Title: Our Process- A Plan for your Unique Life

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When you set out in your vehicle on a new journey, what's the first thing you do? You enter the final destination into your GPS, right? The same should be true for your financial goals. You need a clear roadmap. At Apex Securities and Asset Management, it's what we do best - helping you develop a plan designed to reach the destination you envision. In fact, that's why we call it the Envision® Process!

[Envision Process wheel GFX]

The Envision® Process is illustrated as a cyclical wheel. Why? Because the process is ongoing. Investment planning too often boils down to cookie-cutter investment mixes and generalized guesswork regarding your financial needs. It's better than nothing, but it's impersonal and vague. That's why our Envision process helps you plan your investments around benchmarks and life events that hold real meaning for you. The process can connect you to your investment strategy in a refreshing and personal way. Even better, it can help you answer that most critical of financial questions, “How am I doing?” The Envision process offers you and your financial advisor the tools and technology you need to discuss your life expectations, decide on an appropriate investment strategy, track your progress, and update your approach whenever necessary.

First, we begin with DISCOVERY discussions to get to know you. These are no cost, no obligation meetings to see what your main concerns are and to see if we’re a good fit for each other. We’ll review your financial history and any current or long-term concerns. This is when we can start to get clarity on your unique situation.

Next, we run an ANALYSIS – to find out where you are financially, where you want to be, and if there are any gaps in between. We can run multiple scenarios through our process to help analyze the ways to help protect what you already have; figure out future cash flow needs, and even stress test the plan based on your priorities and aspirations.

If all this makes sense and you wish to move forward, then we’ll offer our specific RECOMMENDATIONS for you based on our analysis…

Next, we’ll IMPLEMENT the strategy and get you set up with access to your accounts…

Finally, throughout the life of your plan, we’ll REVIEW it continuously.

You see, life has a way of throwing new opportunities and unexpected events our way. If your life goals change with time or if fluctuating market conditions throw your plan off course, the Envision process offers the flexibility to make adjustments.

Throughout our decades of experience, we’ve found that the Envision Process helps you better understand what’s happening with your money and gives you confidence you are on track to meeting your needs & goals.

Remember, your life path is a series of transitions – let Apex be your guide.

We can help get you to your destination.

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Envision® methodology: Based on accepted statistical methods, the Envision tool uses a simulation model to test your ideal, acceptable, and recommended investment plans. The simulation model uses assumptions about inflation, financial market returns, and the relationships among these variables. These assumptions were derived from analysis of historical data. Using Monte Carlo simulation the Envision tool simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets.

Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between. Elements of the Envision presentations and simulation results are under license from Wealthcare Capital Management, LLC. Wealthcare Capital Management, LLC is a separate entity and is not directly affiliated with Wells Fargo Advisors.

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