

ASSET ADVANTAGE, *the best of all worlds ...*

Benefit from a relationship with a knowledgeable investment adviser representative and enjoy easy access to our outstanding online brokerage capabilities, all for a simple fee based on the assets in your account – *that means no more commissions.**

Asset Advantage may be appropriate for you if you are seeking:

- ❖ Personalized financial guidance from a qualified representative who understands your investment objectives
- ❖ Independent investment judgment free of sales pressure
- ❖ Secure access to your account information via the Internet
- ❖ To maintain approval authority over each transaction
- ❖ To control transaction expenses when making regular adjustments to your portfolio

You should *not* consider Asset Advantage if you:

- ❖ Rarely make a trade in your account
- ❖ Are an aggressive investor or day trader
- ❖ Invest primarily in load mutual funds or actively trade no-load funds
- ❖ Have less than the Asset Advantage minimum account size of \$50,000 in assets to invest

The Asset Advantage program gives you:

- ❖ Commission-free transactions for most securities, including stocks, warrants, bonds and certain mutual funds
- ❖ Secure online access to your account information through our client website
- ❖ Easy-to-understand monthly statements and cost basis tax reporting statements

How are Asset Advantage fees charged?

Asset Advantage is a non-discretionary (you approve each transaction) fee-based program that charges a quarterly fee in lieu of commission charges. Fees are based on the amount and type of assets you carry in eligible accounts that have been enrolled in the program. The inception fee and each quarterly fee are charged in advance to the enrolled accounts. Exact fee percentages are dependent on the total value of your account assets and are disclosed in the Asset Advantage Agreement.

How do I get started?

To enroll in the program, ask your investment adviser representative for a copy of the Asset Advantage Agreement. Read the Agreement carefully, then sign and return the Agreement to your financial representative. Enrollment approval takes place within days.

* Asset Advantage Account(s) are subject to minimum account fees and closing fees.