

# OUR INVESTMENT PROCESS

## RAYMOND JAMES INVESTMENT STRATEGY COMMITTEE

**Lawrence V. Adam, III, CFA®, CIMA®, CFP®** – Committee President, Chief Investment Officer, Private Client Group

**Anne B. Platt, AWMA®, AIF®, RICP®** – Committee Chair, Vice President, Investment Strategy & Product Positioning, Investment Strategy

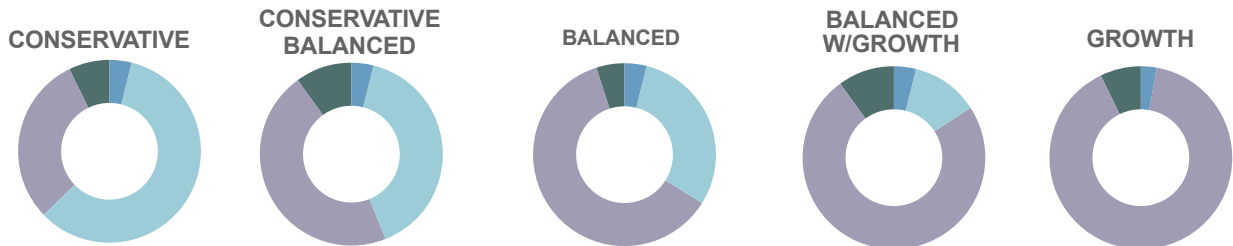
**Nicholas Lacy, CFA®** - Chief Portfolio Strategist, Asset Management Services

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 UNIQUE ADVISOR MANAGED STRATEGY

### Target Asset Allocations:

■ Cash ■ Bonds ■ Stocks ■ Alternatives



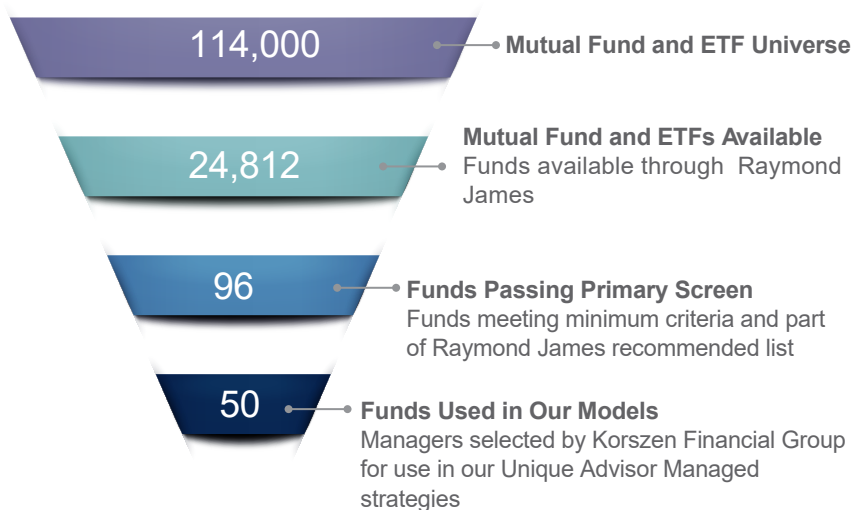
## INVESTMENT SELECTION BY KORSZEN FINANCIAL GROUP

### 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
- Advisor Managed Strategies
- Alternative Investments

#### BUILDING YOUR LEGACY

- Trust & Estate Planning
- Charitable Giving
- Education Planning

#### RETIREMENT PLANNING

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

#### WEALTH PRESERVATION

- Tax Efficient Investing
- Concentrated Equity Solutions
- Insurance Solutions

### STATISTICS

ASSETS UNDER MANAGEMENT  
**\$500,000,000**  
\*as of 11/15/2022

COMBINED EXPERIENCE  
**Over 50 years**

RELATIONSHIPS  
**600 Families**  
\*as of 11/15/2022

ACCOUNT MINIMUM  
**\$500,000**

## TEAM MEMBERS



**BOGIE KORSZEN, CFP®, MBA**  
*Senior Vice President, Financial Planning  
Branch Director*

**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 STALAKER, CFP®, CDFA®**  
*Associate Vice President, Investments*

**Education:** Wittenberg University: BA. Certified Divorce Financial Analyst (CDFA)  
**Community Involvement:** Rotary International, Venice Area Chamber of Commerce.



**PERRY KORSZEN, CFP®, CIMA®**  
*Associate Vice President, Investments*

**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).



**LAUREN RUDD**  
*Managing Director*

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All investments are subject to risk, including loss. There is no assurance that any investment strategy will be successful. Asset allocation and diversification does not ensure a profit or protect against a loss. It is important to review the investment objectives, risk tolerance, tax objectives and liquidity needs before choosing an investment style or manager.

This Fact Sheet is not intended to be a client-specific suitability analysis or recommendation. Do not use this as the sole basis for investment decisions. Do not select an investment strategy based on performance alone. The individual(s) mentioned as the Investment Manager(s) are Financial Advisors with Raymond James participating in a Raymond James fee-based advisory program. This is an investment advisory program in which the client's Financial Advisor invests the client's assets on a discretionary basis in a range of securities. Raymond James investment advisory programs may require a minimum asset level and, depending on your specific investment objectives and financial position, may not be suitable for you.

In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2 as well as the client agreement.

#### ASSET CLASS RISK CONSIDERATIONS

Equities: Investors should be willing and able to assume the risks of equity investing. The value of a client's portfolio changes daily and can be affected by changes in interest rates, general market conditions and other political, social and economic developments, as well as specific matters relating to the companies in which the strategy has invested. Companies paying dividends can reduce or cut payouts at any time. Dividends are not guaranteed and must be authorized by the company's board of directors.