StoneX® Wealth Management

We open markets for our customers, guiding them to opportunities they wouldn't ordinarily have a chance to seize. We help them to take full advantage of today and propel them toward new opportunities in the future.

For further information about StoneX, please visit:
www.stonex.com

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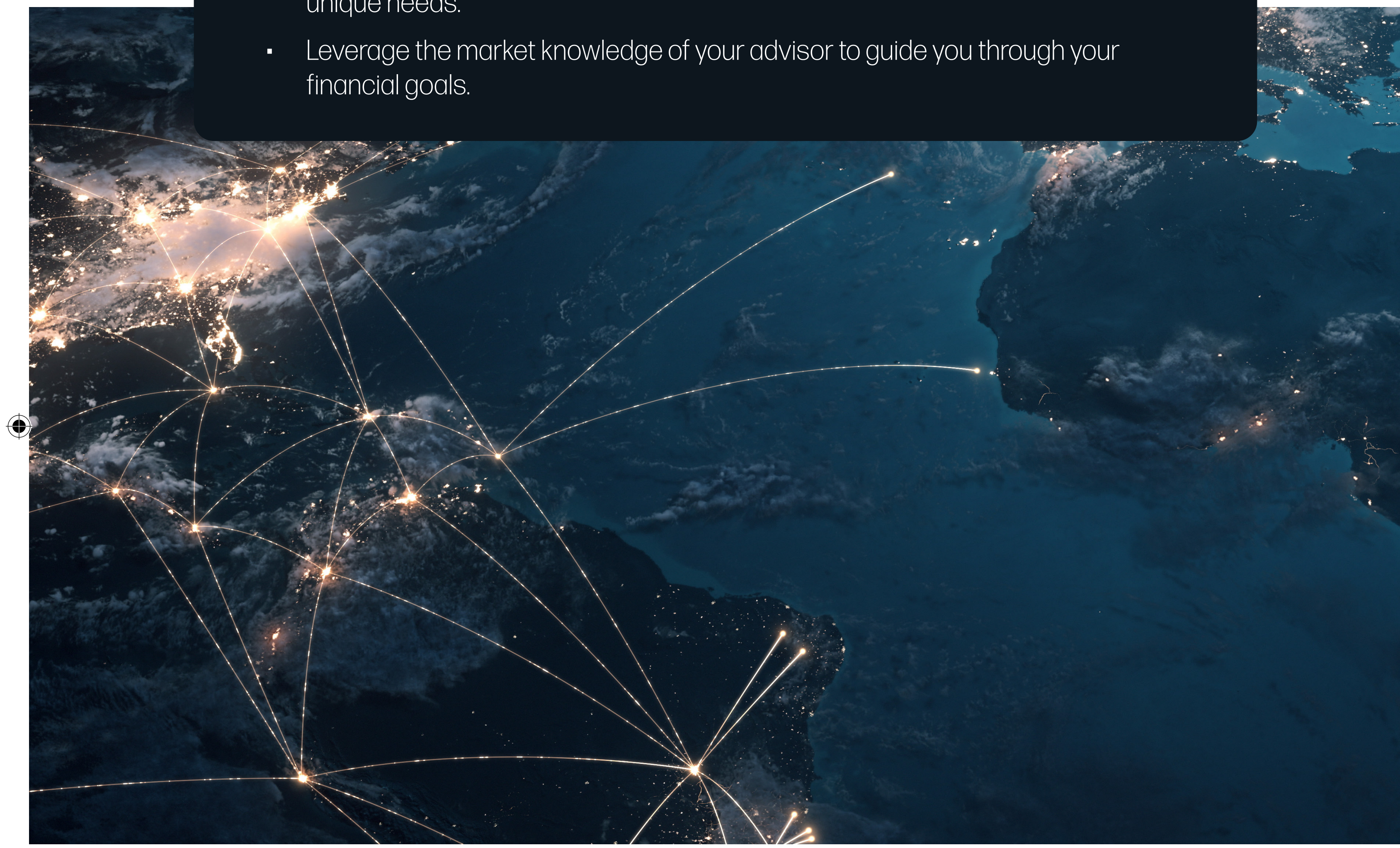
StoneX®
Wealth Management

Wealth solutions customized to your needs.

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.



With mounting choices and swifter, more volatile markets, today's investment landscape has increased the need to define and implement an appropriate strategy that's right for you.

Your StoneX financial advisor can bring invaluable elements to your investment planning and management by providing direct access to a full range of investment solutions and customized portfolios, while leveraging the expertise of leading asset managers.

Get **Started**

StoneX 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. If you need assistance finding an advisor, **call the StoneX Wealth Management Group at 844-602-8928.**

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Flexible, Knowledgeable, and **Dependable**

Above all, the main objective of your financial advisor and the StoneX Wealth Management team is to provide you with a sound investment plan built around your individual investment needs. By listening to your investment goals and employing an objective, advice-driven process, we select the solutions 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 progressing toward your goals.

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 considered in your investment strategy? How does the money you entrust to your financial advisor compare with your total asset and liability profile?

Risk

Depending on your chosen strategy, your portfolio may be exposed to greater or lesser fluctuations. Changes in the market can occasionally produce a negative return for any given period. Understanding the short-term or medium-term market swings you can tolerate is crucial to achieving your long-term investment goals. The higher the risk you can bear, the higher your targeted return may be.

Time

What proportion of your wealth should be invested in 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.

The Investment **Process**

Your financial advisor will guide you through a four-step process that identifies your goals, constructs an appropriate strategy, implements the investment plan, and monitors it for effectiveness through market cycles.

Step One: **Understanding the Goal**

The investment process starts with an analysis of your requirements and goals. We develop a profile highlighting your objectives, tolerance for risk, and time horizon. The results are used for a longer-term investment strategy. Whatever the complexity of your needs, our financial planning services can provide a thorough analysis that includes comprehensive financial planning.

With your requirements established, your financial advisor will develop an investment plan tailored to your situation.

Bottom line: our role is to discover the most productive approach for your investment needs and goals.

Step Two: **Building the Roadmap**

Weighting the various asset categories that make up a portfolio is one of the most critical factors in implementing any investment strategy. However, asset allocation requires more than calculating the right blend of stocks, bonds, and cash.

Diversification is a crucial component in increasing the efficiency of a portfolio. However, it is essential to note that diversification does not guarantee a profit or protection against losses.

We execute on this philosophy through multiple strategies offering various forms of investment.

Wealth strategies

Multi-Asset Portfolios

The Wealth Management Investment Team develops a group of models composed of mutual funds, ETFs, stocks, and liquid alternatives designed to meet a variety of investment needs.

Stock Portfolios

The Wealth Management Investment Team manages a group of stock models designed to provide income and capital appreciation.

Third-party strategies

Separate Accounts & Strategists

The Wealth Management Investment Team selects third-party asset managers, allowing direct ownership of stocks, bonds, mutual funds, and ETFs.

Alternative Strategies

The Wealth Management Investment Team offers access to more than 100 alternative strategies to help clients gain exposure to managers providing diversification from traditional stocks and bonds.

Unique strategies

Structured Products

The Wealth Management Investment Team offers dozens of standard products and the ability to create customized strategies to meet each client's unique needs.

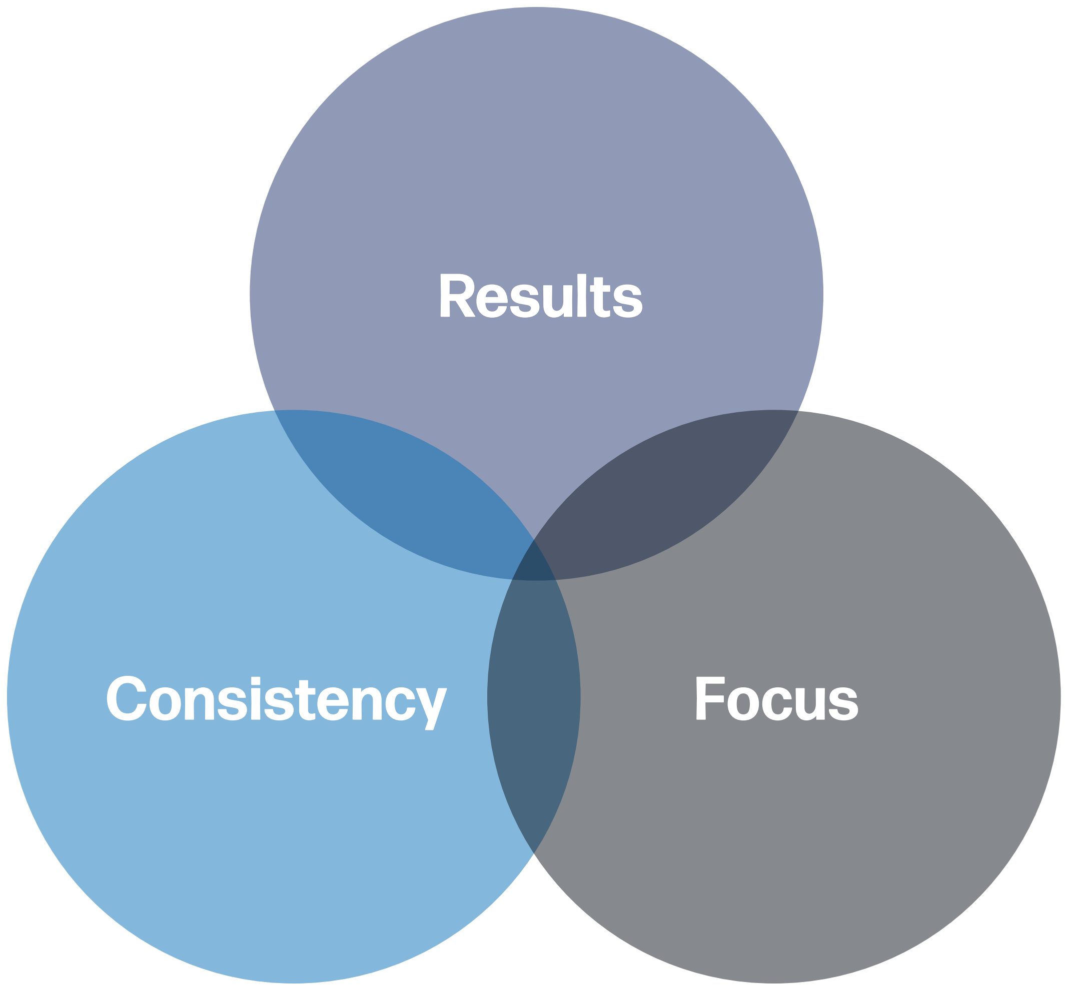
Annuities

The Wealth Management Investment Team has access to dozens of annuity providers to offer a structure that meets each client's unique needs.

The **Investment** Philosophy

Three words encapsulate the StoneX Wealth Management investment philosophy.

Consistency of performance is the foundation on which we build client portfolios
Focus gained from meaningful positions provides long-run exposure
Results which are both focused and consistent keep clients invested and engaged



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.

Following a careful evaluation that screens for appropriate choices, your financial advisor can execute a strategy with the most attractive risk/reward characteristics for your needs.

Step Four: **Monitoring the Portfolio**

Constructing a portfolio is only the beginning of the process. After that, your account is monitored to ensure it remains on track to help achieve the goals and objectives previously established. Market conditions, contributions to the fund, and other factors may cause the allocations to fall outside the targets initially 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 in working with StoneX Wealth Management services.

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 across various asset classes and investment vehicles may offer the potential to reduce overall volatility and enhance a portfolio's performance.
Customization	Your portfolio is tailored to your unique investment needs and objectives. You can also exclude specific securities or entireindustries from your portfolio.
Access to leading institutional asset managers	In specific instances, StoneX Wealth will partner 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 previously available only to 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 consolidated report. These reports will be current and relevant regardless of when you and your financial advisor review your account.

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

Monitoring the Growth of Your **Future**

Once an investment portfolio has been aligned with your goals and objectives, the final phase is ongoing management and account monitoring to ensure your investments stay on track.

Your financial advisor can keep you abreast of the progress through comprehensive quarterly performance reports and share any new information that may affect your investment decisions. These documents are available for you to view online.

In addition to the online quarterly reports, also available online are links to daily news headlines, additional information related to your investment portfolio's performance, and resources that help you better understand your investments.