## A Simplistic Process

**Step 1 - Initial Consultation**

We believe our client's seek simplicity. A simple, measurable way to track their goals and concerns. Our process begins with a Consultation typically lasting one to two hours. During the Consultation, we may review your financial position and answer any questions you may have regarding our company and its services. Assuming you are satisfied with our ability to advise you in your financial matters, we will ask that you review and retain our services through a Consulting Service Agreement. Once the CSA has been received, we will then schedule a Discovery meeting with our CERTIFIED FINANCIAL PLANNER™.

## Ethical, Objective Advice First

**Step 2 - Discover Meeting**

The Discovery meeting will be conducted by our CERTIFIED FINANCIAL PLANNER™ and you, your family and perhaps other financial, legal or tax professionals. We will collect the necessary data required to prepare a Comprehensive Financial Plan. The Discovery meeting usually lasts one to two hours. Our CERTIFIED FINANCIAL PLANNER™ will prepare your Comprehensive Financial Plan within two weeks assuming all required information has been received. Our next step will be the Plan Presentation meeting.

## Execution of Recommendations

**Step 3 - Plan Presentation**

During the Plan Presentation meeting our CERTIFIED FINANCIAL PLANNER™ will review your Comprehensive Financial Plan in detail with you. The Comprehensive Financial Plan will outline our Recommendations and act as a measurement tool to track your progress since the inception of our relationship as your Advisor. You may execute our recommendations on your own, or you will be offered the opportunity to use our investment management services. We use Pershing, LLC - BNY Mellon to custody our clients' assets and offer investment services.

## Tracking Your Progress

**Step 4 - Quarterly Meetings**

Following the Plan Presentation meeting, you will be assigned a Financial Advisor who will help track your progress on a consistent basis. Most clients prefer Quarterly Reviews, but a request for Monthly or Annual Reviews is possible and will impact your Financial Planning Fee accordingly. Your Financial Advisor will be available to you, your family and other professionals to answer any questions or concerns you may have, or to update your Financial Plan free of charge.

## Measuring Your Success

**Step 5 - Annual Review**

On the Anniversary Date of your Consulting Service Agreement, you will be asked to attend an Annual Review. The Annual Review is intended to review your progress throughout the year and determine if you are satisfied with our company and the services we provided. We believe that our clients must value our relationship, advice and services. Your annual success will be measured while working with our team using the personalized Financial Plan that was created for you. Once we have reviewed your progress you will be given the opportunity to renew your Consulting Service Agreement and retain our services for the upcoming year.

# Superior Support and Compliance Oversight

LADENBURG THALMANN
ESTABLISHED 1876

**Our Parent Company - Ladenburg Thalmann**
4400 Biscayne Boulevard • Miami, FL 33137
305.572.4100 • www.ladenburg.com

Ladenburg Thalmann Financial Services Inc. (NYSE MKT: LTS) is a leading innovator of the network model in the independent broker-dealer and advisory space. The firm draws on its illustrious financial services history to empower and strengthen its subsidiaries while embracing their unique cultures and identities, pooling their collective resources to meet the needs of mainstream American investors. In 2014, our investment banking business, Ladenburg Thalmann & Co. Inc., celebrated 135 years as a New York Stock Exchange member, the sixth oldest member on record. Today, we serve a growing network of more than 4,000 independent financial advisors across the country. Our Wealth Management Advantage platform delivers a robust range of institutional-caliber products, services and financial solutions that keep advisor practices competitive in the ever-changing financial advice landscape.

Securities America
Your business growth expert.

**Our Broker Dealer - Securities America**
12325 Port Grace Blvd. • La Vista, NE 68128
402.399.9111 • www.securitiesamerica.com

Securities America Financial Corp. is a wholly owned subsidiary of Ladenburg Thalmann Financial Services Inc. (NYSE MKT: LTS). As part of Ladenburg Thalmann, we can offer services traditionally associated with large wirehouse firms – equity research, investment banking and access to IPOs – plus advisor-friendly trust services and more asset management support.

Pershing®
A BNY MELLON COMPANY

**Our Custodian and Clearing Partner -**
**Pershing ® a BNY Mellon Company 68128**
One Pershing Plaza · Jersey City, New Jersey 07399
www.pershing.com

Pershing LLC is a subsidiary of BNY Mellon, the nation's oldest continuously operating bank, and one of the world's leading providers of securities services. Pershing has approximately $1.05 trillion* in global client assets. Our parent company, BNY Mellon has $27.9 trillion* in assets under custody and administration.