

Wealth Management

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125
YEARS
1890 - 2015

STIFEL



Financial Advisor

Drew began his career in the investment services industry with Charles Schwab in 1999. He worked with a team of advisors to assist high net worth individuals in pursuing their financial goals. He moved to UBS PaineWebber in 2002 to begin building his own practice. He was lucky enough to be part of a merger in 2009 in which Stifel acquired a number of branches from UBS, and now manages over \$100 million in client assets.

Drew holds Series 7, 63, and 65 licenses from the Financial Industry Regulatory Authority (FINRA), as well as life, health, and variable insurance licenses. He obtained his CERTIFIED FINANCIAL PLANNER™ professional certification in 2007.

Active in the community, Drew has served on the board of directors for the Central Florida Better Business Bureau since 2008. He was treasurer of cub scout pack 396 in Deltona from 2008 to 2011. He is also involved with Habitat for Humanity.



Investment Philosophy

I am committed to helping you work toward your financial goals over the long term by navigating you through market volatility. Utilizing the resources of Stifel, one of the nation's leading financial services firms, I employ thorough research and market monitoring, ongoing communication with you, extensive interaction with other investment professionals, attorneys, and accountants, and their firm's operational staff. I believe that knowledge is a key to investing, and I have conducted numerous financial seminars to assist clients and members of community organizations.

Investment Philosophy

Recognizing that there is no such thing as a one-size-fits-all approach to investing, I recommend an appropriate strategy designed to fit your needs. I first spend time to understand your financial goals through discussion of personal goals, investment history, and risk tolerance. Then I help to develop and implement a personalized strategy designed to fit your requirements. Finally, I monitor the portfolio, helping to assure it is on track, in an effort to pursue your long-term financial goals. This is an ongoing process and, as the market's dynamics change, quarterly performance reviews combined with careful monitoring of individual portfolios enable me to provide the required ongoing guidance.

Committed to Client Service

I insist on working closely with you on a regular basis to help you tap the potential benefits of the financial markets. I rely on my extensive industry knowledge and years of experience to provide you with detailed information about different types of investments. I then develop customized financial strategies designed to pursue your near- and long-term financial needs.

To keep abreast of market trends, I draw on the insight of Stifel's nationally recognized team of research analysts and industry professionals. I share the firm's strategic themes and recommendations with you and suggest how you can appropriately position your portfolio to potentially benefit, given your goals and risk tolerance.

Once a strategic plan has been put into place, I regularly monitor its progress and stay in touch with you to see if your needs have changed over time and to help assure that objectives are being pursued.



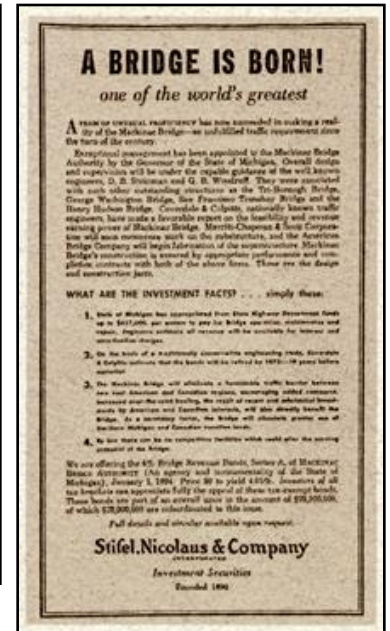
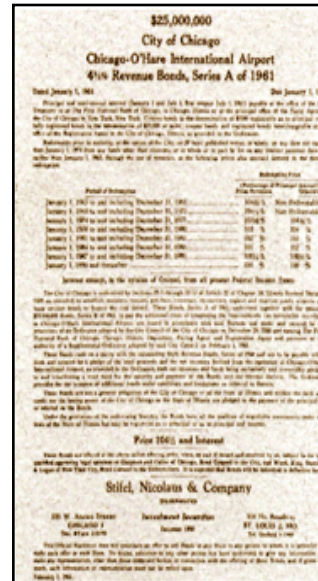
Stifel Overview

- Broad-based, full-service securities firm
 - Founded in 1890 with a rich history of providing financial services
 - Based in St. Louis
 - More than 7,500 associates, including our affiliates
 - Member SIPC, New York Stock Exchange, and all principal exchanges
 - Web site: www.stifel.com
- Highly regarded securities brokerage firm
 - More than 390 offices in 45 states and in Europe (Stifel Nicolaus Europe Limited)
 - More than 2,300 affiliated financial advisors
 - Entrusted with approximately \$234 billion in client assets
- Nationally recognized institutional investment banking firm
 - 132 senior research analysts (covering 12 sectors)
 - 400 investment bankers (in both vertical industry and focused product groups)
 - 339 institutional salesmen
 - 150 position and sales traders
- Well capitalized public firm
 - Approximately \$2.3 billion in stockholders' equity
 - Listed on the NYSE: SF
 - Significant employee ownership – Approximately 40%



History of Stifel

- ◆ 1890 – Founded in St. Louis.
- ◆ 1958 – Became NYSE Member firm.
- ◆ 1950s & 1960s – Managed numerous significant financings, including the Mackinac Bridge (1957) and a bond underwriting of Chicago O'Hare International Airport (1961).
- ◆ 1983 – The firm went public on the New York Stock Exchange; parent company Stifel Financial Corp. ("SF").
- ◆ 1960s to 1980s – The Company made several acquisitions
- ◆ 2000 – Acquired Hanifen, Imhoff Inc.
- ◆ 2005 – Acquired Legg Mason Capital Markets, more than doubling the Company's capital markets operations and broadening the Company's industry footprint.
- ◆ 2006 – Acquired the Miller Johnson Steichen Kinnard private client group.
- ◆ 2007 – Acquired Ryan Beck Holdings, Inc.
Acquired First Service Financial Company and its subsidiary, First Service Bank, which was renamed Stifel Bank & Trust.
- ◆ 2008 – Acquired Butler Wick & Company, Inc.
- ◆ 2009 – Acquired 56 branches from the UBS network.
- ◆ 2010 – Acquired Missouri Valley Partners
Acquired Thomas Weisel Partners Group, Inc., furthering the mission of building the premier middle-market investment bank
- ◆ 2011 – Acquired Stone & Youngberg LLC
- ◆ 2012 – Acquired Miller Buckfire
- ◆ 2013 – Merged with Keefe Bruyette & Woods (KBW)
Acquired the U.S. institutional fixed income sales and trading business and the hiring of the European institutional fixed income sales and trading team from Knight Capital Group, Inc.
Acquired Ziegler Lotsoff Capital Management, LLC
Stifel Bank & Trust acquired Acacia Federal Savings Bank
- ◆ 2014 – Acquired De La Rosa & Co.
Acquired Oriel Securities
Acquired Legg Mason Investment Counsel & Trust Co., renamed 1919 Investment Counsel
Acquired Merchant Capital, LLC
- ◆ 2015 – Acquired Sterne Agee
Announced agreement to acquire Barclays' Wealth and Investment Management, Americas
- ◆ Today, Stifel is the nation's 6th largest full-service wealth management and investment banking firm, in terms of number of advisors, providing securities brokerage, investment banking, trading, investment advisory, and related financial services to individual investors, professional money managers, businesses, and municipalities.





Capital Markets Group

- One of the nation's largest domestic equity research franchises, with 132 senior analysts and more than 1,800 stocks under coverage, plus 98 closed-end funds*
- From 2000-2014, on a combined basis, the firm has:
 - Managed 2,078 public offerings as lead or co-manager, raising \$586 billion
 - Advised in 1,133 M&A transactions, totaling \$210 billion
 - Served as placement agent in 538 private placements raising \$34 billion
- Market making in approximately 3,800 U.S. domestic equities
- A taxable fixed income group with over 4,300 institutional clients to complement Stifel's strong municipal practice

**Includes Keefe, Bruyette & Woods, which merged with Stifel in February 2013*



Equity Research Group

- Stifel research focuses on all market caps, but is a leader in small- and mid-cap research.
- Stifel research won a total of 18 awards in the 2016 Thomson Reuters StarMine Analyst Awards and has ten consecutive top ten finishes.

18 AWARDS FIVE NO. 1 RANKINGS TEN CONSECUTIVE TOP TEN FINISHES

Congratulations to our Equity Research Teams
on their No. 1 ranking in the
2016 Thomson Reuters StarMine Analyst Awards



STIFEL

Investment Services Since 1890

Figures include Keefe, Bruyette & Woods (KBW), a wholly owned subsidiary of Stifel Financial Corp., and other firms acquired by Stifel. Stifel/KBW tied for first among 167 qualifying U.S. firms. For more information about the Thomson Reuters StarMine Analysts Awards, see www.stifel.com/research.

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Overview of Stifel Services

- Annuities
 - Variable, Immediate, Fixed Indexed, and Fixed
- Asset Allocation
- Cash Management
 - Check Writing
 - Debit MasterCard®
 - Bill Payment Services
 - Stifel Access (online account access)
- College Planning
 - 529 College Savings Plans
 - Education Savings Accounts
- Common Stocks
- Consulting Services (Fee-Based Programs)
- Corporate Executive Services
 - Cashless Stock Options Exercise
 - Control and Restricted Stock Transactions
 - Rule 10b5-1 Plans
- Corporate Finance
- Equity Line of Credit
- Estate Planning
- Exchange Traded Funds and Notes
- Financial Planning
- Fixed Income Investments
 - Certificates of Deposit
 - Collateralized Mortgage Obligations (CMOs)
 - Corporate Bonds
 - Government and Agency Securities
 - Municipal Bonds
- Insurance
 - Business Owner Needs
 - Disability Insurance (Individual and Group)
 - Life Insurance (Individual and Business Policies)
 - Long-Term Care Insurance
- IRAs
 - Traditional, Roth, and Rollovers
- Managed Money
- Money Market Funds
- Mutual Funds
- Options
- Preferred Stocks
- Public Finance
- Research
- Retirement Planning
- Retirement Plans
 - 401(k) Plans
 - 403(b) Plans
 - Profit Sharing Plans
 - Money Purchase Plans
 - SEP IRAs
 - SIMPLE IRAs
 - Defined Benefit
- Syndicate Offerings
- Tax Planning
- Unit Investment Trusts



Stifel Banking and Trust Services

Stifel Bank & Trust

- Mortgage Lending
- Securities-Based Lending

Stifel Trust

- Trust Management and Administration

Stifel Bank & Trust, member FDIC, Equal Housing Lender, NMLS#375103, is a wholly owned subsidiary of Stifel Financial Corp., and affiliate of Stifel, Nicolaus & Company, Incorporated. Unless otherwise specified, products purchased from or held by Stifel are not insured by the FDIC, are not deposits or other obligations of Stifel Bank & Trust, are not guaranteed by Stifel Bank & Trust, and are subject to investment risk, including possible loss of the principal invested. Your Stifel Financial Advisor will refer you to a Stifel Bank & Trust professional who may be able to assist you with your financing needs. Stifel and your Stifel Financial Advisor do not offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan.

Trust services are provided by Stifel Trust Company, N.A., a wholly owned subsidiary of Stifel Financial Corp. and affiliate of Stifel, Nicolaus & Company, Incorporated. Unless otherwise specified, products purchased from or held by Stifel Trust Company, N.A. are not insured by the FDIC or any other government agency, are not deposits or other obligations of Stifel Trust Company, N.A., are not guaranteed by Stifel Trust Company, N.A., and are subject to investment risks, including possible loss of the principal invested.

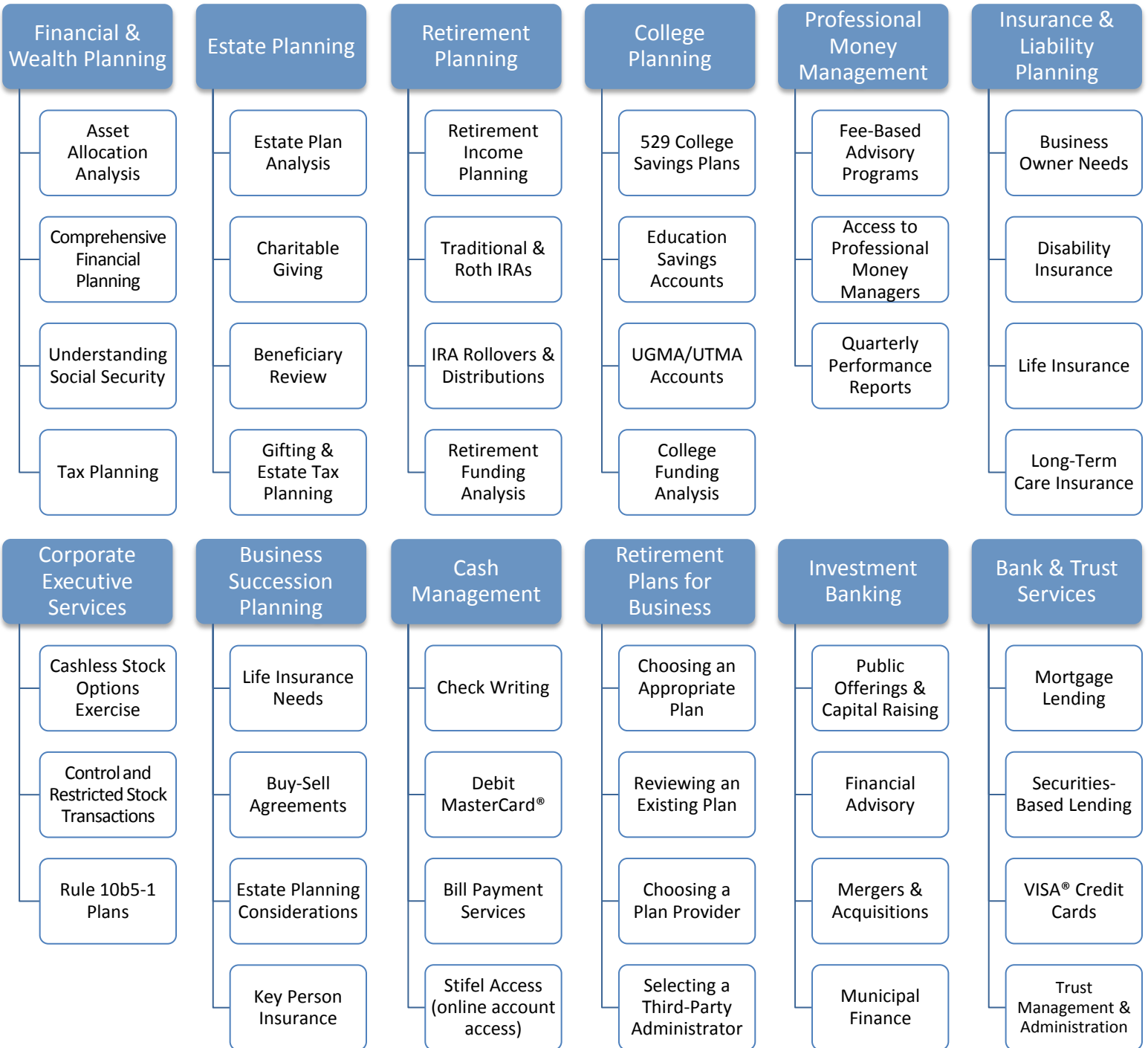


Wealth Management Process

- Stifel is committed to a comprehensive approach of providing an array of financial services to our clients. Through our wealth management process, we coordinate asset allocation, cash management, investments, financial planning, estate and trust planning, corporate executive services, and business owner planning services. Through this process, we address creating and growing wealth, protecting and preserving wealth, and planning for the distribution of wealth during life and distribution of wealth at death in the most tax-advantaged way.
- Stifel's wealth management process consists of six steps that help get an overview of the client's current situation, choices available, and what must be done to pursue goals. The process involves gathering relevant financial information, determining life goals, examining current financial status, and formulating a strategy or plan for how to work toward goals given the current situation and future plans.
- *Step One – Establish and Define the Client-Advisor Relationship*
- *Step Two – Gather Client Information and Data*
- *Step Three – Data Analysis & Plan Development*
- *Step Four – Present the Plan*
- *Step Five – Adopt the Plan & Create Implementation and Action Plans*
- *Step Six – Monitor the Plan*



Wealth Management Services



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

Lending services are provided by Stifel Bank & Trust, Member FDIC, Equal Housing Lender, NMLS# 375103, an affiliate of Stifel, Nicolaus & Company, Incorporated. Unless otherwise specified, products purchased from or held at Stifel are not insured by FDIC, are not deposits or other obligations of Stifel Bank, are not guaranteed by Stifel Bank, and are subject to investment risks, including possible loss of the principal invested. Your Stifel Financial Advisor will refer you to a Stifel Bank & Trust professional who may be able to assist you with your financing needs. Stifel and your Stifel Financial Advisor do not offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan.

Trust services are provided by Stifel Trust Company, N.A., a wholly owned subsidiary of Stifel Financial Corp. and affiliate of Stifel, Nicolaus & Company, Incorporated. Unless otherwise specified, products purchased from or held by Stifel Trust Company, N.A. are not insured by the FDIC or any other government agency, are not deposits or other obligations of Stifel Trust Company, N.A., are not guaranteed by Stifel Trust Company, N.A., and are subject to investment risks, including possible loss of the principal invested.



Financial Planning

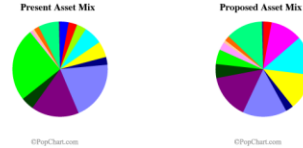
- Will you be able to retire comfortably?
- Will your money last as long as you do?
- Are your investments allocated properly to fit your needs?
- Do you need to do estate planning?
- Are there enough funds and insurance for your survivors?
- Do you have adequate assets and insurance in the event of a disability?
- What will college costs be for your children/grandchildren?

The Stifel Wealth Strategist® Report provides in-depth analysis on critical issues, such as:

- Income Taxes
- Retirement Funding
- Investment Allocation
- Estate Preservation and Funding
- Insurance Needs
- Education Funding

AllocationMaster Sam and Sally Sample

Asset Mix Comparison - Composite Assets

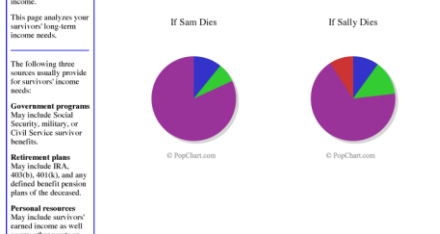


	Present Asset Mix	Proposed Asset Mix	Adjustment
Cash Equivalents	\$16,700 2.53%	\$0 0.00%	(\$16,700)
T-Notes/CDs	\$16,555 2.91%	\$16,547 2.91%	(\$8)
Fixed Annuities	\$18,730 3.29%	\$0 0.00%	(\$18,730)
Inter-Term Gov Bond	\$0 0.00%	\$61,120 10.74%	\$61,120
Municipal Bonds	\$36,000 6.33%	\$75,724 13.30%	\$39,724
Corporate Bonds	\$30,930 5.43%	\$70,646 12.41%	\$39,716
Mtge Backed Bonds	\$15,000 2.64%	\$14,998 2.64%	(\$2)
Large Value Stocks	\$114,575 20.13%	\$85,375 15.00%	(\$29,200)
Large Growth Stocks	\$92,500		
Small Value Stocks	\$25,000		
Small Growth Stocks	\$141,725		
Mid Cap Stocks	\$4,350		
Real Estate	\$5,000		
Venture Capital	\$10,000		
International Stocks	\$40,000		
International Bonds	\$2,100		
Total	\$669,165		

Survivor Sam and Sally Sample

FYI Income Needs Summary

	If Sam Dies	If Sally Dies
Government programs	\$257,210	\$230,286
Retirement plans	\$175,098	\$305,141
Personal resources	\$1,947,818	\$1,567,811
Total Income Resources	\$2,380,125	\$2,103,239
Present value of living expenses ¹	\$2,380,125	\$2,311,970
Total Income Needs Shortfall	\$0	(\$208,731)



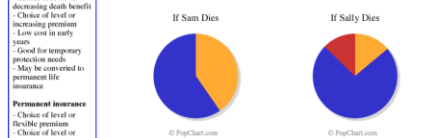
*Annual Living Expenses (annual after-tax amount)	Amount	Years	If Sam Dies	Years	If Sally Dies
Living expenses for period 1	\$100,000	40	\$100,000	38	
Living expenses for period 2	\$0	0	\$0	0	

¹ This line provides an estimate to approximate changing survivor living expenses over time. For example, a surviving spouse's living expenses might be assumed to decrease when the first child leaves home.
² The need there is period 1 is limited for the specified number of years and then followed immediately by the need shown in period 2, which is limited for the specified number of years.
³ Total Income Shortfall represents an amount that, if invested today, at 6.00%, would cover the projected shortfall in long-term income needs.

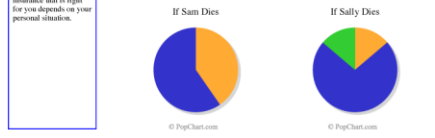
Survivor Sam and Sally Sample

FYI Total Survivor Needs

	If Sam Dies	If Sally Dies
Cash resources	\$1,610,000	\$400,000
Cash needs	\$556,830	\$556,830
Cash Needs Shortfall	\$0	(\$156,830)
Income resources	\$2,380,125	\$2,311,970
Income needs	\$2,380,125	\$2,311,970
Income Needs Shortfall	\$0	(\$208,731)
Total Survivor Needs Shortfall	\$0	(\$365,562)



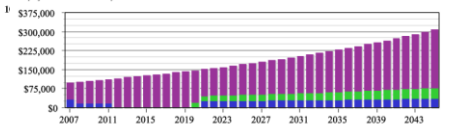
Proposed Solution	Amount	Years
Proposed life insurance	\$0	\$400,000
Survivor Needs Shortfall	\$0	(\$365,562)
Remaining Shortfall	\$0	\$0



Survivor Sam and Sally Sample

Survivor Cash Flow Current Situation - If Sam Dies

The chart on this page illustrates the resources projected to meet survivor income needs for each year of the analysis period (it is assumed that death occurs today). Red indicates projected shortfall of resources in a given year. The numbers provided in the table are the projected values for each year.



Year	Age	Government Programs	Retirement Plans	Personal Resources	Desired Income	Surplus / (Shortfall)
2007	51	\$31,610	\$0	\$68,390	\$100,000	\$0
2008	52	\$31,642	\$0	\$68,358	\$103,000	\$0
2009	53	\$31,675	\$0	\$68,327	\$106,000	\$0
2010	54	\$31,707	\$0	\$68,296	\$109,273	\$0
2011	55	\$31,739	\$0	\$68,266	\$112,551	\$0
2012	56	\$0	\$0	\$115,927	\$116,000	\$0
2013	57	\$0	\$0	\$119,405	\$120,000	\$0
2014	58	\$0	\$0	\$122,987	\$124,000	\$0
2015	59	\$0	\$0	\$126,677	\$128,000	\$0
2016	60	\$0	\$0	\$130,477	\$132,000	\$0
2017	61	\$0	\$0	\$134,392	\$136,000	\$0
2018	62	\$0	\$0	\$138,423	\$140,000	\$0
2019	63	\$0	\$0	\$142,576	\$144,276	\$0
2020	64	\$0	\$30,096	\$126,737	\$148,833	\$0
2021	65	\$24,478	\$20,699	\$106,082	\$153,259	\$0
2022	66	\$24,845	\$21,320	\$109,631	\$157,797	\$0
2023	67	\$25,218	\$21,960	\$113,293	\$162,471	\$0
2024	68	\$25,596	\$22,619	\$117,070	\$167,285	\$0
2025	69	\$25,980	\$23,297	\$120,966	\$172,243	\$0
2026	70	\$26,370	\$23,996	\$124,985	\$177,351	\$0
2027	71	\$26,765	\$24,716	\$129,130	\$182,611	\$0
2028	72	\$27,167	\$25,458	\$133,405	\$188,029	\$0
2029	73	\$27,574	\$26,221	\$137,815	\$193,610	\$0
2030	74	\$27,988	\$27,008	\$142,363	\$199,359	\$0
2031	75	\$28,408	\$27,818	\$147,054	\$205,279	\$0
2032	76	\$28,834	\$28,653	\$151,891	\$211,378	\$0
2033	77	\$29,266	\$29,512	\$156,881	\$217,659	\$0
2034	78	\$29,705	\$30,398	\$162,026	\$224,219	\$0



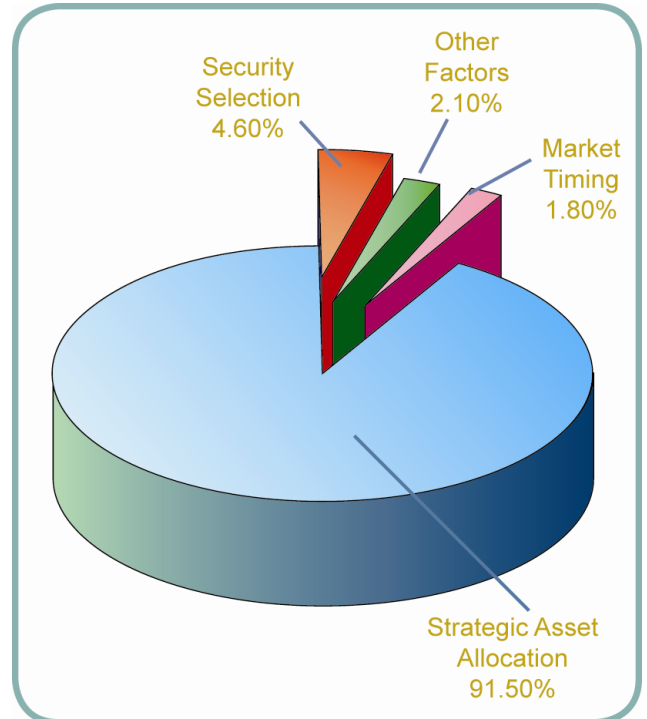
Asset Allocation

Asset allocation is the process of deciding what percentage of your money to put into the three major asset classes: stocks, bonds, and cash.

In an important study published by the research team of Brinson, Singer, and Beebower in 1991, asset allocation was shown to account for as much as 91.5% of the variation in total return, far outweighing other significant factors such as market timing and security selection.

Though each investor invests differently, the goals of asset allocation remain the same. For example, asset allocation may help you:

- Maximize portfolio return at a reasonable level of risk;
- Create a prudent diversification of investment assets;
- Meet stated financial goals such as education or retirement funding, and other objectives such as the purchase of a home; and
- Accommodate your risk tolerance, investment time horizon, and tax situation.



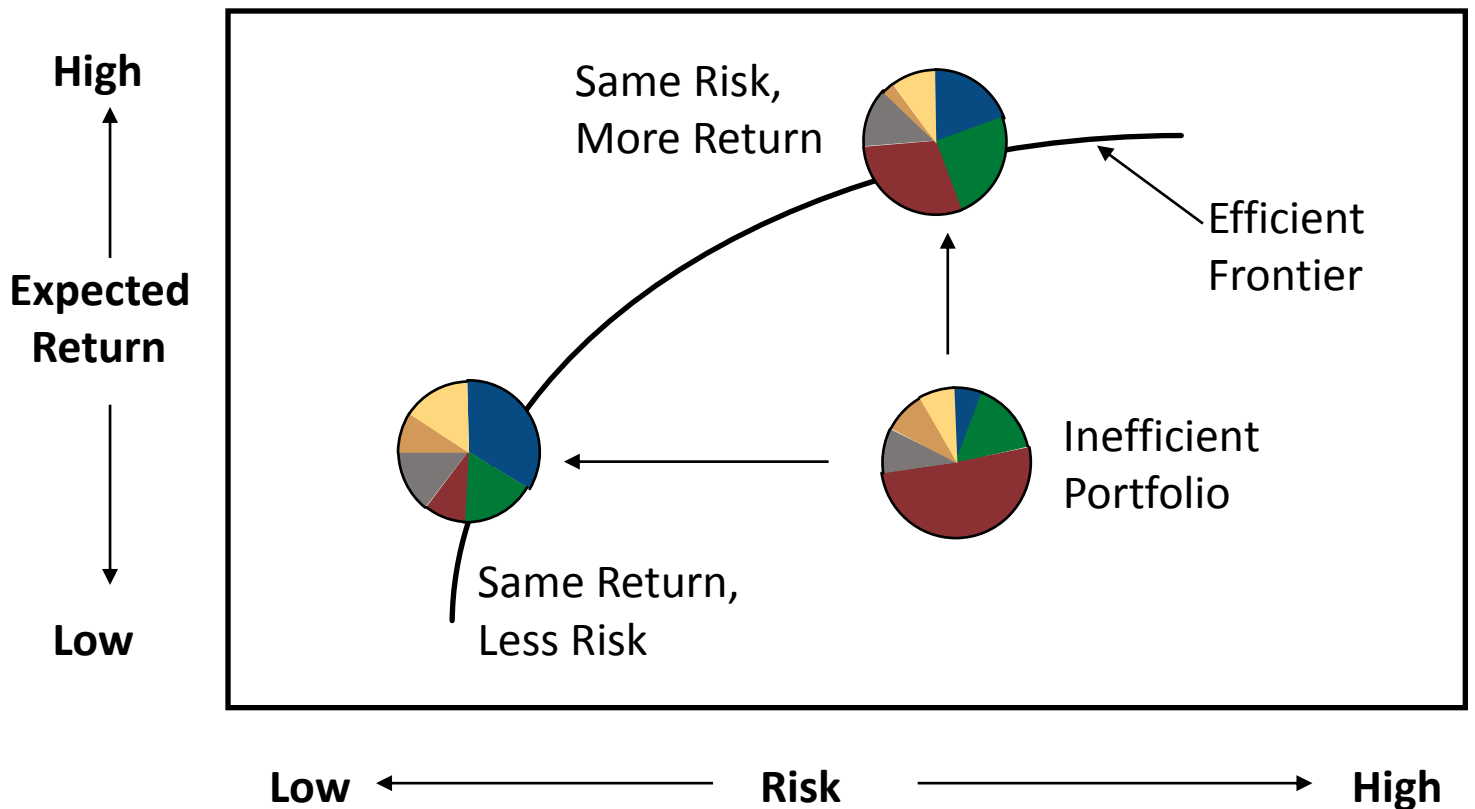
Source: Brinson, Singer, and Beebower, "Determinants of Portfolio Performance II: An Update," Financial Analysts Journal, May-June 1991.

Asset allocation does not ensure a profit and may not protect against loss.



The Efficient Frontier

The efficient frontier depicts optimal portfolios perceived to have the highest expected return possible for a given amount of risk plotted along the curve to represent various levels of expected return.



Diversification does not ensure a profit and may not protect against loss in declining markets.



Asset Class Diversification

Annual Total Returns of Key Asset Classes 1999 - 2015

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Best ↑	Mid Growth Stocks 51.29%	Small Value Stocks 22.83%	Small Value Stocks 14.02%	Bonds 10.27%	Small Growth Stocks 48.54%	Mid Value Stocks 23.71%	Foreign Stocks 14.02%	Foreign Stocks 26.86%	Large Growth Stocks 11.81%	Bonds 5.24%	Mid Growth Stocks 46.29%	Small Growth Stocks 29.09%	Bonds 7.84%	Mid Value Stocks 18.51%	Small Growth Stocks 43.30%	Mid Value Stocks 14.75%	Large Growth Stocks 5.67%
	Small Growth Stocks 43.09%	Mid Value Stocks 19.18%	Bonds 8.42%	Mid Value Stocks -9.64%	Small Stocks 47.25%	Small Value Stocks 22.25%	Mid Value Stocks 12.65%	Small Value Stocks 23.48%	Foreign Stocks 11.63%	Small Value Stocks -28.92%	Large Growth Stocks 37.21%	Small Stocks 26.86%	Large Growth Stocks 2.64%	Small Value Stocks 18.05%	Small Stocks 38.82%	Large Stocks 13.69%	Large Stocks 1.38%
	Large Growth Stocks 33.16%	Bonds 11.63%	Small Stocks 2.49%	Small Value Stocks -11.42%	Small Value Stocks 46.03%	Foreign Stocks 20.70%	Mid Growth Stocks 12.10%	Large Value Stocks 22.25%	Mid Growth Stocks 11.43%	Diversified Portfolio -33.41%	Small Growth Stocks 34.47%	Mid Growth Stocks 26.38%	Large Stocks 2.11%	Foreign Stocks 1790%	Mid Growth Stocks 35.74%	Large Value Stocks 13.45%	Bonds 0.55%
	Foreign Stocks 27.30%	Large Value Stocks 7.02%	Mid Value Stocks 2.33%	Large Value Stocks -15.52%	Mid Growth Stocks 42.71%	Small Stocks 18.33%	Diversified Portfolio 7.18%	Mid Value Stocks 20.22%	Small Growth Stocks 7.05%	Small Stocks -33.79%	Mid Value Stocks 34.21%	Mid Value Stocks 24.75%	Large Value Stocks 0.39%	Large Value Stocks 1751%	Small Value Stocks 34.52%	Large Growth Stocks 13.05%	Mid Growth Stocks -0.20%
	Small Stocks 21.26%	Diversified Portfolio -2.20%	Large Value Stocks -5.59%	Foreign Stocks -15.66%	Foreign Stocks 39.17%	Large Value Stocks 16.49%	Large Value Stocks 7.05%	Small Stocks 18.37%	Bonds 6.96%	Large Value Stocks -36.85%	Foreign Stocks 32.46%	Small Value Stocks 24.50%	Mid Value Stocks -1.38%	Small Stocks 16.35%	Large Growth Stocks 33.48%	Mid Growth Stocks 11.90%	Foreign Stocks -0.39%
	Large Stocks 21.04%	Small Stocks -3.02%	Diversified Portfolio -6.12%	Diversified Portfolio -17.01%	Mid Value Stocks 38.07%	Mid Growth Stocks 15.48%	Large Growth Stocks 5.26%	Diversified Portfolio 16.44%	Large Stocks 5.49%	Large Stocks -37.00%	Diversified Portfolio 28.45%	Diversified Portfolio 19.36%	Diversified Portfolio -1.44%	Large Stocks 16.00%	Mid Value Stocks 33.46%	Diversified Portfolio 8.26%	Small Growth Stocks -1.38%
	Diversified Portfolio 20.21%	Large Stocks -9.11%	Small Growth Stocks -9.23%	Small Stocks -20.48%	Diversified Portfolio 35.43%	Diversified Portfolio 15.28%	Large Stocks 4.91%	Large Stocks 15.79%	Diversified Portfolio 4.14%	Large Growth Stocks -38.44%	Small Stocks 27.17%	Large Growth Stocks 16.71%	Mid Growth Stocks -1.65%	Mid Growth Stocks 15.81%	Large Value Stocks 32.53%	Bonds 5.97%	Diversified Portfolio -1.49%
	Large Value Stocks 7.35%	Mid Growth Stocks -11.75%	Large Stocks -11.88%	Large Stocks -22.10%	Large Value Stocks 30.03%	Small Growth Stocks 14.31%	Small Value Stocks 4.71%	Small Growth Stocks 13.35%	Large Value Stocks -0.17%	Mid Value Stocks -38.44%	Large Stocks 26.46%	Large Value Stocks 15.51%	Small Growth Stocks -2.91%	Diversified Portfolio 15.42%	Large Stocks 32.39%	Small Growth Stocks 5.60%	Large Value Stocks -8.83%
	Mid Value Stocks -0.11%	Foreign Stocks -13.96%	Mid Growth Stocks -20.15%	Mid Growth Stocks -27.41%	Large Growth Stocks 29.75%	Large Stocks 10.88%	Small Stocks 4.55%	Mid Growth Stocks 10.66%	Mid Value Stocks -1.42%	Small Growth Stocks -38.54%	Small Value Stocks 20.58%	Large Stocks 15.06%	Small Stocks -4.18%	Large Growth Stocks 15.26%	Diversified Portfolio 30.55%	Small Stocks 4.89%	Small Stocks -4.41%
	Bonds -0.83%	Large Growth Stocks -22.43%	Large Growth Stocks -20.42%	Large Growth Stocks -27.88%	Large Stocks 28.68%	Large Growth Stocks 6.30%	Small Growth Stocks 4.15%	Large Growth Stocks 9.07%	Small Stocks -1.57%	Foreign Stocks -43.06%	Large Value Stocks 19.69%	Foreign Stocks 8.21%	Small Value Stocks -5.50%	Small Growth Stocks 14.59%	Foreign Stocks 23.29%	Small Value Stocks 4.22%	Mid Value Stocks -4.78%
Worst ↓	Small Value Stocks -1.49%	Small Growth Stocks -22.43%	Foreign Stocks -21.21%	Small Growth Stocks -30.26%	Bonds 4.11%	Bonds 4.34%	Bonds 2.43%	Bonds 4.33%	Small Value Stocks -9.78%	Mid Growth Stocks -44.32%	Bonds 5.93%	Bonds 6.56%	Foreign Stocks -11.73%	Bonds 4.21%	Bonds -2.02%	Foreign Stocks -4.90%	Small Value Stocks -7.47%

■ LARGE STOCKS are represented by the S&P 500 Index, comprised of 500 widely held stocks and generally considered representative of the U.S. stock market ■ LARGE GROWTH STOCKS are represented by the Russell 1000 Growth Index, which measures the performance of those Russell 1000 Index companies with higher price-to-book ratios and higher forecasted growth values. ■ LARGE VALUE STOCKS are represented by the Russell 1000 Value Index, which measures the performance of those Russell 1000 Index companies with lower price-to-book ratios and lower forecasted growth values. ■ MID GROWTH STOCKS are represented by the Russell Midcap Growth Index, which measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. ■ MID VALUE STOCKS are represented by the Russell Midcap Value Index, which measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. ■ SMALL STOCKS are represented by the Russell 2000 Index, comprised of small cap securities, which generally involve greater risks. ■ SMALL GROWTH STOCKS are represented by the Russell 2000 Growth Index, which measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values. ■ SMALL VALUE STOCKS are represented by the Russell 2000 Value Index, which measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. ■ FOREIGN STOCKS are represented by the MSCI EAFE Index, generally considered representative of the international stock market. There are special considerations with international investing, including the risk of currency fluctuations and political and economic events. ■ BONDS are represented by the Barclays Capital U.S. Aggregate Index, generally representative of intermediate-term government bonds, investment grade corporate debt securities, and mortgage-backed securities. When investing in bonds, it is important to note that as interest rates rise, bond prices will fall. □ The DIVERSIFIED PORTFOLIO assumes an equal allocation among the ten asset classes, as represented by the indicated indices, and is calculated as a simple average of the ten asset classes' returns. Indices are unmanaged, and one cannot invest directly in an index. Past performance is no guarantee of future results.



Cash Management

The Stifel|Advantage account provides an effective way to manage not only long-term investments but also day-to-day finances. The Stifel|Advantage account offers a coordinated suite of cash management features, including check writing, a debit MasterCard® with high daily point of sale and ATM limits, an online bill payment service, the ability to transfer money electronically to and from the account using eMoney, and access to a Concierge Service 24/7. Fees for ATM transactions, domestic wire fees, cashier's checks, and stop payments are also waived.

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- Rebates on out-of-network ATM fees
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Contact

I would love the opportunity to meet with you to discuss your specific goals and needs.

Best,
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