



WEALTH SOLUTIONS
CUSTOMIZED TO
MEET YOUR NEEDS.

SASWEALTH.COM | 800-292-2411
wealthsolutions@saswealth.com

One Universal Destination, *A Variety of Ways to Get You There.*

- *Preserve and build assets for the future.*
- *Work with your advisor to create customized investment solutions for your unique needs.*
- *Leverage the market knowledge of your advisor to guide you through your financial goals.*

Faced with mounting choice, and swifter, more volatile markets, today's investment landscape has increased the need to define and implement an appropriate, individual investment strategy that's right for you. Your financial advisor can bring invaluable elements to your ongoing investment planning and management. Through SA Stone, your financial advisor has direct access to a full range of investment solutions and customized portfolios, many leveraging the expertise of leading asset managers.



Key Decision Factors:

investment objectives | *risk tolerance* | *investment time horizon*



Objectives What rate of return would you like to earn? Are you looking for your investments to generate a regular flow of income? How are tax issues best taken into account in your investment strategy? How does the money you entrust to your financial advisor compare with your total asset and liability posture?



Risk Your portfolio may be exposed to greater or lesser fluctuations depending on the strategy you choose. Changes in the market can occasionally produce a negative return for any given period. It is crucial to understand the short-term or medium-term market swings you can tolerate in order to achieve your long-term investment goals. The higher the risk you are able to bear, the higher your targeted return may be.

Time What proportion of your wealth should be invested for the short-term, the medium-term or the long-term? The longer your time horizon, the less concerned you may need to be about short-term price fluctuations. The greater your ability and willingness to opt for a longer term strategy, the greater the potential for higher returns over the long-term.

INVESTMENT STRATEGY OPTIONS.

Your investment needs may not fit neatly into a predetermined category. That's why your financial advisor will utilize a time-tested approach that revolves around identifying your unique investment goals and creating a personalized solution engineered to provide the potential for long-term investment success.

INVESTMENT MANAGEMENT SOLUTIONS:

SA Stone Select Managers

In this program, managed by 3rd party asset managers, you have direct ownership of the securities, allowing for greater flexibility, more control and potential tax advantages.

Advisor-Managed Accounts

Advisor as Portfolio Manager (APM) allows your financial advisor full discretion in choosing the composition of your portfolio. Conversely, in the Advisor as Financial Consultant (AFC) program, your financial advisor continues to offer advice and monitor your portfolio's progress, however all decisions regarding the composition and management of the portfolio require your approval prior to implementation.

SA Stone Select Portfolios

SA Stone's Investment Committee manages a group of models composed of mutual funds, ETFs, or individual securities, designed to meet a variety of investment needs. The committee is also responsible for the research and ongoing due diligence of the securities in these models.

Unified Managed Accounts

A unified managed account, or UMA, is an account structure that can combine any, or all, of the above solutions into a single account providing efficiency and streamlined reporting.



YOUR INVESTMENT PLAN. *Your future.*

Together with your financial advisor, you will go through a four-step process that identifies your goals, constructs an appropriate strategy, implements the investment plan and then monitors it for effectiveness through market cycles. This process provides you access to the knowledge, resources and experience of professional investment management while you receive ongoing guidance from your financial advisor.

THE INVESTMENT PROCESS.

STEP ONE: *Understanding the Goal*

The investment process starts with an analysis of your requirements and goals. A profile is developed that highlights, among other things, your needs regarding your objectives, tolerance for risk and time horizon. The results are used for a longer-term investment strategy.

Depending upon the complexity of your needs, a more thorough analysis can be completed through our Financial Planning services. Discuss with your financial advisor the benefits of including comprehensive financial planning in your investment process.

Once your requirements have been established, your financial advisor will define an investment plan that is tailored to your specific situation. Bottom line – our role is to discover what is most appropriate for your investment needs and goals.

STEP TWO: *Building the Roadmap*

The weighting of the various asset categories that make up a portfolio is one of the most important factors in the implementation of any investment strategy. However, asset allocation involves more than just calculating the right blend of stocks, bonds and cash. Diversification is a key component in increasing the effectiveness of a portfolio. However, it is important to note that diversification does not guarantee a profit or guarantee protection against losses.

STEP THREE: *Executing the Strategy*

With a thorough assessment of your needs and the asset allocation strategy in place, the next crucial step is to carefully integrate solutions that aim to control risk while maximizing the potential for return. Your financial advisor then performs a careful evaluation and due diligence process that screens for appropriate choices that demonstrate attractive risk/reward characteristics that best meet your needs.

STEP FOUR: *Monitoring the Portfolio*

Constructing a portfolio is really only the beginning of the process. Thereafter, your account will be monitored to ensure it remains on track to help achieve the goals and objectives previously established. Market conditions, contributions to the account and other factors may cause the allocations to fall outside the targets originally set for the portfolio.

Based on changing market conditions or your evolving needs, your financial advisor will help you rebalance your portfolio to ensure it stays in line with your investment objectives.

UNDERSTANDING THE BENEFITS TO YOUR PORTFOLIO

There are several key benefits to how your assets are being invested and how you and your financial advisor can keep track of the performance on an ongoing basis.

Key Benefits	What It Means to You
Portfolio Management	Your portfolio is constructed according to your individual goals and objectives and then monitored on an ongoing basis to help ensure that it stays on track.
Diversification*	Spreading risk among various asset classes and investment vehicles may offer the potential to reduce overall volatility and enhance a portfolio's performance.
Customization	Your portfolio has been tailored to your unique investment needs and objectives. Also, with certain programs you are able to restrict specific securities and/or entire industries from your portfolio.
Access to leading institutional asset managers	In certain programs, SA Stone partners with leading investment managers to manage some or all of your portfolio. These investment managers are well-established in their specialties and, in some cases, were once available to only the nation's wealthiest families and large institutional investors.
Access to carefully selected mutual funds	Mutual funds and ETFs offer you access to third party money managers chosen for their expertise in a particular asset class, sector or specialty.
Professional reporting	Available to you at any time are professional quality performance reports. In addition, if you have multiple accounts with us you can get one single, consolidated report. Regardless of when you and your financial advisor review your account, these reports will be current and relevant.

* Diversification does not guarantee a profit or guarantee protection against losses.

MONITORING THE GROWTH OF *Your future.*

Once an investment portfolio, aligned with your goals and objectives, has been implemented, the final phase in the process is the ongoing management and monitoring of the account to ensure that your investments stay on track. Your financial advisor can keep you abreast of the progress through comprehensive quarterly performance reports and can also share with you any new information that may affect your investment decisions. All of these documents can also be made available for you to view online.

In addition to the quarterly performance reports, also available to you online are links to daily news headlines, a variety of additional reports that relate to the performance of your investment portfolio as well as resources that may help you better understand your investments.



FLEXIBLE, KNOWLEDGEABLE, AND DEPENDABLE.

Above all, the main objective for your financial advisor, and the SA Stone team, is to provide you with a sound investment plan that is built around your individual investment needs. This is achieved by employing an objective, advice-driven process – listening to your investment goals and then selecting the solutions that fit to help you achieve them. Every step in the process is driven by the investment strategy approved by you, and your portfolio's progress is regularly reported so you can understand how you are tracking toward your goals.



GET STARTED.

SA Stone provides a wide range of financial services and tools to help clients build and protect their wealth, and your financial advisor can help you get started today. For more information on how to get started with an assessment, contact your advisor, or if you need assistance contacting your advisor, call the SA Stone Wealth Solutions Group at 800.292.2411.

All investments are subject to inherent risks, and investments in the programs offered by SA Stone Investment Advisors Inc. ("SASIA") are no exception. You may lose money by participating in any of the programs and the programs are: not insured by the Federal Deposit Insurance Corporation ("FDIC"), not guaranteed and may lose value.

In addition to the normal risks associated with investing in stocks (or equity securities), narrowly focused investments, investments in smaller companies and investments in single countries typically exhibit higher volatility. Small company stocks may be more volatile than stocks of larger, more established companies.

Foreign investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations. Emerging markets involve heightened risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.

Investing in fixed-income ("bond") securities, including bond funds, pose interest rate, inflation and credit risks that are associated with individual bonds and the underlying bonds owned by funds. Bonds and bond funds are subject to price fluctuation resulting from changes in the price of specific bonds and the buying and selling of bonds within a fund. The lower credit ratings of high-yield bonds reflect a greater possibility that adverse changes in the economy or poor performance by the issuers of these bonds may affect the issuer's ability to pay principal and interest.

REITs and funds that invest in REITs may be subject to a high degree of market risk due to lack of industry diversification. Furthermore, REITs may be subject to other risks including, but not limited to, declines in the value of real estate, risks related to general and economic conditions, changes in the value of the underlying property owned by the REIT and defaults by borrowers.

Cash Alternative investments may include money market mutual funds and other securities that, although they maintain a high level of liquidity, involve the risk of loss. An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although a money market fund seeks to preserve your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Investing in, or funds that invest in, a single sector may be subject to more volatility than investing in a diverse group of sectors. Similarly, investing in commodities including hard assets, real estate, precious metals and natural resources can be significantly affected by events relating to these industries, including international political and economic developments, inflation and other factors. Such an investment may experience substantial price fluctuations as a result of these factors.

Diversification does not guarantee against loss of principal. There can be no assurance that an investment strategy will be successful.

Investors in collective investment vehicles such as mutual funds, ETFs and variable annuities, should consider the investment objectives, risks, charges and expenses of the investment carefully before investing. To the extent that your portfolio is invested in collective investment vehicles, you will be subject to the fees and expenses of those investments. A description of those fees and expenses can be found in the applicable prospectus or other offering documents and are available by contacting your Financial Advisor. These documents should be read carefully before investing. 12b-1 fees paid by mutual funds are generally not retained by your Financial Advisor, but may be retained by our affiliated broker-dealer(s). Where we are providing discretionary asset management services to a retirement account, any 12b-1 fees received by your Financial Advisor or our affiliated broker-dealer(s) are rebated to the retirement account.

There are fees and expenses associated with participation in all SASIA programs. These fees and expenses are in addition to the fees and expenses associated with any collective investment vehicles utilized in your portfolio. Information about the fees and expenses associated with each program and other important information about the programs is contained in the programs' disclosure brochure required by SEC Rule 204-3, a copy of which is available from your Financial Advisor.

Defining investment objectives, establishing risk tolerance and determining investment time horizon(s) are instrumental in creating an investment strategy and portfolio to help meet your needs. For further information or questions on investment risks please contact your Financial Advisor, or our office at 800.292.2411

Securities and brokerage services offered through SA Stone Wealth Management Inc. Member FINRA/SIPC. Advisory Services offered through SA Stone Investment Advisors Inc., an SEC-registered investment advisor. SA Stone Wealth Management and SA Stone Investment Advisors are wholly owned subsidiaries of INTL FCStone Inc. (NASDAQ: INTL), which through its subsidiaries, is a leading provider of execution, risk management, market intelligence, and post-trade services across asset classes and markets around the world. More information about INTL FCStone Inc. is available at www.intlfcstone.com.



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