



## Choosing the Right Path

The help and guidance of your financial advisor, in tandem with a flexible portfolio management program, can help

start you on the road to achieving your long-term goals. Your advisor can develop a personalized investment plan that incorporates your risk tolerance, investment objectives, diversification needs and long-term goals while providing flexibility to tailor an investment approach for your individual needs.

## Securing Your Future

Whether you are saving for retirement, college education, business acquisition or financial independence, the Financial Advisors Program can be an excellent approach to building, managing and preserving your wealth.

Securities America Advisors, Inc. (SAA), a Securities Exchange Commission registered investment advisor with sound financial strength and extensive resources, administers the Financial Advisors Program on behalf of your financial advisor.

You and your advisor develop the financial strategy that best satisfies your investment objectives. SAA provides the support services for this portfolio management program including record-keeping and investment product offerings. This arrangement allows your advisor to spend time managing your portfolio while SAA provides the back office support for your portfolio management account.

Securities America Advisors, Inc.  
An SEC Registered Investment Advisory Firm



The investment marketplace is a complex, changing world of choices. Sorting through those choices requires both time and expertise. The myriad of financial products and services can overwhelm even the most savvy investor.

## SO MANY choices

Fortunately, there are many alternatives for investors to consider when pursuing their financial goals. The key to securing your financial future is to evaluate these alternatives and select the ones that are right for you.



reach for your goals



# F I N A N C I A L A D V I S O R S P R O G R A M

*The Financial Advisors Program (FAP) is a portfolio management program utilized by your financial advisor to manage your assets. No one investment or portfolio management approach fits every investor. FAP offers the variety and flexibility required to develop a personalized investment plan that's right for you.*

**W**orking with your financial advisor, you assess your financial situation and goals by completing an Investment Policy Profile. This will uncover the goals and expectations your investment program should address.

Next, an asset allocation will be proposed that may include a mix of stocks, bonds, mutual funds and variable annuities. The asset mix and specific selections will vary in accordance with your investment objectives and risk tolerance.

Once your portfolio has been developed, your financial advisor will manage your account on a continuing basis, recommending changes to take advantage of investment opportunities in accordance with your investment goals and market conditions.

Your advisor will utilize investment performance information to illustrate how your portfolio has done in relationship to the broader investment environment as well as track your investment progress toward your individual goals.

Your financial advisor will keep track of your portfolio performance, the investment marketplace opportunities and the development of new individual objectives in order to provide you with professional guidance in pursuing your long-term financial goals.

## FAP Highlights

- FAP offers you access to a broad range of mutual funds from some of the country's strongest and most recognizable fund families.
- Many of the mutual funds are available without paying any transaction fees to buy or sell.
- You can place a wide variety of investments in the FAP account including mutual funds, stocks and bonds. Selected variable annuities can be linked to the account.
- When you invest through an FAP account, rather than pay commission on each transaction, you pay an annual program fee that is calculated as a percentage of the asset value of your account.
- Your advisor determines the fee based on the level of on-going service and expertise your account requires.
- The program fee is automatically deducted from your account on a monthly or quarterly basis.
- All customer brokerage accounts at Securities America, Inc. are carried by National Financial Services, LLC (NFS), a Fidelity Investments Company, or by Pershing, LLC (Pershing), a subsidiary of Bank of New York Mellon Corporation. Investments carried by both NFS and Pershing are protected in accordance with the Securities Investor Protection Corporation (SIPC) up to \$500,000 including cash claims limited to \$250,000. An explanatory brochure is available at [www.SIPC.org](http://www.SIPC.org). Both companies have arranged additional protection for cash and securities to supplement its SIPC coverage. This additional coverage provided through Lloyd's of London will protect assets up to an overall aggregate level of \$1 billion for assets in custody at the clearing firm including a per account limit of \$1.9 million cash. Neither coverage protects against a decline in the market value of securities.

*Visit with your financial advisor to learn more about how this program can work for you.*

