



**STIFEL NICOLAUS  
WEALTH STRATEGIST REPORT®**

*Investments for your future.*

*Wealth Strategist*

**STIFEL  
NICOLAUS**

*How do you like to travel? Do you take the scenic route by car, ensuring that you see all the sights along the way? Or do you stick to the interstates? Do you prefer a leisurely train ride or the speed of air travel?*

*You can get from point A to point B in a number of different ways. There is no correct answer. However, you wouldn't embark on a trip without first determining your route and method of travel.*

Why would you embark on your financial journey without planning and forethought? Just as with travel, there is more than one route to take toward achieving your financial goals.

To help determine your route, there are many important questions to ask yourself, including:

- What is your current financial situation?
- 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?
- What are your estate planning needs?

- 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?

With so much riding on the decisions you make, don't be afraid to ask for directions. Let the Stifel Nicolaus Wealth Strategist Report® be your personalized road map to help you get from point A to point B.

The Stifel Nicolaus Wealth Strategist Report® is a comprehensive program providing in-depth analysis on critical issues

*“Now that you know where your journey begins, it's time to take a look at the different routes you can follow to reach your destination.”*

*“With so much riding on the decisions you make, don’t be afraid to ask for directions.”*

such as retirement planning, income taxes, asset allocation, estate preservation and funding, insurance needs, and education funding.

Each report may consist of the following:

#### NET WORTH STATEMENT

Before you set out on the road to your financial goals, you must first gain an understanding of where you currently stand, financially. The first section of your Stifel Nicolaus Wealth Strategist Report®, your personal net worth statement, serves as the starting point for your journey. By examining your liquid, investment, and personal assets, as well as your current tax situation, we’ll be able to determine an appropriate strategy for pursuing your financial objectives.

#### RISK MANAGEMENT

There is always the possibility that unforeseen roadblocks can appear on the road to your financial goals. That’s where risk management strategies come into play. Your Stifel Nicolaus Wealth Strategist Report® will help you put a plan in place to help ensure that your family’s needs are met in the event of the loss of a wage earner’s income due to injury, illness, or death. It will examine whether or not your existing life and disability insurance coverage will be adequate in the event of an emergency, and

offer suggestions as to how much coverage you may need to preserve your income.

#### YOUR PORTFOLIO

Now that you know where your journey begins, it’s time to take a look at the different routes you can follow toward your destination. In this section, your investment objectives will be discussed and a number of asset allocation alternatives will be presented. Your personal asset allocation – the percentage of investable assets distributed in stocks, bonds, and cash – will be based on your goals, age, current and future income, and tolerance for risk.

#### EDUCATION PLANNING

The next section of the Stifel Nicolaus Wealth Strategist Report® will help you define your goals, analyze your current situation, and identify a savings program designed to help you accumulate the funds needed to achieve your goals. For example, the report will detail projected tuition and related expenses and offer a look at various savings vehicles that may help you reach your savings goal.

#### RETIREMENT FUNDING

With your retirement goals and objectives in place, it’s time to see what’s waiting for you down the road. This section of the Stifel Nicolaus Wealth Strategist Report® examines all of your retirement income, including



pension, personal savings, qualified plans, and anticipated Social Security benefits. Based upon this information, an individualized financial strategy will be created to assist you in preparing for and working toward enjoying your retirement years. By showing how inflation can affect your goals, you'll have an idea of how much your accounts may be worth in your senior years. You'll also be given an estimate of your retirement expenses and how your assets will be used.

#### ESTATE ANALYSIS

Once you've reached your destination, you will likely want to preserve your wealth for future generations. Without proper estate planning, it can be easy to be faced with estate and transfer taxes when you pass your wealth to your heirs. Estate planning can help you distribute your assets to the loved ones and charities you choose while easing your family's burden during a time of stress. Your Stifel Nicolaus Wealth Strategist

Report® will explore the projected growth of your estate and will examine your estimated estate settlement cost. A discussion of wills, revocable living trusts, credit shelter trusts, and marital trusts will also be offered.

#### YOU CAN GET THERE FROM HERE

A solid plan is one of the most important factors in determining whether families and individuals can achieve their financial goals. Unfortunately, planning is time-consuming and complex. For that reason, many people never develop a plan and never reach their goals.

The power to plan your financial future begins with your trusted Financial Advisor's understanding of your goals and your financial resources. The Stifel Nicolaus Wealth Strategist Report® gives you the power to control your finances and reduce anxiety about your future, as well as the opportunity to enjoy the pursuits of your life.

*“With your retirement goals and objectives in place, it's time to see what's waiting for you down the road”*



## STIFEL SERVICES

### Annuities

Variable, Immediate, and Fixed

### Asset Allocation

### Cash Management

(Stifel Prestige® Accounts)

Check Writing

Debit MasterCard®

Bill Payment Services

Stifel @ccess

(Online account access)

### College Planning

529 College Savings Plans

Education Savings Accounts

### Common Stocks

### Consulting Services (Fee-Based Programs)

### Corporate Executive Services

Cashless Stock Option Exercise

Control and Restricted Stock Transactions

### Corporate Finance

### Equity Line of Credit

### 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

Profit Sharing Plans

Money Purchase Plans

SEP IRAs

SIMPLE IRAs

Defined Benefit Plans

### Syndicate Offerings

### Trust and Estate Planning

### Unit Investment Trusts

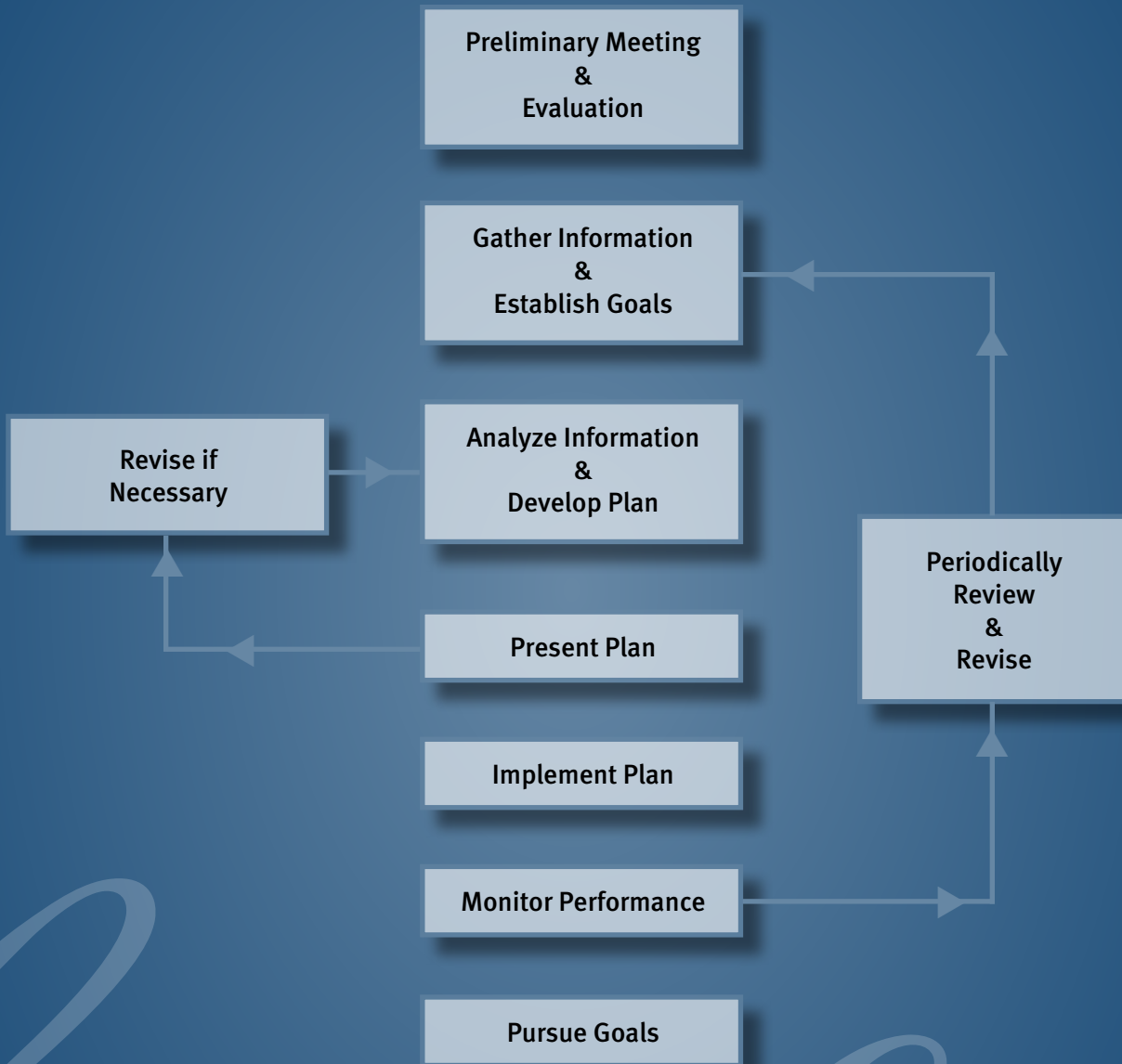
## ABOUT STIFEL NICOLAUS

STIFEL NICOLAUS IS A FULL-SERVICE INVESTMENT FIRM WITH A DISTINGUISHED HISTORY OF PROVIDING SECURITIES BROKERAGE, INVESTMENT BANKING, TRADING, INVESTMENT ADVISORY, AND RELATED FINANCIAL SERVICES TO INDIVIDUAL INVESTORS, INSTITUTIONS, CORPORATIONS, AND MUNICIPALITIES. ESTABLISHED IN 1890 AND HEADQUARTERED IN ST. LOUIS, MISSOURI, STIFEL NICOLAUS IS ONE OF THE NATION'S LEADING FIRMS.

STIFEL, NICOLAUS & COMPANY, INCORPORATED IS A WHOLLY OWNED SUBSIDIARY OF STIFEL FINANCIAL CORP. STIFEL FINANCIAL CORP.'S PUBLICLY TRADED STOCK IS LISTED ON THE NEW YORK STOCK EXCHANGE UNDER THE SYMBOL "SF."

*Wealth*

# FINANCIAL PLANNING OVERVIEW



*Strava*



**STIFEL, NICOLAUS & COMPANY, INCORPORATED**

ONE FINANCIAL PLAZA | 501 NORTH BROADWAY | ST. LOUIS, MISSOURI 63102  
(314) 342-2000 | MEMBER SIPC AND NYSE | [WWW.STIFEL.COM](http://WWW.STIFEL.COM)