Janney is named a healthiest employer by the Philadelphia Business Journal

**2014** Computerworld Names Janney to 2014 List of 100 Best Places to Work in Information Technology.

**2013** Janney named as Top Wealth Management Firm in the U.S. by Barron's; 2013 CIO 100 Award Winner for the Financial Advisor dashboard; Janney employees rank firm "best in class" for engagement.

**2012** Janney celebrates its 180th anniversary; relocates headquarters in Philadelphia.

**2011** Janney's named among the Top 40 Wealth Management Firms by Barron's.

**2007** Janney Montgomery Scott LLC celebrates its 175th anniversary; Timothy C. Scheve joins the Firm as President and CEO.

**2005** Parker/Hunter Incorporated is acquired by Janney Montgomery Scott LLC.

**1999** Janney Montgomery Scott, Inc. changes its corporate structure and is renamed Janney Montgomery Scott LLC.



## About Janney

Putting clients first is ingrained in the way we do business. When combined with our shared values, a spirit of continuous improvement and a strong commitment to diversity, we create a team of employees that are passionate about achieving successful results for our clients.

### Mission & History



For more than 180 years we've been the highest standard of success in financial relationships. Find out why.

[Our Mission & History](#)

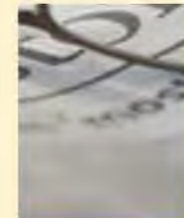
### Careers at Janney



Crucial to our success is attracting and retaining the best talent to achieve superior results for our clients.

[Overview](#)

### Media Resources



See the latest news about our firm and our thought leaders or, find important contacts for press inquiries.

[Overview](#)

[Press Releases](#)

### Find a Financial Advisor or Office Location

Zip Code

OR

Advisor Last Name

GO

[Advanced Search](#)



Our Mission & History

Why Janney

Leadership Team

Financial Statements

# Why Janney

Appendix 1

Text Size:   

Selecting a financial advisor and firm when seeking a long-term financial relationship built on trust and experience is one of the greatest decisions you will make.

That's why we make it our mission to be the highest standard of success in financial relationships. We invite you to explore some reasons you can be proud of when you decide to work with Janney.

## History and Stability

- Janney has over 180 years of experience providing comprehensive financial advice and superior service to individuals, families, corporations and institutions.
- Strong capital base and balance sheet with demonstrated profitability in times of market turbulence through a low-risk management style, which allows us to remain free of government assistance.
- Strong and enduring relationship with our parent company, [The Penn Mutual Life Insurance Company](#), whose ratings are A+ (Superior) from A.M. Best, Aa3 (Excellent) from Moody's, and A+ (Strong) from Standard and Poor's.

## Focus on Clients

- Decisions are always made with our clients' best interests in mind. This approach allows us to help clients realize success by implementing suitable financial strategies that can help their goals come to fruition.

Find a Financial Advisor or Office Location

Zip Code

OR

Advisor Last Name

GO

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CONTACT JANNEY





## The Strength of Advice

Delivering a breadth of quality financial solutions to individual and institutional investors, companies, and government entities, D.A. Davidson Companies provides straightforward, personalized advice, nationally recognized research, and capital market and investment banking expertise to clients who need help achieving their strategic financial goals.

[Learn more](#) →





# Individual Investor Group

For over 80 years, our advisors have offered straightforward advice, personalized solutions, and industry expertise to individuals, families, and businesses.

## Strengthening futures, one relationship at a time

Extensive wealth management experience – delivered with personal attention – provides our clients with confidence, knowing their Financial Advisor serves as a true partner in strengthening their families' financial futures. Our advisors have a broad network of experts and resources, enabling them to deliver solutions to help build, protect, and pass on your wealth for generations to come.





## ABOUT D.A. DAVIDSON & CO.

*Personalized financial services for families, individuals and small businesses*

### FINANCIAL ADVICE FOR THE LONG RUN

Since 1935, the people of D.A. Davidson & Co. have built our business around the individual investor.

Our relationships - with clients, employees, and communities - are built on genuine care and mutual respect. We seek to contribute to those around us, to our communities, and to our region, every day.

### CLIENTS COME FIRST

At D.A. Davidson & Co., we cultivate long-term relationships with our clients, then nourish these relationships.

We work diligently to help individuals and businesses meet their investment needs - from starting a child's college education fund to creating a life insurance plan. We listen to you so we can understand your goals, needs and questions. We work to educate you about the complex world of investing. We enjoy providing the personalized service you deserve.



#### ➔ Professionals working for you

Our investment professionals are trained and backed by experienced staff and service-driven technology to keep you abreast of changes affecting your portfolio. Our professionals understand you because they are your neighbors, working in communities throughout the West and Midwest.

▶ [FIND A FINANCIAL ADVISOR](#)



#### ➔ Personalized Service

D.A. Davidson & Co. specializes in tailoring our work to your needs. We offer a full menu of traditional investment selections while continuing to develop innovative products and services.

▶ [VIEW PRODUCTS & SERVICES](#)

### Member of SIPC

*D.A. Davidson & Co. is a member of SIPC, Securities Investor Protection Corporation, which provides protection to securities customers of its members up to \$500,000, per customer (including up to \$250,000 for claims for cash). An explanatory brochure is available upon request or at [www.sipc.org](http://www.sipc.org). Plus, D.A. Davidson & Co. has purchased additional securities protection from Underwriters at Lloyd's of London with an aggregate limit of \$150 million, no more than \$900,000 of which can be in cash. The total amount of cash coverage between SIPC and London insurers is \$1.15 billion in claims for cash per customer. These coverages do not protect against the loss of the market value of securities.*

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Overview of Fees and Services

#### ▶ [FINANCIALS](#)

Download and view statements of financial condition

#### ▶ [YOUR RIGHTS AS A D.A. DAVIDSON CLIENT](#)

And responsibilities as an investor

### ABOUT D.A. DAVIDSON & CO.

*About D.A. Davidson & Co.*

*Getting Started*

*Careers*

*Branch Locations*

*Corporate Contacts*

*Send Us A Message*

*Important Disclosures*





SEARCH:



## GETTING STARTED

*Establishing a relationship with a D.A. Davidson & Co. Financial Advisor*

### A FINANCIAL PLAN TAILORED ESPECIALLY FOR YOU

We know that everyone's circumstances, lifestyle, attitudes and expectations are unique, so D.A. Davidson & Co. Financial Advisors concentrate first on understanding you, your concerns and aspirations. Then, through a rigorous process, we help develop a plan just for you.

Just as important, we understand that your expectations and circumstances will change over time. We're with you all along the way to help you feel confident that your finances are keeping pace with the rest of your life.

Take the first steps toward the financial future you have envisioned with a partner you can depend on.

#### Tools for Getting Started:

- [Financial Planning Document Request List](#)  
This list contains documents that we recommend providing on your first meeting with your Financial Advisor so that we may understand the details of your personal situation.
- [Our Products & Services](#)  
We encourage you to explore the wide array of products and services offered at D.A. Davidson & Co.

#### VIDEO

**Getting Started with D.A. Davidson & Co.**  
Carmen Jacobs, Chief Operating Officer, IIG



### FIND A FINANCIAL ADVISOR

D.A. Davidson & Co. is the largest full-service investment firm based in the Northwest. We have a Financial Advisor ready to help you today.

[▶ VIEW ALL BRANCHES](#)

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Trust is the cornerstone of the relationship between you, as an investor, and the D.A. Davidson & Co. financial professionals working for you. Your needs should always come first. We at D.A. Davidson pledge to work to help you help meet your needs and understand your rights and responsibilities.

As an investor, you have the right to:

#### **QUALITY SERVICE**

- ❖ Receive courteous, personal service from your financial consultant and all other D.A. Davidson representatives. Your financial consultant will provide ongoing portfolio reviews and communicate with you regarding account performance and goals.
- ❖ Be treated in a fair, ethical and respectful manner in all interactions with our company.
- ❖ Select your own financial consultant or request a change in assignment if you are uncomfortable or dissatisfied for any reason.
- ❖ Expect that account transactions will be executed in a timely fashion at the best available price and then reported promptly to you.
- ❖ Receive prompt, courteous response to questions or problems. You are entitled to immediate correction of reporting or trading errors.

#### **FULL, CLEAR INFORMATION**

- ❖ Be informed about your investments with clear, accurate, easy-to-understand descriptions.
- ❖ Receive account statements that reflect all your investments held by D.A. Davidson and any cash flow to, from or between accounts.
- ❖ Know the costs of all investments and transactions, including sales loads, commissions, and fees to D.A. Davidson or another company. Some securities may not carry a market price.
- ❖ Be provided with information about investment risks and reasonable, achievable rewards and benefits.
- ❖ To receive a prompt, corrected confirmation and a

correction on your account statement in the event of an error.

#### **PRUDENT, RESPONSIBLE INVESTING**

- ❖ Be provided with responsible investment recommendations based on, and consistent with, your personal objectives, time horizon, risk tolerance and other factors, disclosed by you.
- ❖ Be able to rely on D.A. Davidson's assistance in setting realistic expectations about the long-term performance and associated risks of various securities. We will present you with reasonable investment alternatives designed to meet those expectations and will disclose the comparative risks, benefits and costs.
- ❖ Be apprised of significant conflicts of interest identified in a financial relationship between you as an investor and your D.A. Davidson representative.

#### **PROMPT, FAIR RESOLUTIONS OF PROBLEMS**

- ❖ Fair consideration and prompt response if any problem arises with your account. A D.A. Davidson representative will apprise you of alternatives if we are unable to resolve a dispute to your satisfaction.
- ❖ A clearly defined process for raising and resolving a complaint. D.A. Davidson will provide you with information about this process, particularly about how you can elevate an issue to the appropriate level of the firm's management to gain satisfaction.

#### **CONFIDENTIALITY**

- ❖ Be provided with clear descriptions of D.A. Davidson's policies and practices for protecting the privacy of non-public, personal information.
- ❖ All information divulged to D.A. Davidson about your financial situation will be kept confidential.

If any problem is not resolved to your satisfaction, contact the branch manager of your local D.A. Davidson & Co. office, or call Corporate Client Services: 1-800-332-5915, extension 7378.



# STIFEL

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## About Stifel

### Company Description

Stifel is a full-service wealth management and investment banking firm, established in 1890 and based in St. Louis, Missouri. The Company provides securities brokerage, investment banking, trading, investment advisory, and related financial services through its wholly owned subsidiaries to individual investors, professional money managers, businesses, and municipalities.



### Statement of Commitment



#### To Our Clients

Individual, institutional, corporate, and municipal, our commitment is to listen and consistently deliver innovative financial solutions. Putting the welfare of clients and community first, we strive to be the Advisor of Choice in the industry. Pursuit of excellence and a desire to exceed clients' expectations are the values that empower our Company to achieve this status.

#### To Our Associates

Current and future, our commitment is to provide an entrepreneurial environment that encourages unconfined, long-term thinking. We seek to reward hard-working team players that devote their energy and attention to client needs. At work, at home, and in their community, we seek to be their Firm of Choice.

#### To Our Shareholders

Small and large, our commitment is to create value and maximize your return on investment through all market cycles. By achieving the status of Firm of Choice for our professionals and Advisor of Choice for our clients, we are able to deliver value to our shareholders as their Investment of Choice.

### Letter From Ron

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[STIFEL HISTORY \(SLIDESHOW\)](#)
[STATUE AND UNVEILING](#)
[OUR HISTORY BROCHURE](#)
[STIFEL TRIVIA](#)
[WELCOME TO STIFEL](#)
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## Firm of Choice



Recognition as the advisor of choice by clients is Stifel's primary objective. Achievement of this objective requires that Stifel be acknowledged as the firm of choice for top-quality financial professionals. While maintaining a respect for its legacy, Stifel has successfully integrated a more than century-old business tradition with a modern, entrepreneurial work force.

Stifel has succeeded in attracting and retaining a wealth of talented associates who prefer a culture that rewards team-oriented, creative thinking.

As the firm of choice for the best professionals in our industry, Stifel nurtures a culture that values the diversity of its work force and encourages independent thinking in pursuing clients' goals. Stifel makes available to its associates a wide array of services, products, and support.

## Investment of Choice



Stifel's overall strategy for creating shareholder value relies upon two precepts.

The first is based upon fostering an entrepreneurial environment where client interests are paramount and where quality ideas and innovative recommendations flow freely. Talented associates who recognize the value of this culture will make Stifel their firm of choice.

The second precept relies on team-oriented associates understanding client needs and providing quality, client-driven solutions. Clients who recognize the value of this advice will make Stifel their advisor of choice.

The recognition of these values by our clients and by our associates will, in turn, result in increased value for our shareholders, making Stifel common stock the investment of choice.

## Advisor of Choice

Without exception, the clients' success must precede the success of the Company or any individual within the Company. Absent this obligation, any short-term gain portends a long-term failure.

For 125 years, Stifel has contributed to the success of our clients by building upon a foundation of trust and understanding. Stifel develops solutions to help individuals pursue personal financial goals, to help businesses




raise capital, and to enable communities to offer a higher quality of life.



ABOUT STIFEL

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# STIFEL

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## Letter From Ron

Looking back on more than 125 years of success, we recognize that our founding partners' defining principle – to “safeguard the money of others as if it were your own” – is as important today as it was in 1890.

Throughout the ups and downs of the market and amid a constantly changing industry, we've upheld the values of our heritage. And it's these values that have helped us build Stifel into one of the nation's premier wealth management and investment banking firms.

We look forward to the years ahead, and we sincerely thank our shareholders and clients for their support, as well as our more than seven thousand associates for their commitment to excellence.



Ronald J. Kruszewski  
Chairman and CEO  
Stifel Financial Corp.



### Home

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# WELCOME TO STIFEL

The Advisor of Choice for Today's Investor

# STIFEL

# Welcome To STIFEL

Thank you for taking the time to learn about Stifel. As one of the nation's premier wealth management and investment banking firms, we believe that we are a family comprised of our clients and our associates.

For more than 125 years, meeting and exceeding the objectives of our clients has positioned our firm for success. We believe that by placing the clients' interests first, they prosper. It is when our clients prosper that the firm succeeds. At Stifel, we can truly say that we predicate our success on the success of our clients.

We are nurtured by years of trust and understanding, and by shared goals and shared successes. It is our relationships with and our commitment to our clients that enable us to develop innovative financial strategies. Our creativity allows individuals to pursue personal financial goals, helps businesses to raise capital, and empowers communities to offer a higher quality of life.

As we progress, we're dedicated to providing superior services and products, the newest technological advances, and industry-leading client communication, plus the professional knowledge and exclusive research that help our clients pursue financial goals.

For our clients — individual, institutional, corporate, and municipal — we strive to remain the Advisor of Choice by understanding their needs and consistently providing quality advice. For our associates, we aim to be the Firm of Choice by attracting and retaining experienced, entrepreneurial professionals and fostering a culture of unconfined, long-term thinking.



  
Sign On

  
Menu

## Paying America's Bills

How the U.S. government manages its finances may affect your investments. Find out more.

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## Helping Clients Succeed Financially

We provide advice and guidance to help maximize all elements of your financial life, whenever and however you need it.

### Why Invest With Us

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## Work With an Advisor

Work with professional Financial Advisors who are invested in your financial success.

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## Invest Independently

Invest anytime with tools and guidance on our powerful online platform.

[Our Investing Services](#)

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Obtain more information about our firm and financial professionals. [FINRA's BrokerCheck >](#)

## Is an Annuity Right for Me?

Annuities have been around for a very long time; however, many investors don't fully understand what they are or how they work.

[Download Your Free Guide](#)



## Our Advisors

It's natural — and wise — to reexamine your financial outlook after an unexpected or game-changing life event. Or to hear life's clock ticking and feel the urgency to plan more deliberately to meet your most cherished goals.

A Financial Advisor can provide the advice and guidance you need to focus on your short- and long-term goals while navigating life's financial opportunities and turning points.

Start planning now for the future. Choose a Financial Advisor from the firm that lives and breathes a client-centered approach to advice. Our more than 15,000\* Financial Advisors are backed by the resources, expertise, and investment selection of one of the nation's most recognized financial services companies.

Conveniently located



### Connect With an Advisor

Need help finding an advisor or opening an account?

Call us at [1-866-224-5708](tel:1-866-224-5708) or [search for a local branch](#).

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### Why Choose Wells Fargo Advisors? >

Experience the dedication of a company built on integrity and client service.

[Ways to Work With Us](#)

### Meet With An Advisor >

Dedicated investment guidance for your unique financial picture.



## WHY CHOOSE HD VEST?

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### A COMMON SENSE APPROACH TO TODAY'S INCREASINGLY COMPLEX FINANCIAL MARKETPLACE

As today's economic, financial and tax landscape becomes increasingly complex, an approach to investment management that considers your entire financial picture can lead to clearer and more confident financial decisions. That's because every financial decision — from your investment choices to financing a home, saving for retirement, funding a child's education, securing a comfortable retirement, planning your legacy or business planning — also carries important tax implications. Making financial decisions in a silo that ignores important components of your overall financial picture can lead to unintended consequences and ineffective outcomes.

At HD Vest, although we do not provide tax advice, we believe all aspects of your financial picture should be given equal emphasis, including the impact of taxes on both short- and long-term

HD Vest Advisors may offer products and financial planning services that address many of the following **8 Wealth Management Issues®**

1. Investment management
  2. Cash flow and debt management
  3. Family risk management
  4. Retirement planning
  5. Education/college planning
  6. Legacy and estate planning
  7. Business planning
  8. Special situations planning
-





financial decisions. That's the reason we set out to reinvent the way financial services were delivered more than 30 years ago, introducing a comprehensive approach to total wealth management delivered by your most trusted advisor.

Keep in mind that not all HD Vest Advisors are licensed to offer all products or services. Financial planning and investment advisory services require separate licenses. For additional information, ask your Advisor or contact us toll-free at (888) 438-3781.

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Done well.

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Asset Management & Baird Funds

Baird > Who We Are > A Unique Culture

## A Unique Culture



Everything we are, do and hope to achieve at Baird is driven by a straightforward mission:

***To provide the best financial advice and service to our clients and be the best place to work for our associates.***

What this means for clients around the world is we strive to help create great outcomes in their financial lives by keeping their interests first – always. It means being committed to honesty, integrity, transparency and teamwork – the ideals our firm was founded on nearly 95 years ago and they continue to make us a great firm to work with today.

They also make us a great place to work. As one of [FORTUNE's 100 Best Companies to Work For](#)® since 2004, Baird attracts many of the best and brightest in the financial services industry. These talented professionals share our values, our beliefs and an owner's interest in our

A Unique Culture

Deep Expertise

Global Reach

Employee Owned

Financial Strength

Awards & Accolades

Leadership Team

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clients' success. So you can trust that *everyone* at Baird is passionate about what we do for you, and doing it very well.

Associate Resource Group Brochure



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Global Reach	Capital Markets Perspective	Find a Baird Financial Advisor	Industries of Focus	Equity Research	Careers	Baird Equity Asset Management (Equities)
Employee Owned	Wealth Management Insights & White Papers	Wealth Management Insights & White Papers	Global Team	Global Corporate Access	News & Insights	Baird Funds
Financial Strength	Baird Digest	Markets & The Economy	Transactions	Institutional Conferences		News & Insights
Awards & Accolades	Bull & Baird Market Blog	Client Services & Online Resources	News & Insights	Awards & Recognition		
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Community Involvement		Careers		Leadership Team		
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Investment Banking

Institutional Equities & Research

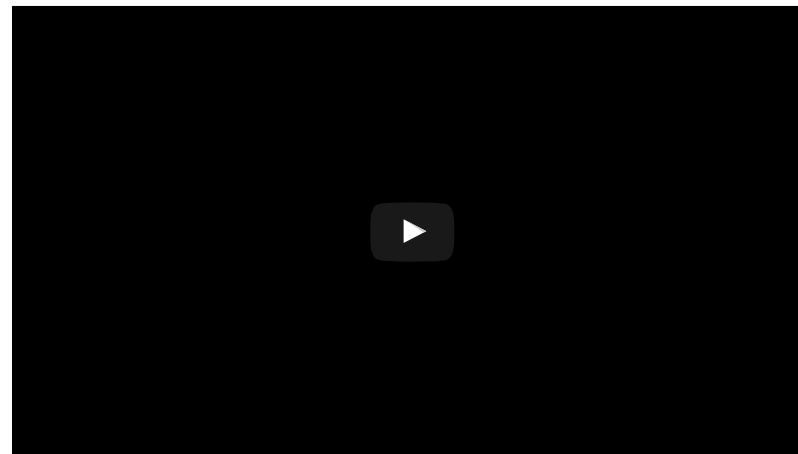
Fixed Income & Public Finance

Baird Capital

Asset Management & Baird Funds

Baird > Wealth Management

# About Private Wealth Management



Baird Financial Advisors serve as true partners to families and individuals across the United States. We have access to [award-winning research](#) and dedicated financial and estate planning experts who can help address all aspects of your complete financial picture. And being employee-owned and independent makes us different from many other firms. We're free to offer advice that is solely in your best interests – without worrying about outside shareholders.

Baird offers individuals with sophisticated investment needs the same kind of well-grounded, responsible advice that's led to great outcomes for so many of our corporate, institutional and municipal clients. Because at the end of the day, we know our success is dependent on [keeping clients](#)

Wealth Management Solutions

Wealth Strategies

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Check the background of Baird's investment professionals on FINRA's BrokerCheck >



For 13 years, Baird has been honored among FORTUNE's 100 Best Companies to Work For<sup>®</sup>, ranking No. 6 in 2016. [FIND YOUR CAREER >](#)



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## Our Pledge

We, the associates of Raymond James, commit our energies, intellect and knowledge to attaining the financial objectives of our clients by providing the highest possible level of service and delivering superior investment alternatives. We believe that putting the financial well-being of our clients first ultimately serves the best interests of our shareholders, our communities and ourselves. Remaining responsive to the needs of our clients in a financial environment characterized by constant change is our continuing challenge.

## Mission Statement

Our business is people and their financial well-being. Therefore, in the pursuit of our goals, we will conduct ourselves in accordance with the following precepts: **Our clients always come first.**

- We must provide the highest level of service with integrity.
- Assisting our clients in the attainment of their financial objectives is our most worthy enterprise.
- We must communicate with our clients clearly and frequently.
- Our investments and services must be of superior quality.
- Teamwork – cooperating with and providing assistance and support to our fellow associates – is fundamental to sustaining a quality work environment that nurtures opportunities for unparalleled service, personal growth and job satisfaction.
- Continuing education is necessary to maintain the timeliness of investment knowledge, tax law information and financial planning techniques.
- Innovation is requisite to our survival in a changing world.

## RELATED INFORMATION

- [Our Company](#)
- [Leadership Team](#)
- [Analyst Coverage](#)
- [Press Releases](#)



## WHY A RAYMOND JAMES ADVISOR?

### WHY A RAYMOND JAMES ADVISOR?

#### OUR PROCESS

#### GETTING STARTED

#### INDIVIDUAL SOLUTIONS

#### MARKET COMMENTARY & RESEARCH

#### CLIENT RESOURCES

#### POINT OF VIEW

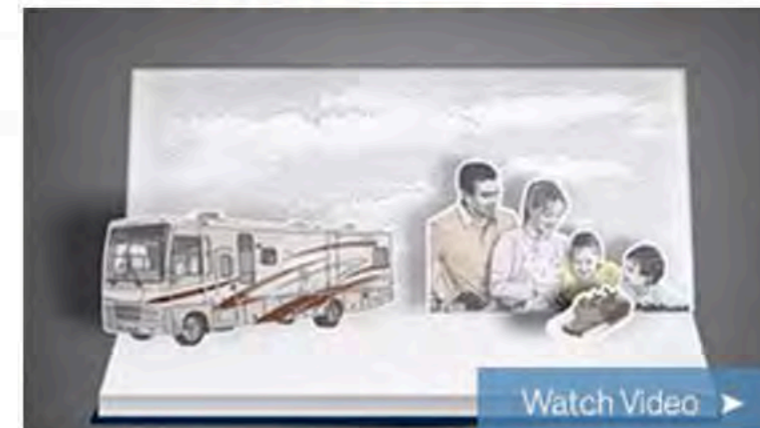
## A plan for everything

That's what a Raymond James financial advisor can help you create - a financial plan designed for who you are, how you live, all the things you want to do and all the things you haven't thought of yet. A plan designed to help you reach the major milestones like college and retirement without overlooking the smaller details like buying a new car or taking a dream vacation.

Need a plan to help ensure you'll enjoy a comfortable retirement?

*A Raymond James advisor can help you create and stress test a retirement strategy designed to provide you with ample, steady income.*

*"Once Upon A Financial Plan"*



*our core values*

**INDEPENDENCE**

**INTEGRITY**

**CONSERVATISM**

**CLIENT FIRST**



Need a plan to help ensure you'll enjoy a comfortable retirement?

*A Raymond James advisor can help you create and stress test a retirement strategy designed to provide you with ample, steady income.*



our core values

- INDEPENDENCE
- INTEGRITY
- CONSERVATISM
- CLIENT FIRST

## Strength and stability

Since 1962, Raymond James advisors have been creating personalized financial plans. Our founder Bob James was a pioneer of financial planning, bucking Wall Street's product-first mentality in favor of a belief that financial professionals could do more than sell stocks – they could help build brighter futures. For more than 50 years, Bob's ideas and ideals have helped Raymond James grow steadily, even through economic downturns, to become one of the most stable independent financial services firms in the country. And every Raymond James advisor draws on our strength and exercises complete freedom to make the decisions, select the products and build the relationships that are right for clients like you.



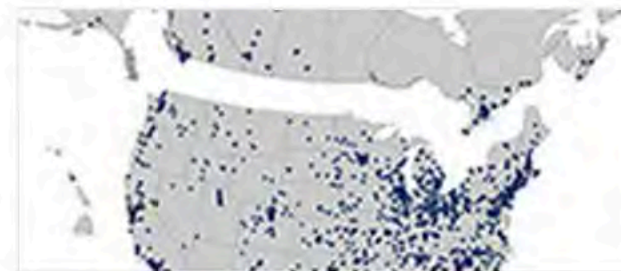
Good financial planning is a process.

[See ours. >](#)



Our business is you and your financial well-being.

[Our pledge. >](#)



Find an **advisor**.

The right partner is waiting.

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GO



# Ameriprise Financial Client Relationship Guide

Understanding your relationship with  
Ameriprise Financial and your financial advisor



# Welcome to Ameriprise Financial

We're honored that you have selected Ameriprise Financial to help you plan for your goals. Because we want you to get the most out of your relationship with us, we developed this guide to give you a better understanding of our company and what we offer.

This guide contains information on:

- Our commitment to you Page 2
- Understanding your financial solutions Page 4
- Our company and how we get paid Page 16
- The Business Continuity Program at Ameriprise Financial Page 32
- Resolving issues or concerns Page 36

Not all the information in this guide will apply to your specific situation. But you can use it as a resource, so you have the information you need to make informed decisions. As you consider additional products and services, please be sure to review all pertinent prospectuses and other documents.

The Ameriprise Financial Client Relationship Guide is regularly updated. You can always find the most current guide at [ameriprise.com/guide](http://ameriprise.com/guide).

We're committed to helping you achieve your financial goals and want you to have a positive, long-term relationship with us. If you have questions about this guide or any aspect of our relationship with you, please consult your financial advisor.

Sincerely yours,



Marie L. O'Neill  
Senior Vice President | Marketing

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Investment products are not FDIC insured, are not deposits or obligations of, or guaranteed by, any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

**You should consider the investment objectives, risks, charges and expenses of a mutual fund, certificate, variable annuity or variable life insurance product or 529 plan carefully before investing. For a free prospectus, disclosure documents or other important information about financial products, call 800.862.7919. Read the prospectus and/or disclosure information before you purchase or invest.**

# Our commitment to you

## **We listen**

We take the time to talk with you — to get to know your dreams and goals — now and throughout our relationship with you.

## **We provide personal, high-quality advice**

- Our approach is based on sound financial principles and a full view of your needs.
- We go beyond the numbers to understand your needs and provide you with clear actions you can take to help you achieve your dreams and feel more confident about the future.
- We tailor our advice to your personal objectives, time horizon, and risk tolerance, as well as other factors.

## **We offer a variety of product solutions designed to meet your unique needs**

We believe every client should have access to a comprehensive and competitive selection of products that provide:

- A thoughtful approach to managing your cash flow, including solutions for saving, spending and borrowing
- Confidence in your investment strategies — time-tested yet flexible enough for all kinds of markets
- Protection for the things that matter most
- Control over taxes and what you leave to your heirs

## **We have a long-term focus on your goals**

- The ongoing relationship between you and your advisor is at the heart of what we do, to help you track your progress and adapt to changes in your life.
- We regularly reach out to you with meaningful information and ideas.
- We offer the Ameriprise Rewards and *Achiever Circle* programs to recognize your financial progress and success.

## **We provide full and clear information**

You can expect us to be up front and accurate, offering full and clear information in all areas, including:

- The benefits, material risks and costs of financial solutions we recommend
- Information about any significant conflicts of interest related to the financial relationship between you and Ameriprise Financial or your financial advisor
- Timely transaction confirmations, account statements and other communications from us, with your choice of paper or electronic delivery for many materials
- Full details of costs associated with our services and the costs related to individual transactions, including commissions, sales charges (or loads) and other fees
- Descriptions of our policies and practices for the collection, use and safeguarding of your nonpublic personal information

## **We are committed to quality service**

- We make it easy to work with us, by doing our best to anticipate your needs and provide you with intuitive, flexible ways to find what you need.
- You can expect fair, ethical and respectful treatment in all interactions with us.
- You can work with the financial advisor of your choice. If you are ever dissatisfied with the service you receive, you can request a different financial advisor by calling 800.862.7919.
- You can expect fair consideration and a prompt response from us if you experience an issue or have a concern. If, for any reason, any issue or concern is not resolved to your complete satisfaction, you should contact your financial advisor right away. If the issue or concern is still not settled to your satisfaction, follow the additional steps outlined on page 36 of this guide.

## WHAT WE DO

Why Ameriprise Financial?

Choosing a financial advisor

[Financial advisor credentials](#)

Working with an Ameriprise financial advisor

Fees

Ameriprise Client Resources

About Ameriprise

# Financial advisor credentials

## Our advisors are licensed and registered

Ameriprise advisors are dedicated to doing what's right for their clients. All our advisors are required to meet certain educational and business qualifications to help ensure they assess your financial situation, recommend solutions, and transact business according to your needs.

## Some advisors have additional training and credentials in specialized areas

Each client's situation is unique and may require more specialized guidance. In addition to the required licenses and registrations, many of our advisors have extensive experience helping clients address more complex issues such as:

- Executive compensation
- Small business ownership
- Estate planning and charitable giving
- Domestic partner planning





By Location

By Name

## Find a Financial Advisor

Enter a ZIP, state, city or address



Anyone can provide advice. Our goal is to provide advice and guidance based on your needs. We have more than 13,000 financial advisors in the U.S. – each one dedicated to doing what’s right for our clients.

To find a financial advisor near you, use the search box above.





# Edward Jones

## The Edward Jones Advantage



### Working with a Personal Financial Advisor

Whether you're new to investing or have been investing for years, you owe it to yourself to experience the difference of working with an Edward Jones financial advisor. Our firm is built to deliver personalized service, and we treat you with the respect you deserve. We've been doing it since 1922.

### How We Can Help

We get it. Investing can be complicated. Ask all the questions you want, and we will answer them in plain English. Your financial advisor is your long-term financial partner. These are important goals and you need an advocate – someone who listens and really understands what's important to you. We believe that's the best way to develop a personalized financial strategy.

[Online Access](#)

## Retirement Planning

Millions of baby boomers are rapidly approaching their retirement years. These investors and future generations face financial challenges that need to be addressed to help preserve their assets, grow their wealth, and ensure their standard of living in retirement.

Social Security benefits may be insufficient. Many believe the government will provide an adequate amount of money to help them enjoy a comfortable retirement. However, Social Security provides only about one-third of the amount needed to maintain an individual's standard of living in retirement.

We must consider that, despite the government's best efforts to secure Social Security benefits for every working American, the system's future remains uncertain. One reason is the large number of baby boomers who will become eligible for benefits when they reach retirement age.

Company retirement plans offer few guarantees, if any. Attractive corporate pension plans are becoming increasingly scarce in today's competitive economic environment. What's more, many of these plans do not provide the guarantees offered by plans in generations past.

Lump sum distributions may generate less income than expected. Many investors expect to receive a hefty lump sum distribution from their employer's retirement plan. However, the amount may not be enough to deliver a high steady flow of income to meet anticipated costs in retirement.

For example, a lump sum distribution of \$300,000 that earns seven percent would only generate \$21,000 in annual income. A distribution of \$300,000 that produces six percent would deliver just \$18,000 in yearly income. And these figures don't take into account federal income taxes.

Retirees have to protect their assets from the impact of inflation. Some individuals believe their investment portfolios can earn a little less than inflation and still enjoy a comfortable retirement. However, assets that don't keep pace with inflation can lose their purchasing power, affecting one's standard of living.

Retirees may need to care for aging parents. Most health insurance plans don't cover the cost of nursing home care, and the average cost of a nursing home stay today is more than \$50,000 a year in many regions around the country.

Here are some steps you can take to help ensure your financial future:

- Revisit or create your personal financial plan. Identify what you want to achieve financially and in life. The more specific you are, the better your chances of achieving your goals. Build into your plan ranges for your goals and determine which goals are the most important to you.
- Understand how much investment risk you need to take in order to reach your stated goals. To maintain your standard of living in the years ahead, remain invested in securities that can deliver the types of returns that will help your money grow enough to achieve your objectives.
- Remember that future returns of the markets are uncertain and therefore your overall plan needs to measure this uncertainty. Constantly monitor your plan to determine whether or not you are on



track toward your goals. Regularly check to see if you are saving enough, planning on spending too much, or possibly taking on too much investment risk than is needed.

- Be mindful of taxes. Tax laws continue to change, making certain financial products more valuable to you than before. Strategies employed long ago may no longer be the most beneficial for your specific needs.
- Remain diversified. Investing too much money in one type of security can subject your portfolio to an inordinate amount of risk, which can be hazardous to your financial health.

Prudent portfolio management is a cornerstone of every successful long-term plan. Your Financial Advisor will be happy to review your plan and propose planning strategies that best reflect your current financial situation in relation to your life goals.

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[Online Access](#)

## Mission Statement

Since 1893, our mission has been to put our clients' interests first and foremost through our commitment to their financial success.

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## The Vision and the Resources to Take You Further

For more than a century, the Scott & Stringfellow name has been synonymous with clarity of vision, proven expertise and unwavering integrity.

We take no shortcuts. We make no assumptions. We put our clients' interests first. And we remain focused on every stage of their journey toward economic success and financial security.

In partnership with BB&T, one of the nation's largest and most respected financial institutions, we have the resources to support our clients with comprehensive, customized investment guidance - and then go further, ensuring that their investments are fully integrated with other components of their total financial strategy.

That's powerful synergy. A powerful partnership, working on your behalf.

Welcome to BB&T Scott & Stringfellow.

### MARKET INSIGHTS

- Weekly Market Recap by *Sterling Capital Management*
- marketSHARE
- Private Client Insight
- The Market Matters

### QUICK LINKS

- BB&T Securities Tax Center *featuring TurboTax*
- Search for a Financial Advisor
- Press Releases
- Office Locator
- BrokerCheck

# Our Advisors focus on what **YOU** need

As you plan for the financial goals most important to you, your Financial Advisor can provide guidance on your overall investment approach. By getting to know you and understanding all of your financial goals and objectives, we'll work together to build a customized plan that helps meet your specific investing, retirement planning or college saving needs.

## **What to expect**

Your investments relationship with us will start with an important conversation with your local Financial Advisor. This meeting is designed to help us understand your financial picture and goals. From there, we can work together to develop a comprehensive strategy that best suits your needs.

Your Financial Advisor will help you prioritize your goals to develop an appropriate approach tailored to your situation.





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## Wealth Management Americas

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News

# A global wealth management leader.




With a 150-year history and a network of offices in over 50 countries on 5 continents, UBS has extensive experience managing the wealth of high net worth and ultra high net worth individuals.

Our global strategy is centered on strengthening UBS's leading Wealth Management Americas franchise while integrating and finding synergies among the Investment Bank and Asset Management divisions to deliver outstanding solutions for our clients.

The UBS Wealth Management Americas approach is based on the trusted relationship of our **Financial Advisors** and their clients. Our experienced Advisors

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### Fact Sheets

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> [1Q2016](#) 

> [4Q2015](#) 

> [3Q2015](#) 

> [2Q2015](#) 



are committed to understanding clients' needs and delivering insightful, informed advice to help them realize their dreams.

> 1Q2015 

Appendix 12

∨ [U.S. Office of Public Policy](#)

∨ [Protecting client data—business continuity](#)


∨ [Directions to our U.S. headquarters in New York and New Jersey](#)

## U.S. Office of Public Policy

The U.S. Office of Public Policy at UBS Americas serves as a link between the public and private sectors, and manages the relationships between UBS and the U.S. federal government. This relationship takes us through the halls of Congress and the White House to:

- Monitor changes in legislation and regulations that affect our industry in the domestic and international marketplace.
- Interact with industry associations, elected officials and their staffs.
- Review jurisdictional committee agendas, and meet frequently with industry peers.

When pending federal legislation is relevant to UBS, we consult and work with the appropriate business units on strategy and outcome. The Office of Public Policy and Government Relations is housed in the UBS Americas offices in Washington, D.C.

[Back to top](#) 

## Protecting client data—business continuity

UBS AG is committed to taking reasonable steps to provide protection for essential activities should any event disrupt normal business operations. UBS AG has developed a rigorous Business Continuity Management (BCM) program to maintain the highest standards of resiliency at all times during our daily practices. The BCM group is an integral part of UBS' normal business operations.

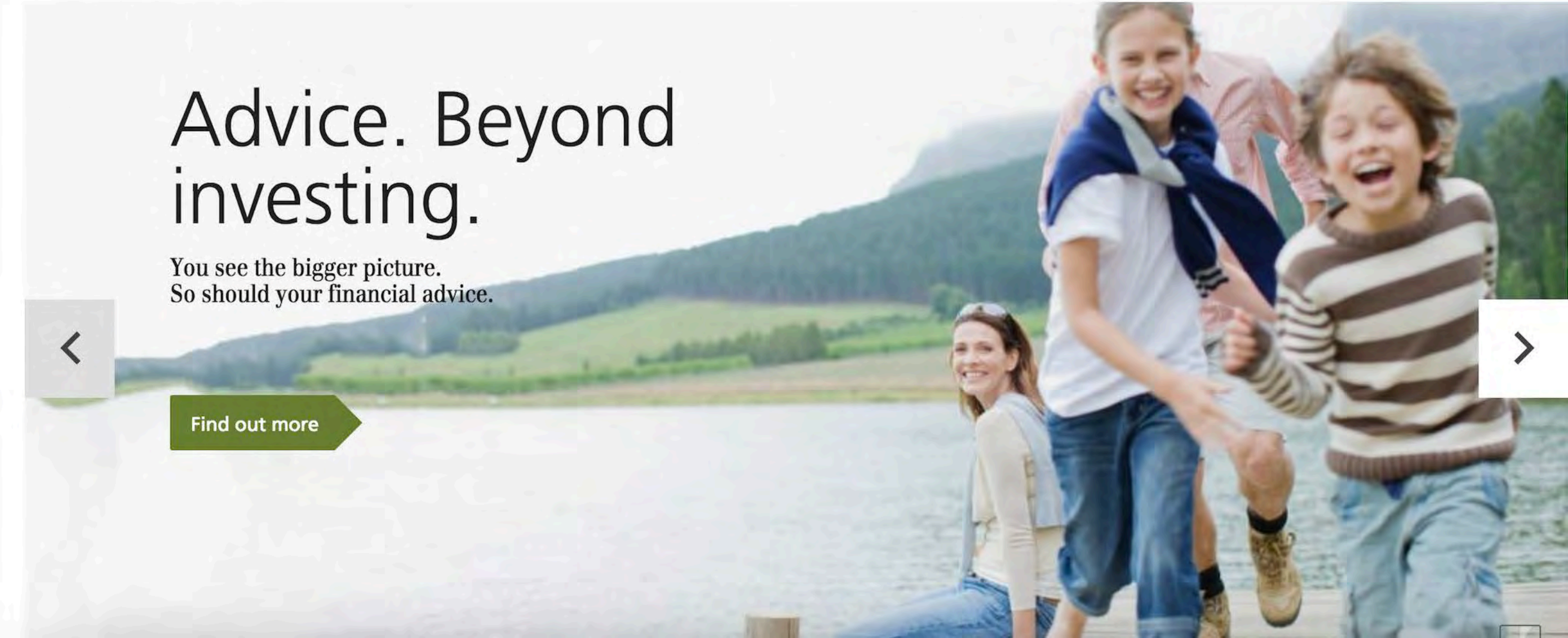


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You see the bigger picture.  
So should your financial advice.



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Private Wealth

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Traditional investments

Nontraditional investments

Insurance and annuities


# Investing intelligently to provide for your needs and help you reach your goals.



Building an investment plan and an optimal asset allocation strategy to meet your unique needs requires careful consideration and often, outside expertise. Our UBS Financial Advisors are committed to helping you with this process, allowing you to spend more time on the activities you truly enjoy.

UBS Financial Advisors take a holistic wealth management approach to carefully understanding your overall financial situation, unique needs and goals, and deliver an optimal investment solution to meet them. Our breadth of offerings, intellectual capital and investment expertise empower your UBS Financial

### Contacts

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 [View FINRA BrokerCheck information](#)

### Solutions

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Advisor to partner with you to create a custom asset allocation and work with you to adapt your portfolio to the changing market environment and personal life events. Ultimately, allowing you more time to focus on what matters most.

In today's complex world of **investing**, many people turn to professionals. Their portfolios have reached a size where they want expert money management working for them.

At UBS Wealth Management, we not only leverage our internal capabilities, including our Investment Bank and Asset Management, but also look [outside the firm](#) to third-party partners, finding the appropriate solutions to address your needs.

For more insights on investing intelligently, connect with your UBS Financial Advisor or [find a UBS Financial Advisor](#).

# Wealth Management

You have meaningful goals. Our Financial Advisors can help you reach them. For nearly 80 years, we have worked with individuals, families, businesses and institutions—to deliver services and solutions that help build, preserve and manage wealth. We understand our clients' aspirations, and we're as devoted to their goals as they are.

## The Path to Reaching Your Goals Begins with a Financial Advisor

Morgan Stanley Financial Advisors harness the firm's global resources and intellectual capital to help create a financial strategy that works for you.

### **BEHIND EVERY FINANCIAL ADVISOR IS**

Our capital markets team, helping clients identify and invest in opportunities across all markets and asset classes.

Thought leadership, with our Global Investment Committee at its core, providing clients to access some of the world's best investment thinking.

The industry's leading advisory program, focusing on proven, consistent investment strategies and a manager selection process refined over 40 years<sup>1</sup>.

## **MEETING YOUR NEEDS AT EVERY LIFE STAGE**

### **WEALTH PLANNING**

Whether you're starting a family or planning to retire, looking to fund your children's or grandchildren's education or the purchase of a vacation home, seeking to address health care needs or transfer the family business to the next generation, you need a wealth plan. Our Financial Advisors work with our clients to create this roadmap to their future, adapting to changing circumstances over time, helping clients achieve—and protect—their goals.

### **INVESTMENT MANAGEMENT & SERVICES**

Our Financial Advisors help clients define an investment strategy tailored to their goals, then help them make informed investment choices from among our expansive investment platform, including proprietary and third-party offerings across every market and asset class, including alternative investments.



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## Welcome

Planning for the future while protecting what you have. It helps to have a financial professional who understands your goals – and the technology to manage, track and invest according to a well-defined plan. This site provides a full set of complimentary tools and resources to help you get the most out of your relationship with your financial advisor.

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Questions?  
We're here to help.

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Manage your retirement account

Plan your financial future

Responsibility of love

About us

# Work with a financial advisor

Take charge today



FEEDBACK

Are your investment options overwhelming? Would you like financial planning help to put your family's financial picture together? A financial professional can help you take charge.

A financial advisor will work with you to assess your income needs, risk tolerance and retirement goals. Then, he or she can guide you through your product options, suggest the most tax-efficient strategies, and create a



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goals and stay on track to reach them for today and the future. This includes immediate, mid-term and long-term goals, from buying a home to saving for college and retirement financial planning. They can help you:

- Understand your savings needs
- Make savings decisions
- Select funds and allocate your assets
- Assess your comfort with risk
- Understand how your investments can affect your taxes
- Calculate your retirement income
- Review your progress toward your plan and make changes
- Decide when to retire and how to withdraw your money in retirement

## Add to your knowledge

You may already know a lot about investing. A financial advisor can add to your knowledge, provide another perspective, and answer your tough questions to:

- Identify and close gaps in your saving and investing strategies
- Project how today's decisions will affect your future

FEEDBACK



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Manage your retirement account

Plan your financial future

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About us

- How your investments are doing
- How well they're following your asset allocation
- Whether you need to re-balance your accounts to stay on track
- Any changes in your life that would affect your goals
- How you're progressing toward your goals
- Any changes you may need to make in saving and spending

Some may also help you look at other decisions that can affect your finances. This may include decisions about spending, saving and taking loans. They also can help you evaluate life and disability insurance and your best options for funding long-term care.

FEEDBACK

EXPLORE INSURANCE & ANNUITIES

Life insurance

MANAGE YOUR RETIREMENT ACCOUNT

Your workplace plan

PLAN YOUR FINANCIAL FUTURE

Manage your finances  
Understand investing

RESPONSIBILITY OF LOVE

Responsibility of love

ABOUT US

Company overview  
Newsroom

## Working with your VALIC financial advisor

Our financial advisors combine experience and knowledge with advanced financial modeling tools to help you plan a secure retirement. Here's what to expect when you meet:

1. Discover. Review your financial situation and objectives to develop a picture of your financial status, then list your goals.
2. Learn. Discuss planning concepts (diversification, asset allocation, investment strategies, tax planning and estate preservation).
3. Plan. Develop a personal plan — a blueprint to help you reach your goals.
4. Implement. Develop financial strategies to meet current needs and future goals.
5. Review. A periodic review of your priorities, goals and investments to keep your plan on track.



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## Find a trusted advisor.

A Schwab Financial Consultant can help you achieve your financial goals.



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Find a Consultant

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Last Name

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(0715-4WXL)

Wealth management refers to products and services available through the operating subsidiaries of The Charles Schwab Corporation of which there are important differences including, but not limited to, the type of advice and assistance provided, fees charged, and the rights and obligations of the parties. It is important to understand the differences when determining which products and/or services to select.

(0216-CMZL)

### Brokerage Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

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When you work with one of our Financial Consultants, you can count on partnering that's founded on knowledge and motivated by an authentic desire to help. Whether you want advice or need a plan, helping you achieve your financial goals will be their priority.

While there are eligibility requirements to work with a dedicated Financial Consultant, the team at your local branch is ready to help answer your questions and offer guidance and support.



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## Knowledge brings opportunity. Join us for a local workshop.

Discover more ways to help you achieve your financial goals. We offer complimentary workshops where you can learn about investing, trading, saving, and so much more. Try one out—reserve your spot today. You don't need to be a Schwab client to attend.

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How will you help me plan for my financial goals?

Close

## A Schwab Financial Consultant can help you create a plan tailored to your needs.

It starts with a conversation and a fresh perspective, discussing your long- and short-term goals. We evaluate your current investments then create specific recommendations. It's offered at no additional cost, as part of your relationship with your Schwab Financial Consultant\* (the implementation of any recommendations made during planning sessions may result in trade commissions or other fees, charges, or expenses).

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## Our Promise

### Partnering

You're not just a client at Schwab. We believe in partnering with you and getting to know you so we can work together on your terms.

### Advice

We provide access to commentary and insights from Schwab experts and advice that is understandable, relevant, and actionable.

### Choice

We offer a broad range of investment options from leading asset managers across the industry, not just our own.

### Transparency

We'll be open and honest in all aspects of our relationship, including what you pay for our services and the thinking behind our advice.

### Value

We design our products and services with a goal of driving down costs, so investors have more money to invest.

## Additional resources

Schwab has many ways to help you own your finances and take charge of your financial future. While you're here, take a moment to look around.

Schwab Intelligent Portfolios™ is offered by Schwab Wealth Investment Advisory, Inc.

Forms and applications



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## Are you asking enough questions about how your wealth is managed?

[Meet with a Financial Consultant >](#)

Watch how our consultants answer important questions that every investor should ask

Our modern approach to wealth management starts with a Financial Consultant.

When it comes to your wealth, the questions you ask could be your most valuable asset. That's why, when you partner with a Schwab Financial Consultant, your questions will be encouraged and our answers will be straightforward. And maybe that's why J.D. Power ranked us **"Highest in Investor Satisfaction With Full-Service Brokerage Firms"** in the 2016 Full-Service Investor Satisfaction Study.\*

Work with us and you'll understand where your money is invested and why, how your investments are performing, and how much it's costing you. Plus, you'll have access to expertise, specialists, and insights to help you reach your own specific goals.

It's an approach to wealth management that's all about transparency, accountability, and taking ownership of your financial life. Because we believe the best outcomes in life come from being fully engaged.

*There are eligibility requirements to work with a dedicated Financial Consultant.*

### Find a Consultant near you.

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Get up to \$500

when you become a Schwab client.

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Schwab ranked "Highest in Investor Satisfaction with Full-Service Brokerage Firms."\*

## Our Promise

We believe investors deserve better. And here's our promise:

**Partnering.** You're not just a client at Schwab. We believe in partnering with you and getting to know you so we can work together on your terms.

**Advice.** We provide access to commentary and insights from Schwab experts and advice that is understandable, relevant, and actionable.

**Choice.** We offer a broad range of investment options from leading asset managers across the industry, not just our own.

**Transparency.** We'll be open and honest in all aspects of our relationship, including what you pay for our services and the thinking behind our advice.

**Value.** We design our products and services with a goal of driving down costs, so investors have more money to invest.

## Our Financial Consultants.

Watch how our people put our promise into action.



▶ 2:05

"I have a passion for working with women in transition."



▶ 1:54



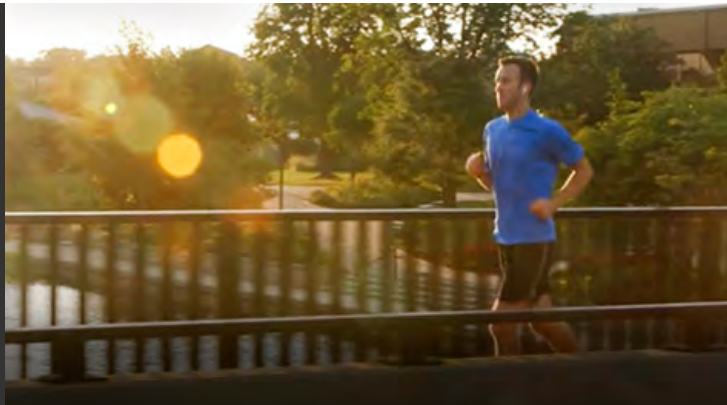
"I love the relationships with my clients and feeling like I'm part of something bigger."

▶ 1:49



"I love helping clients get from where they are to where they want to be."

▶ 2:01



"I want to try to help people reach their goals, even if they don't think it's possible."

You earned your wealth the hard way.  
Why manage it the old way?

[Meet with a Financial Consultant >](#)



### A Personal Relationship

- Your dedicated Financial Consultant can partner with you to build a relationship defined by your goals, preferences, and active involvement.
- He or she can help you choose from a variety of services based on your goals, including portfolio management, retirement planning, trading, insurance, annuities, banking from Charles Schwab Bank, and more.
- You'll have direct access to experienced specialists in areas like fixed income, global investing, charitable giving, and tax, trust, and estate planning.
- It will all be backed by our 24/7 client service and "anywhere, anytime account access" through Schwab.com and our mobile apps.<sup>1</sup>



### Planning

- Your Financial Consultant can work with you to create a holistic plan with specific investment recommendations and a clear explanation of the benefits and risks.
- Your plan will reflect our thorough, disciplined approach to investing, including risk and return analysis, inflation expectations, "what if" scenarios, and careful asset allocation.
- Your plan will reflect your priorities, from retirement income and estate planning to insurance and debt management. And you can meet regularly to keep your plan up to date as your life evolves.



### Portfolio Management

- Your Financial Consultant can help you choose the right level of advice and wealth management services for your needs: professionally managed portfolios, specialized strategies, or customized investment advice.
- You'll have access to asset management expertise from Schwab and over 40 outside investment managers, including tax-managed, global equity, real estate, and income strategies.
- Because we believe investors deserve accountability, we offer The Schwab Accountability Guarantee™: If for any reason you're not happy with one of our participating investment advisory services, we'll refund your program fee from the previous quarter and work with you to make things right.<sup>2</sup>

*See below for important information on The Schwab Accountability Guarantee.*

# Stephens

## About Stephens

---

## AN INDEPENDENT SPIRIT

We are an independent financial services firm with the freedom to focus on what matters most: building value for our clients. We are committed to establishing and maintaining long-term relationships based on integrity and trust and delivering long-term results based on deep research and independent thinking.



### OUR HISTORY

### LEADERSHIP

### MISSION AND VALUES

1933 - 1945 | 1946-1955 | 1956-1969 | 1970-1985 | 1986-2000 | 2001 - Present

---



Warren A. Stephens  
Chairman, President and  
Chief Executive Officer



Curt Bradbury  
Chief Operating Officer



Douglas H. Martin  
Senior Managing Director



Mark Doramus  
Chief Financial Officer

## OUR MISSION AND VALUES

**The Mission of Stephens Inc. is to become a trusted advisor to our clients in all aspects of their business and personal investments. We assist our clients as they interact with the financial markets, consider capital formation and preservation, and analyze strategic alternatives.**

Relationships



Our clients come first. It is this philosophy that ultimately enhances our reputation and profits. On the other side of every revenue-generating transaction, there is a customer who must be dealt with fairly and with the highest of ethical standards. On the other side of every investment are partners, fellow shareholders and a management team who deserve the most candid reflection of our thoughts, opinions and advice. In dealing with these varied interests honestly and fairly, we will build trust in our judgment and integrity. This will forge relationships, the likes of which have been, and will continue to be, the cornerstone of our success.

Extraordinary people create extraordinary companies, and we will make it our business to maintain relationships with as many extraordinary business people as is possible all over the world. From these relationships and from our commitment to the minimization of missed opportunities will come the future revenue flow of Stephens Inc. This is our corporate definition of “rain making” — extensive relationships and no missed opportunities.

## Strong Capital Position and Principal Mentality

Our long-term relationships, our strong capital position, our principal mentality, and the level of professionalism with which we approach decisions set us apart in the financial services industry.

With full awareness that many firms around us are in the process of developing massive scale, we define our future in terms of quality and profitability. This trend toward massive scale will make Stephens increasingly unique in our industry, and we will meet our competition with creativity, agility, integrity, intelligence and a commitment to exceptional execution.

We understand and appreciate that the most innovative and distinguished financiers in the history of the world have not always operated from the largest-scale platforms. As Stephens Inc. continues its tradition of producing some of the most exceptional financial minds in the country, our vision for ourselves will be

# Stephens



## It Begins with You

What makes you unique? What are your concerns? What are your aspirations for the future? At Stephens, we take a conservative approach to help you live comfortably today and protect your legacy for the future.

### Building

## Working with You to Build Your Future

Our Financial Consultants create strategies that enable you to achieve your short- and long-term goals, from investing for your children's college education to planning for a comfortable retirement.

We take a comprehensive approach to wealth management that begins with understanding your financial situation, unique needs and goals, and delivers an integrated investment solution designed to meet them. Our breadth of offerings, experience and expertise enable our Financial Consultants to create a customized asset allocation strategy. We then monitor your portfolio to ensure that it adapts to changing market environment and life events.

In addition to offering traditional stocks, bonds and mutual funds, we offer a comprehensive range of solutions for our clients, including:

- **Complimentary Asset and Portfolio Reviews** offer a detailed understanding of your financial status. These complimentary reviews encompass such elements as asset allocation, education, retirement and estate planning and life insurance. Following an analysis of your goals, risk tolerance and other factors, we produce a comprehensive report that details your net worth and provides recommendations for meeting your short- and long-term objectives. We analyze your current portfolio using a wide range of research resources and provide recommendations for aligning your investments with your goals.
- **Managed Programs** provide affordable access to some of the most experienced and respected money managers in the country. These programs include portfolio review consultations based on a detailed analysis of your goals and risk tolerance. Our investment experts use this analysis to recommend a model asset-allocation plan and then build a personalized portfolio using a variety of mutual funds and exchange traded funds (ETFs).
- **Stephens Advantage Account** offers the benefits of a traditional investment account plus convenient cash management features that allow you to invest, borrow and save – all through one account. Stephens Advantage automatically invests excess cash, with competitive money fund yields on taxable and tax-free funds. It provides unlimited check writing and check images with your monthly statement, a VISA Platinum Credit Card and a VISA Gold Check Card, online bill payment, and immediate access to convenient credit at attractive rates if you want to use the margin feature in your account.

#### Log in to StephensAccess

Online access for up-to-date account information, Stephens research, and shareholder information.

#### Shareholder Communications

If you do not have StephensAccess but would like to receive Shareholder Communications (annual reports, interim statements and proxy statements) via e-delivery, please sign up here.

#### Find a Financial Consultant

# Investment counseling to grow, protect, & manage wealth since 1854

Find a Financial Consultant

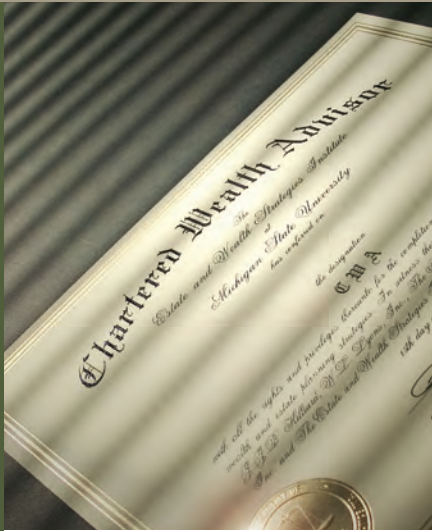
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**Whether your needs are funding education, retirement, business succession or general estate planning, Hilliard Lyons has insights & ideas to help you move from where you are to where you want to go.**

MORE SERVICES



# Chartered Wealth Advisor®



*Through the progressive curriculum of the program, Chartered Wealth Advisors® are prepared to support affluent clients with virtually all of their wealth management needs.*

## A DESIGNATION OF DISTINCTION

What does it mean to you to have a Hilliard Lyons Chartered Wealth Advisor® (CWA®) looking out for your financial interests?

It means that you will have a qualified professional who is trained to recognize opportunities—as well as pitfalls—in your TOTAL financial picture.

The complexities of building, preserving and passing along wealth have never been greater; a variety of factors have combined to create unprecedented challenges. Affluent investors are increasingly seeking guidance and comprehensive solutions that consider their unique circumstances and long-term goals. Without question, there is a premium on the skills that address the complicated wealth management process.

The Chartered Wealth Advisor® (CWA®) designation is awarded only to Hilliard Lyons Financial Consultants who have completed an extensive program concerning the varied aspects of wealth management. The program includes classroom study, self study, case studies, periodic testing and a comprehensive final exam over the course of six months.

## CHARTERED WEALTH ADVISORS® ARE TRAINED IN THE FOLLOWING:

- Portfolio evaluation and asset allocation strategies
- Estate planning and the transfer of wealth.
- Charitable gifting strategies
- Succession planning and the other needs of business owners
- Retirement planning
- Risk management and insurance strategies

A Chartered Wealth Advisor® is trained in recognizing and leveraging the many resources available at Hilliard Lyons, as well as those available through collaborating with your CPA and attorney, where appropriate, for a truly integrated financial plan.

If your financial position is such that it requires many levels of knowledge, a Hilliard Lyons Chartered Wealth Advisor® can help bring it all into focus with a single, comprehensive strategy.

Securities offered through J.J.B. Hilliard, W.L. Lyons, LLC. Member NYSE and SIPC. Hilliard Lyons does not offer tax or legal advice. Please consult your tax advisor or attorney before making any decision that may affect your tax or legal situation. ©2007-2011 All rights reserved. Rev. 12/2011.

*Investment Insight  
for Every Generation  
Since 1854<sup>SM</sup>*



**HILLIARD LYONS**

# Why Voya?

When you choose Voya, you're choosing to work with people who care about your needs and always put them first.

We'll help you think differently about retirement – more optimistic about tomorrow and confident about taking control. You may see yourself traveling, volunteering or simply spoiling your grandkids. Whatever your plans, we're in your corner.

## Your Life



Our financial professionals are dedicated to providing one-on-one guidance geared toward your needs. No cookie-cutter advice – just thoughtful direction to help match your life and your goals. And for guidance right at your fingertips, our online tools – like the interactive myOrangeMoney® experience – are available 24/7 to help you stay on track and visualize your progress.

## Your Goals



We invest in the best people, tools and resources to help you feel confident about relying on us. With our broad range of retirement services, insurance solutions and investment options, we'll help you meet your goals at all of life's stages. We take pride in being responsible with your money, helping you plan and save for the long run.

## Your Future



Preparing for retirement may seem daunting, but it doesn't have to be. Our holistic retirement, insurance and investment solutions can help you get ready and more importantly, feel ready for what's next. Using our knowledge, skills and resources to improve your life is our commitment to you – not just for today, but for tomorrow too.

We're helping nearly 13 million\* people on their path toward a secure financial future. No matter what your goals may be, our goal remains the same – to help you plan, invest and protect the things that matter most.

At the end of the day, doing business with Voya doesn't feel like doing business at all – and that's how it should be. Let's talk.

# Working with a Financial Advisor Can Help You Keep Your Goals on Track

A good financial advisor helps you make the most of your investments.

You have a vision for your retirement. But developing financial strategies, choosing investments and maintaining them throughout retirement are things many people just don't feel qualified to tackle. Fortunately, help is at hand. A financial advisor can give you a holistic view of the process, help you plan and play an active part in your financial strategy. An advisor can give you a better understanding of how everything works — giving you more control over your money.

## Finding the right fit

Choosing a good financial advisor isn't always easy. You'll want to do more than just take a recommendation from a friend or relative. Once you've found some prospects, you'll need to conduct an interview. After all, you're hiring this person to help you manage your future financial well-being. You'll want to thoroughly understand the advisor's approach to financial planning. Ask questions like: Do you take a holistic view or focus on specific objectives? What are your qualifications and professional credentials? How are you compensated? Many financial professionals have an alphabet soup of letters behind their names. Like anything in life, you get what you pay for.

## Why a Voya Financial Advisors (Voya) Retirement Consultant?

We've already done most of the vetting for you. With a Voya retirement consultant, you know you're getting a qualified professional who is thoroughly familiar with all of our products and services, able to offer good advice and make sound financial decisions on your behalf. You'll build an ongoing, one-on-one relationship as your advisor gets to know you and your situation, and you can work together to tailor financial advice specifically to meet your needs. Your Voya retirement consultant will assist you as much or as little as you want and you'll have direct access via phone and email. It's the kind of close relationship you need to best meet your goals.

## Guidance is good

Your Voya retirement consultant can take a look at your existing retirement accounts and your life insurance needs and help you come up with a plan that makes the most sense. If you're on the right track, your consultant can help reaffirm your choices and make suggestions to further maximize your investments. If you haven't gotten that far, he or she can help you create an organized, thought-out plan. Most importantly, your consultant can help you gain an understanding of the entire process. And when you do, you'll be able to make the best decisions about what to do with your money.

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*The tax information herein is not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding tax penalties. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.*

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## WEALTH MANAGEMENT

# We have the right people to provide the direction you need.

Our experienced advisors can help you reach your wealth management goals.

[What We Provide](#)[Our Method](#)[Meet the Team](#)

### Guidance and Solutions for Every Stage of Life

The cornerstone of our service is a personal relationship with a seasoned USAA Wealth Manager who gets to know you and your specific situation. Your wealth manager can advise you on a range of issues through a comprehensive financial planning process and provide you a personalized suite of integrated solutions to address even the most complex needs — from limiting investment risks and managing a retirement income stream to long-term care and wealth transfer. Through proactive contact and regular meetings to review your plan, your wealth manager will provide tailored advice at each stage of your life and help you achieve your goals while managing the challenges so you stay on track.

### We can help you by:

- Designing an investment strategy to help you achieve your current and future goals.
- Protecting your assets and loved ones with risk management strategies.
- Managing challenges like taxes, healthcare costs and market volatility.

- Making the most of your military benefits.
- Creating a plan for retirement income.
- Evaluating wealth transfer strategies.

**Our Wealth Management program includes:**

- A one-on-one relationship with a USAA Wealth Manager.
- A toll-free, direct line to a wealth manager, so you don't have to navigate an automated system.
- Comprehensive financial planning.
- A wealth management support team of financial planning, insurance & risk, trust, banking and asset management specialists.



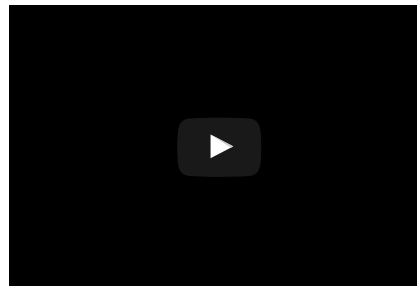
## FINANCIAL GUIDANCE

Create a lifetime of financial security with Northwestern Mutual and our team of financial professionals.

Whether you're fresh out of college, well on your way to living your dream or eagerly approaching retirement, make sure you're financially prepared to achieve a lifetime of goals. We can help you reach them with a personalized financial plan.

We'll apply time-tested strategies, provide expert advice and make recommendations based on your

## Planning for Financial Security



priorities. And as your circumstances and priorities change over time, we'll work with you to revise your plan so you can meet each of life's challenges head on, and celebrate your accomplishments along the way.

What can you expect when you work with us? Learn more about our [financial planning philosophy and process \(/financial-guidance/our-financial-planning-process\)](/financial-guidance/our-financial-planning-process).

Learn more about financial planning strategies and solutions:

## Life Events

Every event in life brings with it opportunities. Be financially prepared to take advantage of them. [Learn More \(/financial-guidance/life-events\)](/financial-guidance/life-events).

Learn how Northwestern Mutual's comprehensive approach to personalized financial planning can help you achieve the future you envision.

## Planning Priorities

When you think about the financial goals you've set for yourself and family, what takes priority? [Learn More \(/financial-guidance/planning-priorities\)](/financial-guidance/planning-priorities).

## Find it Here

Appendix 22

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## Financial Professionals

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To learn more about Northwestern Mutual Investment Services, LLC and its financial representatives, visit [FINRA BrokerCheck \(http://brokercheck.finra.org/\)](http://brokercheck.finra.org/)

## Follow Us



More than a century ago, our leaders had a simple but powerful vision for Northwestern Mutual—to build a company that aspired less to be large than to be safe, ranked first in benefits to policyowners rather than first in size and valued quality above quantity.

These beliefs, captured in an 1888 executive committee statement, are still true today. In fact, they helped shape many of the values that continue to define who we are. Ask anyone in the Northwestern Mutual family, and he or she will proudly tell you what we stand for.

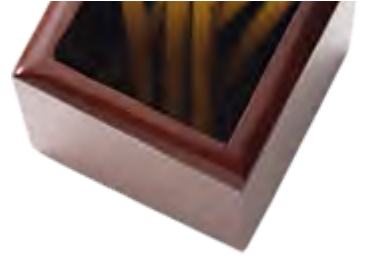
## Doing what's right

Above all, we believe in doing what's right for our clients. With every important decision, we ask ourselves this poignant question: "Is this in the best long-term interest of our clients?" It's the primary reason we created a distinctive planning process and evolved from a life insurance company to a financial security company in recent decades. We knew having the solutions to meet all of our clients' financial needs was the right thing to do.

## Putting people first

In a nutshell, our business is about helping people succeed, and that starts with putting people first – our clients, employees and financial representatives. We're passionate about helping people build brighter futures and believe the best way to do that is by building strong, long-term relationships; finding out what matters most to people; and providing the financial guidance, tools and solutions they need to succeed.





### WHY MASSMUTUAL?

# We'll help you get there.®

## Guidance and Resources



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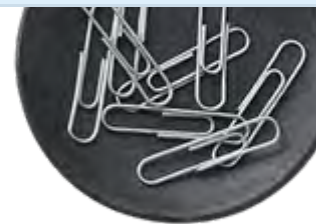
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We have over **160 years of experience** helping people like you build a strong financial future — even during challenging economies. As a [mutual company](#), we're owned by our policyowners and make decisions with their long-term interests in mind. Our success is reflected in our [financial strength](#), and while



they're not guaranteed, we've paid dividends to eligible participating policyowners consistently since the 1860s.

---



### Getting There Responsibly

We're committed to the people who depend on us — and also to the communities we serve. From our numerous philanthropic programs to our earth-friendly practices, we strive to be good citizens in all that we do.

[Skip to main content](#)

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## Financial Planning



Our advisors can help you clearly define your goals and create a strategy to help address them.

Overview

Is It Right for Me?

How To Get Started

FAQs

Clearly defining your financial goals may help you live the life you desire. Your goals may include funding your child's college education, launching a second career, purchasing a vacation retreat or retiring in comfort. Most agree that your goals are more likely to become a reality if you have a plan in place. Whether your goals are simple or sophisticated, having the right professional to help you develop a comprehensive financial plan may make all the difference.

When you partner with either U.S. Bank or U.S. Bancorp Investments, Inc., you'll work with a financial professional to develop a plan that can help address your short- and long-term goals.

In your first meeting with us, your advisor will listen and learn more about you, including your lifestyle, interests, values and financial objectives.

[See more](#)

### Get Started

#### Invest with an Advisor

Work with a dedicated advisor.

[Find an Advisor](#)

#### Call to Invest

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# NAIFA: Advisors You Can Trust



Advisors You Can Trust: Retirement from NAIFA.

[DOWNLOAD 30 SECOND VIDEO](#)

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**NAIFA Members: Participate in NAIFA's consumer campaign by posting the print and video ads on your website and**

## sharing them on your social media platforms

Appendix 25

### About the Consumer Campaign

As American workers become increasingly insecure about their ability to save for a traditional retirement, NAIFA has launched a “Trust a NAIFA Advisor” ad campaign to tell consumers that affordable and informed financial advice is well within reach. The multimedia campaign includes video, print and web placements to urge consumers to plan for retirement by contacting a NAIFA member.

Video and print ads direct readers to a [web page](#) that includes a link to NAIFA’s “[Find an Agent](#)” tool, where users may search for a NAIFA member by name, state or zip code. A second search filter allows users to find members by products and practice specialty. The campaign also incorporates digital ads for use on social media platforms, and Search Engine Marketing (SEM) via a Google ad word/phrase buy of more than 200 keywords related to insurance and financial advice.

The campaign includes the following placements between December 2015 and March 2016:

- 30 second NAIFA commercial to air on CNN Airport Network (reaching 59 million viewers) and Bloomberg TV (60 million viewers)
- 90 second commercial to air on American Airlines Network, reaching 180,000 passengers. **Download both versions from the links above, or [view here](#).**
- [Print ad](#) published in the New York region of *The New Yorker magazine* (4.5 million readers)
- Creative elements such as [Facebook ads](#) available for use by NAIFA executives and leaders throughout the Federation (600 state and local association websites and social media platforms).

[DOWNLOAD ALL CAMPAIGN ELEMENTS](#)



[Ads direct consumers to: www.AdvisorsYouCanTrust.org.](http://www.AdvisorsYouCanTrust.org)

### Campaign Messages for Consumers

Studies show American households are critically unprepared for retirement, and that's consumers need NAIFA members. The ad and social media campaign is designed to educate consumers about the current state of retirement savings in the U.S. while

raising awareness of NAIFA members' ability to provide affordable advice to those who need it most. The campaign cites the following statistics:

- 84 percent of Americans say saving enough for a “traditional retirement” is unrealistic; just 22 percent of workers are “very confident” they will have enough money in retirement (Employee Benefits research institute, 2015).
- The median retirement account value for Americans aged 35 to 44 is just \$42,700, while the median value for Americans aged 55 to 64 years old is \$103,000.
- 45 percent of workers have no retirement savings at all.
- The average retiree had annual household expenses of \$43,000 in 2014.

### Value of a Financial Advisor

- Retirement savers who sought investing advice through their 401(k) plan enjoyed a median annual return almost 3 percent higher than those who did not (Aon Hewitt, 2011).
- People with financial plans accumulate 250 percent more retirement savings (HSBC, 2011).
- Financial professionals help consumers earn 1.59 percent in additional returns, which over time leads to 22.8 percent more income in retirement (Morningstar, 2013).



## Related

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## Sign up Today for NAIFA's DOL Workshop!

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If you work with qualified plans and IRAs, then you do not want to miss NAIFA's Skill Builders Series Workshop, "Serving your Clients with...>

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### Insurers Pull Out of Exchanges Limiting Health Advisors and Clients' Options

**AUGUST 18, 2016**

Aetna's decision to leave nine ACA exchanges is part of trend that will impact health insurance advisors and their clients. > [Read More](#)

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## Contact Us

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## Connect with Us



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# TRUST YOUR FUTURE WITH A NAIFA ADVISOR



# Advisors You Can Trust

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## Educate

NAIFA members work with their clients through every stage of their lives, educating them about retirement options that will lead to a secure future and a retirement they will enjoy



## Provide Affordable Advice

NAIFA members are uniquely positioned to deliver affordable access and financial advice to those who need it the most



## Ethical Business Practices

NAIFA members adhere to a code of ethics that's about honesty and integrity

## Value of a NAIFA Financial Advisor





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## NAIFA Members



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————— **What clients say:** —————





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# Advisors You Can Trust

Founded in 1890 as The National Association of Life Underwriters (NALU), NAIFA is one of the nation's oldest and largest associations representing the interests of insurance professionals from every Congressional district in the United States. NAIFA members assist consumers by focusing their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA's mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members.





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## PERSONAL RETIREMENT SERVICES

PRINT

Many individuals changing jobs or moving into retirement have accumulated an account balance within their organization's retirement plan but don't know what to do next. We realize that each individual has unique income needs during retirement. Prudential can help your participants leverage their resources to make the best use of Social Security income, life expectancy, taxes, retirement savings and benefits. We'll help them to determine the amount of income necessary to have the basic standard of living they want to maintain. Our solutions work with each individual's preferences, including tolerance for risk, need for guaranteed income and exposure to growth markets.

Included in your overall retirement plan offering through Prudential, your participants receive the complimentary services of our Retirement Counselor's to help educate them about all of the options available within their retirement account. Our Counselor's can help create a retirement strategy to enhance your employer-sponsored savings plan with additional accounts featuring a full selection of stocks, bonds, mutual funds, brokerage services, annuities and banking solutions.

Specific to terminated employees, we have a dedicated team who are specially trained to work with individuals undergoing change. Through one-on-one counseling, we can help develop investment strategies for all types of retirement and investment accounts. This dedicated team is comprised of subject matter experts on retirement planning, regulatory changes and industry trends. And, in addition to their financial expertise, they also have an understanding of life insurance and health care issues-so they're capable of helping you consider a wide variety of factors related to your retirement planning.

Prudential Retirement's individually focused solutions ensure that transitioning employees can expect to receive:

- knowledgeable, objective guidance aimed at helping them make their money last a lifetime;
- counseling services to help ensure that individuals understand their options and how each affects their situation;
- personal contact throughout their working years and beyond; and
- assistance through the entire process, including paperwork, should they decide to take a distribution.

In addition to retirement counseling services, we also offer a pre-retiree educational curriculum aimed at topics relevant to participants aged 50 and older. The curriculum is provided through on-site seminars, online webinars, and through the use of online tools and tutorials.

Want to learn more? Just give us a call to help you "keep it going"... 1-800-992-4472 or visit our [Personal Retirement Services](#) home page.

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