The Ladenburg Wealth Management Advantage

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Effective financial planning takes time, experience and expertise. Fortunately, through your financial advisor's affiliation with Ladenburg Thalmann Financial Services (Ladenburg), you have access to a team of specialists who can provide you with comprehensive wealth management solutions tailored to your financial needs and goals.

Ladenburg is the parent company of several firms that specialize in various wealth planning disciplines such as portfolio management, trust and estate planning services, and sophisticated life insurance solutions.

The experts at these firms work together, in conjunction with your financial advisor, to provide unbiased advice, support and solutions for both simple and complex financial plans.

Portfolio Management Services – Ladenburg Thalmann Asset Management

Ladenburg Thalmann Asset Management ("LTAM") is an SEC Registered Investment Advisory firm, established in 1982, and has approximately $2 billion in assets under management. LTAM's dedicated staff of professionals has over 100 years of investment management experience, specializing in market analysis, due diligence, fund selection and asset allocation and diversification strategies. Whether for individuals, families, foundations, endowments, retirement plans or profit sharing plans, LTAM delivers personalized strategies and a full range of investment solutions.

LTAM's main focus is to protect your capital while working toward your growth objectives. Through our disciplined, long-term investment process, we help you avoid the emotional aspects of investing. In addition to considering your risk and return requirements, we work with your financial advisor to prioritize your goals and create customized portfolios that help you achieve all aspects of your financial plan. Whether your objectives are lifestyle maintenance, philanthropic giving, wealth preservation or legacy accumulation, LTAM can offer a tailored plan that includes a complete range of investment solutions.

Investment Process

Portfolios are structured and designed for long-term investing, with low expense ratios, but they are not static. LTAM uses a top-down approach, considering a macro view of the economy and the markets, as well as a careful analysis of investment fundamentals. This means that strategic allocations are continuously assessed and adjusted when necessary. Steps are taken to adjust portfolios, recognizing that it is important to be proactive, without compromising the integrity of the underlying strategy of a given model. Portfolio changes are implemented where we can either reduce the risk in the portfolio or potentially add a higher rate of return, given a certain level of risk.

LTAM Investment Philosophy

LTAM offers a state-of-the-art asset management platform focused on providing you with personal and professional investment solutions that address your financial needs over both the long and short term. The underlying foundation of our investment philosophy is the construction of a globally diversified portfolio based on strategic asset allocation. Strategic asset allocation is a strategy that divides up a portfolio among major asset classes (equities, bonds, cash equivalents, and alternative investment vehicles) in proportions that are consistent with an investor's long-term financial goals and objectives, establishing a "base policy mix". This mix of assets is based on expected rates of return and risk for each asset class. LTAM constructs and maintains core asset allocations through the use of both fundamental and quantitative data. When determining an asset allocation, the last ten years of data history is reviewed, with the mindset that the last decade is more relevant to the anticipated decade as opposed to using the entire history of the market. Although the mix between equities and fixed income, broadly defined, is typically the most important asset allocation decision, proper diversification requires that a portfolio be allocated among several distinct asset classes including alternative investments.

Start with Strategic Asset Allocation

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Consider Macro Economic Conditions

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Implement Tactical Portfolio Changes

Trust and Estate Planning Services – Premier Trust

Premier Trust provides comprehensive trust and estate administration, allowing you to retain your trusted financial advisor and legal professional. Premier's goal is simple: to provide an orderly transfer of assets to your heirs.

Premier's staff has extensive experience dealing with all types of trusts including:

- Revocable Trusts
- Directed Trusts
- Charitable Trusts
- Asset Protection Trusts
- Self-Directed IRA's
- Irrevocable Trusts
- Special Needs Trusts
- Life Insurance Trusts
- Dynasty Trusts
- Employee Benefit Trusts

Premier's commitment to administrative excellence is unparalleled. You will be matched with the Trust Officer and administrative team best suited to your unique situation. Premier takes pride in creating customized personal business relationships with each one of their clients.

Premier is chartered in Nevada, allowing you to take advantage of favorable tax and asset protection laws that offer clients unique opportunities for advanced estate, asset protection, and financial planning.

Premier Trust can also be custodian for Self-Directed IRA's. Premier can hold non-traditional investments that cannot be held on a financial advisor's traditional brokerage platform. Under certain conditions, you may invest your Self-Directed IRA funds in real estate, oil and gas, private placements, promissory notes, and many other illiquid investments.

When you formulate your estate plan, or update an existing one, one of the most important decisions you must make is who will serve as trustee. Premier Trust has helped countless families plan and administer their estate plans objectively and faithfully creating a consistent and coherent transition to their heirs.

Sophisticated Life Insurance Solutions – Highland Capital Brokerage

At Highland Capital Brokerage, we recognize that each comprehensive financial plan requires an individual approach and a unique solution. We focus on working with your financial advisor to bring you creative, personalized financial solutions that take advantage of how life insurance can function as a wealth transfer, wealth accumulation, protection, or estate planning vehicle. We have broad expertise in the areas of:

Wealth Transfer	Business Succession	Charitable Planning	Executive Compensation	Long-Term Care

Our advance planning experts provide support for the most sophisticated insurance concepts and can provide you with creative solutions to complex situations.

We offer:

- Dedicated corporate advanced marketing department
- Access to legal and tax counsel
- Specimen legal documents
- Turn-key, in-force policy review, including trust-owned life insurance

Our goal is to provide you with appropriate recommendations, clear expectations of the process, and a smooth experience. Our underwriting relationships allow us to advocate on your behalf to secure favorable offers.

Our team provides:

- Local, personalized service
- Total case management
- Extensive experience in underwriting including:
  - Large case management – reinsurance, jumbo limits, retention
  - Special risk underwriting expertise
  - State of the art case management system
  - Strong relationships with dedicated underwriting teams and personnel with major carriers
  - In-house plan design specialists for quick turnaround

As a leading provider of executive, business and estate planning, and wealth transfer solutions, we offer access to the world's top carriers across life insurance, annuities, disability income, and long term care. By working with us, your financial advisor gains access to our skilled CPAs, tax attorneys, underwriting experts, and advanced marketing specialists, all seeking to deliver outstanding results for you.

Ladenburg Thalmann & Co. Inc.

Ladenburg Thalmann & Co. Inc. was established in 1876 and joined the New York Stock Exchange in 1879. It quickly became one of the most influential private merchant banking firms, serving as a major financial intermediary between America, Great Britain and the European Continent. Ladenburg Thalmann & Co. Inc. was among the few investment banks to prosper during the Depression, and it played an important role in financing growth of American industry through the early twentieth century. Since the beginning, it has provided significant value as financial advisors to investors, corporate managers and directors, while raising capital for emerging industries. Today, the firm remains committed to building shareholder value, driving forward a sustainable and growing business, and helping investors achieve financial growth with the same deep-rooted passion as its founders.

LADENBURG THALMANN
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