



An exceptional partner to exceptional firms

# TRUE PARTNERSHIP

## 1ST GLOBAL, YOUR ADVISOR AND YOU

1st Global provides **systems, service** and **support** that allows your financial advisor to offer you **investment advice** and **financial planning**.



Experience



Strategic Vision



Service

# How Our Partnership Works



# Our Purpose

We all desire joy, significance and meaning, the essences of happiness and a flourishing life. 1st Global believes that these are not achieved by accident — rather, they are the result of intentional, thoughtful planning.

Our philosophy is that, by serving our clients ethically, effectively and completely, we empower them to honor the important promises they make to themselves and to their loved ones.

## Founding Beliefs



Personal  
**Responsibility**



Honoring  
**Promises**



Courage



Free  
**Enterprise**

**1st Global exists to enable intentional living.**

# Our Guiding Principles

**Ask “What if?”** We believe in asking questions and challenging assumptions about how processes have always been done. Opportunities arise when we think differently.

**Aspire to servant leadership.** We believe that true leaders inspire people not by power or position but by service. Servant leaders are humble, do not seek positional authority, yield personal rights, share responsibility and empower others to lead.

**See it through.** Like a well-crafted financial plan, we focus on the long term. We believe in following through on our commitments, regardless of the personal and professional costs, and celebrating our achievements.

**Break away from the crowd.** We believe in doing things differently from our peers to better serve our stakeholders. We encourage novel ideas, fresh perspectives and paradigm shifts.

**Cultivate a better version of yourself.** We can always choose to be better tomorrow than we are today, and we strive to continually improve through intentional incremental growth.

**Be a coach and challenger.** We believe in encouraging those around us to be excellent in what they do. We work to better recognize and help ourselves and others to escape the drama roles of victim, persecutor and rescuer.

**Make promises come true.** Honoring promises is at the core of our business. Whether to our partner CPAs and advisors, their clients or each other, we are dedicated to enabling all individuals to keep the important promises they make.



# Qualities of Your 1st Global Advisor

**1st Global believes that CPA firms are the most qualified providers of complex, sophisticated wealth management solutions in America.**

If tax planning is not at the core of a financial plan, the plan may fail to deliver optimal benefits to you. As one of the most trusted professions in America, CPAs are uniquely qualified to provide this essential foundation.

1st Global partners directly with high-quality CPA firms who are committed to excellence in providing holistic wealth management advice and services to their clients. 1st Global affiliated advisors:

- **Distinguish themselves in the industry** through their ongoing commitment to expanding their knowledge to better serve their clients
- **Deliver the highest level of integrity** to complement the traditional services and high practice standards of CPAs
- **Craft client investment portfolios** independently and objectively
- **Offer a passionate approach** to comprehensive financial planning
- **Serve their clients as business owners and professionals** with strong track records of success

# Our Beliefs About Investing

Long-term investing is a journey filled with perpetual hurdles, cognitive mistakes, nuances, hard analysis and constant change. It's both a science and an art, with a rich history of brilliant ideas that have shaped the past and will influence the future.

When it comes to investing, knowing what you believe helps to illuminate the path before you more clearly and supports the essential conviction that guides your ability to meet long-term investment goals.

## Know Your Beliefs



Before beginning any journey; before committing any of your money, wealth or time; before taking action that will change your life, know what you believe. A solid foundation will help you possess the clarity you need to persevere in your journey, your investment plan and your promises.

At 1st Global, our Investment Management Solutions (IMS) platform and investment programs are shaped by 11 well-defined beliefs that guide our process, determine our actions, influence our investment management decisions and serve as the truths and principles behind our investing philosophy.

1st Global is committed to this philosophy as a journey of discovery and intelligence. It supports our purpose to help the clients of our partner wealth management firms honor the important promises they make and enable intentional living.

# Our Beliefs About Investing

## **Intellectual rigor, discipline, patience and faith in the future matter.**

Staying the course when your emotions are trying to overcome your logical thoughts and reasoning abilities and not letting fear overshadow your vision of your future are essential in helping you make wise investment decisions.

## **Diversification, asset allocation and efficiency are separate and distinct concepts.**

Diversification reduces business-specific risk by abiding by the “don’t put all of your eggs in one basket” adage. Asset allocation builds on that by looking at security or investment risks in the context of a broad portfolio rather than in isolation. Efficiency produces the best possible asset allocation, given an investor’s unique risk tolerance.

**Asset allocation matters more than product selection.** Asset allocation decisions can account for the most significant return variation. Thus, an investor should leverage a dedicated financial advisor to help design and select proper asset allocation prior to considering active portfolio management.

**Disciplined and automated rebalancing improves results.** Rebalancing strategies are designed to realign a portfolio back to its initially established parameters and help control the emotional tendencies of investors to buy high and sell low.

**Minimizing losses improves the compounding power of wealth.** The principle of compounding returns is one of the most powerful yet least-appreciated forces in investing. Long-term perspective and purpose maximize the “force multiplier” effects of compounding.

**Investing in stocks has rewarded investors over the long term.** Though past performance makes no guarantee of the results we will see in the future, U.S. stocks have historically rebounded after periods of negative performance.

**Emotions influence investor behavior.** Various cycles in the market cause fears or hopes, impacting the buying and selling of equity funds.

**Market timing does not work over the long term.** Forecasting systematic risk factors is extremely difficult, and successfully timing the market is not probable, consistent over long periods or proven through research.

**Predicting the future is fraught with great uncertainty.** While no one can predict the future accurately, that does not always stop one from mistakenly believing they know more than others about what's to come. However, events that will impact the future are not known, so there will always be lack of certainty about the future ahead of us.

**Skillful managers can be identified.** A disciplined process with quantitative and qualitative considerations ultimately helps to determine which individuals are best suited to serve as portfolio managers for clients.

**Listening and providing advice are critical to guiding investors.** The most effective wealth management professionals know that they must listen carefully to their clients in order to fully understand the promises they want to keep for their loved ones and to provide comprehensive and competent plans for action.

# Method 10<sup>®</sup>

Comprehensive Financial Solutions



**You** and your **financial advisor** work together to systematically address **10 key wealthcare issues.**

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# Expansive Menu of Wealth Management Strategies

## Investment Planning

- Asset allocation
- Portfolio design
- Diversification strategies
- Alternative investments
- Fixed-income strategies
- Investment policy statement
- Needs assessment
- Monitoring and review

## Tax Planning

- Tax-optimized investing
- Charitable planning
- Trust services
- Tax-loss harvesting
- Tax burden reduction
- Estate tax planning

## Retirement Planning

- Distribution planning
- IRA contributions and rollovers
- Income projection analysis
- Employer-sponsored plans and 401(k)s
- Social security and Medicare
- Self-employed retirement plans
- Retirement goal setting

## Estate Planning

- Tax reduction
- Wealth transfer
- Charitable giving
- Trust services
- Wills
- Irrevocable life insurance trusts

## Risk Management

- Life insurance analysis and design
- Long-term care insurance
- Income replacement
- Disability protection
- Creditor protection
- Elder care planning
- Divorce
- Incapacitation and control of assets

## Education Planning

- Education savings accounts
- 529 college savings plans
- UGMA/UTMA accounts
- Trust services

## Business Planning

- Business succession
- Buy-sell agreements
- Non-qualified retirement plans
- Key employee retention

# How You and Your Advisor Work Together

**Your life's journey. Your unique goals. Our commitment to getting you there.**

Life is filled with many stages and major events, both expected and unpredictable. We believe that creating a well-defined financial plan around those investment goals important to you will allow you to enjoy the journey, no matter what comes your way. That is why your advisor incorporates a five-step process to help you discover your long term investment goals and keep you on track to meet them.



# Fee-Based Advisory Solutions

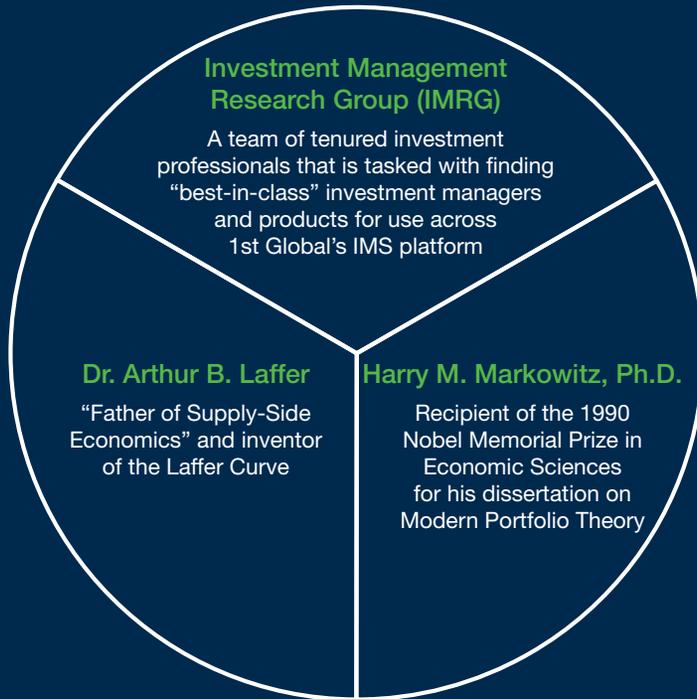


## **Disciplined investment process. Flexible platform. Robust programs.**

Investment Management Solutions (IMS) from 1st Global is a fee-based advisory platform that provides you access to multiple advisory programs supported by well-defined investment beliefs, intellectual rigor, research and asset allocation models developed by 1st Global's Investment Management Research Group and its accomplished strategic advisors. Through IMS, you have access to more than 5,000 mutual funds, exchange-traded funds and a selection of professional money managers.

Whether you are focused on accumulating wealth or preserving it, the investment flexibility and options of the IMS platform allows you to work toward your financial goals and honor the important promises you've made to your loved ones.

# The Power of Research



**1st Global stands apart** from other CPA wealth management service providers as a **dedicated research company**, consistently **publishing whitepapers**, other **scholarly pieces** and much more.

# Practical, Client-friendly Technology

## Online Paperwork

- Sign paperwork electronically
- Streamlined, expedient processing
- Digital document management



## Money Movement

- Digital check deposit
- Systematic and on-demand contribution/distribution capabilities



## Financial Insight

- Tools to help increase financial literacy
- Objective, thoughtful research
- Ongoing insight on market movements



## Account Portal

- Relevant, timely and accurate account information
- Device-agnostic, dynamic user experience
- Financial wellness applications



## Portfolio Management

- Expansive asset manager lineup
- Extensive due diligence and research
- Ongoing, hands-on financial planning



## Investment Analysis

- Complete view of all assets
- Analysis of current and future financial situation
- Broad reporting capabilities



## Performance Reporting

- On-demand and quarterly performance reporting
- Efficient, timely and in-depth performance information



# Investor Protection

## 1st Global takes the responsibility of protecting investor assets seriously.

1st Global performs ongoing due diligence on proprietary portfolio models, and the investment options it approves meet a high due diligence standard.

Since 1998, 1st Global has engaged **National Financial Services LLC (NFS)**, a Fidelity Investments company, to provide clearing and custody solutions. NFS is an industry leader of these services, providing them to more than 300 leading financial services firms nationwide. Custody of all the securities held in your 1st Global brokerage account(s) and IMS portfolio(s) is carried by NFS. 1st Global and NFS are members of the Securities Investor Protection Corporation, a federal non-profit corporation that protects customer assets in the unlikely event that a member fails to meet its financial obligations.

These securities are protected in accordance with the **Securities Investor Protection Corporation (SIPC)** up to \$500,000 (including cash claims limited to \$250,000). For details, please see [www.sipc.org](http://www.sipc.org). NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Total aggregate excess of SIPC coverage available through NFS' excess of SIPC policy is \$1 billion. Neither coverage protects against a decline in the market value of securities.

In addition, 1st Global financial advisors carry insurance for specifically covered negligent acts, and errors or omissions in conducting financial services.

### **Limits of Liability**

\$1,000,000 each claim. \$2,000,000 aggregate per insured. \$10,000,000 policy aggregate all insureds.

# Security and Privacy

1st Global, our affiliates and the entire securities industry go to great lengths to protect the privacy of clients' personal financial information. The high marks investors give firms for their services reflect a simple business reality: by putting the interests of our customers first and helping them to succeed, we, in turn, do well.

We think our ability to share financial information within our company enables us to more effectively serve our customers in several ways. By knowing about clients' finances and goals, we are better informed to make suitable investment recommendations to your advisor. Only those members of our staff who require your information to establish your account, serve your advisor or analyze a case have access to your information. We take great care to ensure these professionals are properly trained and act in accordance with our privacy policy and applicable laws to protect your privacy.

We understand the value and importance of keeping our clients' information secure. When customers open accounts, we tell them about our own privacy protections and the different federal laws that also provide safeguards.

## Cybersecurity



With the ongoing advancements in technology and the growing availability of it at our fingertips, it's more important than ever that we make concerted efforts to make sure you are protected from the threat of cyberattack. We provide our affiliated financial advisors with resources to ensure your cybersecurity is a top priority.

A copy of our Privacy Policy and Business Continuity Planning Summary will be provided to you upon opening an account. Both are also available on our website, [www.1stGlobal.com](http://www.1stGlobal.com).

Talk to your **1st Global advisor** today  
about creating a plan to help you  
**live intentionally** and **honor promises**  
you've made to loved ones.

Securities offered through 1st Global Capital Corp. Member FINRA, SIPC.  
Investment Advisory Services offered through 1st Global Advisors, Inc.  
Insurance services offered through 1st Global Insurance Services, Inc.

Neither asset allocation nor diversification assures a profit or protects against a loss in declining markets.

Reference our white paper: Our Beliefs about Investing at [www.1stGlobal.com/Our\\_Beliefs](http://www.1stGlobal.com/Our_Beliefs)

Investments are subject to market risks including the potential loss of principal invested.



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