

OUR INVESTMENT PROCESS

RAYMOND JAMES INVESTMENT STRATEGY COMMITTEE

ASSET ALLOCATION SUB-COMMITTEE

JEFFREY SAUT

Chief Investment Strategist, Equity Research

NICHOLAS L. LACY, CFA®

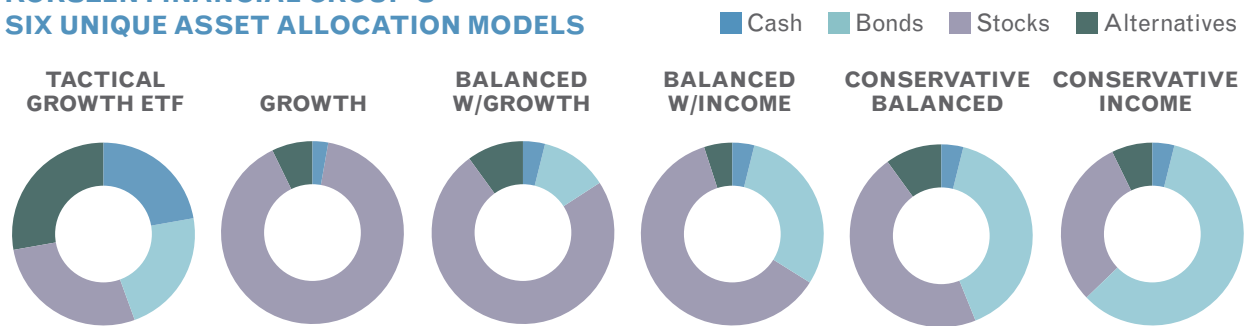
Vice President, Asset Management Services

TAREK HELAL, CFA®

Vice President,
Private Client Group Investment Products

Asset allocation models are published quarterly by the Raymond James Investment Strategy Committee, which includes professionals who represent a cross section of investment disciplines. The committee considers current economic and market conditions and national and international events to develop recommendations for a percentage of assets in each of the four investment categories.

KORSZEN FINANCIAL GROUP'S SIX UNIQUE ASSET ALLOCATION MODELS



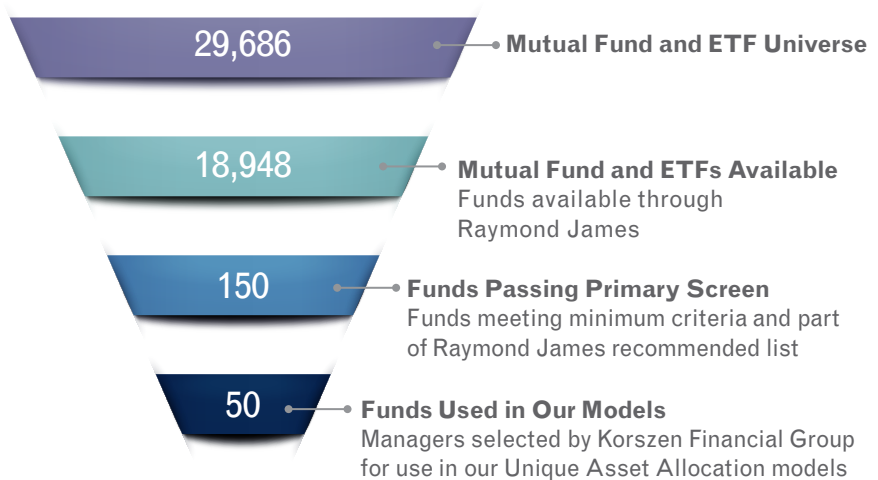
INVESTMENT SELECTION BY KORSZEN FINANCIAL GROUP

QUANTITATIVE FACTORS

Standard Deviation
Alpha
Beta
Sharpe
Performance v. Benchmark
Rank within Category
Upside/Downside Capture
Number of Holdings
Assets Under Management

QUALITATIVE FACTORS

Investment Selection Process
Manager Tenure
Succession Plan
Team Structure



FACTS AND FIGURES

CAPABILITIES

WEALTH MANAGEMENT

- Professional Asset Managers
- Asset Allocation
- Alternative Investments

RETIREMENT PLANNING

- IRA & 401(k)
- Monthly Income
- Succession Planning

BUILDING YOUR LEGACY

- Trust & Estate Planning
- Charitable Giving
- Education Planning

WEALTH PRESERVATION

- Tax Efficient Investing
- Concentrated Equity Solutions
- Insurance Solutions

STATISTICS

**ASSETS UNDER
MANAGEMENT**
\$175,000,000



COMBINED EXPERIENCE
Over 30 years



RELATIONSHIPS
275 Families



ACCOUNT MINIMUM
\$500,000

TEAM MEMBERS

**BOGIE KORSZEN, CFP®, MBA**

Senior Vice President, Financial Planning

Education: Stevens Institute of Technology, BE in electrical engineering. Nova University: MBA.

Community involvement: Big Brothers Big Sisters of the Sun Coast, Rotary International.

**JULIA STALNAKER, CFP®, CDFA**

Financial Advisor

Education: Wittenberg University: BA. Certified Divorce Financial Analyst (CDFA)

Community involvement: Rotary International, Venice Area Chamber of Commerce.

**PERRY KORSZEN, CFP®**

Financial Advisor

Education: University of Florida, BS in Finance.

Community involvement: Big Brothers Big Sisters of the Sun Coast, Military Officers Association of Sarasota, the Veterans of Foreign Wars (VFW).



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Investors should consider the investment objectives, risks, and charges and expenses of mutual funds and Exchange Traded Funds (ETFs) carefully before investing. The prospectuses will contain this and other information about these investments. The prospectuses are available from the Korszen financial team and should be read carefully before investing.

Beta: Compares volatility of a security with an index, such as the S&P 500. **Alpha:** Compares a fund's actual returns with those that would be expected by its beta. **Sharpe Ratio:** A risk-adjusted measure of reward per unit of risk. The ratio is equal to the excess return divided by the standard deviation of the portfolio. **Standard Deviation:** Standard deviation is a risk statistic used to measure the amount of volatility of the return observations around the portfolio's average return. **Upside/downside capture ratio** shows you whether a given fund has outperformed—gained more or lost less than—a broad market benchmark during periods of market strength and weakness.

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