



**HELP
US
HELP
YOU**

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Stifel does not provide legal or tax advice. You should consult with your estate planning attorney and tax advisor regarding your particular situation.



STIFEL WEALTH PLANNING

Comprehensive Wealth Planning Services

Through our comprehensive array of personalized planning services, Stifel's Wealth Planning department strives to make every client feel like our only client. We work closely with your Stifel Financial Advisor to help you pursue your financial goals.

OUR SERVICES

- Financial Planning
- Estate & Tax Planning
- Insurance & Annuity Solutions

STIFEL

Investment Services Since 1890

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Financial Planning

To maximize the utility of the financial planning process, every step must be tailored to your unique circumstances. The first step in the financial planning process is completing our Wealth Planning Questionnaire. Your financial plan is only as good as the information used to create it. Therefore, it is paramount to provide us with thorough and accurate information.

The information you provide in the questionnaire will be input into MoneyGuide by a member of the Wealth Planning department to make recommendations and generate your financial plan. MoneyGuide allows for simplified client-driven data gathering and goals-based financial planning, with Monte Carlo-driven results.

Once we've generated your plan, we'll present it to you and your Financial Advisor. During the presentation, we can provide an interactive planning experience by allowing you to make adjustments to your goals and talking through your most important concerns.

Our Financial Planning team can also speak with you about Social Security and Medicare, to help ensure that you're maximizing these benefits in retirement.

Estate & Tax Planning

Estate Planning

Estate planning is an ongoing process. As you navigate this process, your needs will continually evolve. Accordingly, we have developed an array of estate planning educational services that will help guide you along the way. These complimentary services are strategically designed to provide you with the requisite knowledge to take full ownership of your estate plan moving forward. The information from our reviews can help identify matter you may want to discuss with your estate planning attorney.

Our Wealth Strategists are available to review your estate planning situation with you and your Stifel Financial Advisor. Depending on your unique circumstances, we may recommend an informal review or a formal review. While both options involve similar analysis and culminate in a conference call, there are a few notable differences.

Informal Review

An informal review is more appropriate for clients who: (1) want a second set of eyes before signing draft documents; (2) want confirmation that recently executed documents are consistent with their intentions; (3) have had significant changes to their personal circumstances that would necessitate an overhaul of an existing estate plan; or (4) have specific questions about their documents.

Prior to conducting an informal review, we may ask for copies of your existing estate planning documents. We may also ask for information pertaining to your financial situation in order to assess whether certain strategies are necessary. The informal review process can take up to two weeks and does not include a written work product.

Formal Review

A formal review is more appropriate for clients with complex estate planning needs and who would benefit from a written overview of existing documents. To conduct a formal review, we require copies of all existing estate planning documents and basic financial information. The formal review process typically takes approximately four weeks.

Tax Planning

The breadth and depth of the tax code can lead to complex income tax scenarios. Stifel's Tax Planning team can help you break down these complex scenarios into more approachable and understandable concepts. Credentialed members of our team can provide valuable insight based on years of personal income tax experience. Your Stifel Financial Advisor may contact our team and describe a specific set of facts. We will analyze the situation from an income tax perspective, provide useful considerations, and prepare you to meet with your tax professional. While we cannot replace your tax professional or provide tax advice, our team can serve as a starting point in the tax planning process to provide you with education and help you build confidence moving forward.

Our tax planning Wealth Strategists are available to review your personal income tax situation with you and your Stifel Financial Advisor. Depending on your unique circumstances, you may wish to engage in either an informal review or a formal review. While both options involve similar analysis and culminate in a conference call, there are a few notable differences between them.

Informal Review

An informal review consists of a conference call with you, your Stifel Financial Advisor, and a tax planning Wealth Strategist.

Prior to the call, we will gather certain background information so that we are prepared to discuss the specifics of your situation. By obtaining background information early in the process, we will have ample time to conduct any necessary research. We may ask that you provide us with your most recent tax return so that we can develop a clearer picture of your current tax situation. We may also ask you to explain how you expect your situation to change moving forward. Additional items that may be useful include a recent financial plan and information regarding your financial assets.

During our conference call, we will use this knowledge to answer your questions and offer personalized tax planning considerations.

Formal Review

A formal review takes everything offered by an informal review and adds our written Income Tax Executive Summary. This document provides an overview of important figures and concepts relevant to your most recently filed personal income tax return. Due to the written component, the process for completing a formal review takes up to two weeks from the time the tax returns are submitted.

Insurance & Annuity Solutions

At Stifel, each and every one of our clients has financial goals they want to achieve, and we know that these goals are as wide-ranging and diverse as the individuals who set them. We also know there are many potential pitfalls along the road to pursuing these goals. Ignoring these pitfalls can derail an otherwise carefully thought-out financial future.

There are many circumstances where insurance or an annuity may be just what is needed to round out and complete a thorough planning process. We are ready to help clients consider potential pitfalls, and we are excited to work with all of our clients to create strategies in support of their goals.

It's important that clients verify that the insurance and/or annuity policies they previously purchased will be there when they need them. It is also important that they understand how their policies work, what to expect, and that the reason(s) they originally purchased, and continue to own them, still exist. What made perfect sense many years ago may no longer be necessary as their coverage needs evolve. Transitioning from one type of coverage to another as their families, businesses, and lives change is normal and expected. We will work with your Financial Advisor to do a complimentary policy review.

Please note that investors should consider carefully the fees and charges of features associated with new annuity and insurance policies against the costs of existing policies. Also, investors may be assessed a surrender charge for terminating an existing policy while also starting a surrender period for the new policy.

Other Stifel Services

We believe that an informed investor has the opportunity to become a successful investor. We understand the complex issues surrounding your wealth planning needs. Based on your unique needs, we will work with your Financial Advisor to make introductions to various product and service areas as needed.

Depending on your needs and interests, other areas may include:

- Asset Allocation
- Cash Flow Planning and Management
- Asset Protection Strategies
- Investments
 - Equity Strategies
 - Fixed Income Strategies
- Professional Money Management
- Economic and Market Analyses
- Planning Services
- Trust Services
- Banking Services
- Corporate Executive Services
- Business Owner Services

For our clients, we strive to remain the Advisor of Choice by understanding your needs and consistently providing quality guidance and service. Please reach out to your Stifel Financial Advisor if you are interested in learning more about the Wealth Planning services available to you.

