

# Announcing a State-Of-The-Art Investing Platform Designed To Enhance And Protect Your Money. **PLUS:** The Latest Investment And Financial Planning Techniques That Can Reduce Financial Risks, Lower Taxes And Avoid Probate.

In today's highly complex and rapidly changing world, you are faced with an incredible array of investment choices. Many financial advisors will be happy to help you invest your hard earned dollars, but that's just one small part of achieving your overall personal and financial goals.

- Will you have enough income to support a *comfortable standard of living* throughout your retirement years?
- How will your investments affect your *taxes*?
- Will your investments be **consistently monitored and updated** as your changing needs and market conditions dictate?
- And will all this be integrated with your *estate planning* — to preserve assets accumulated over a lifetime for your loved ones.

With a **Seastrunk Financial MAP**, you have access to a **CERTIFIED FINANCIAL PLANNER® Practitioner**, *without paying any sales commissions to your advisor.*

Until now, people have been stuck buying ordinary retail funds sold to them by brokers and insurance agents, paying high up-front commissions on the latest hot fund and getting "financial advice" that was solely "incidental" to you buying the financial products they were selling.

Now your advisor's pay will be determined by the value and performance of your account. Our goals will be the same, to increase the value of and preserving your assets.

And we will not be paid the majority of our compensation "up front" so we stay motivated to monitor, evaluate and service your ongoing financial needs.

Instead, our annual fee is based on the amount you invest; the more you invest, the lower the rate. One-quarter of the fee is debited from your account every three months **only after we have done the work.** Our compensation is earned from preserving and growing your investment dollars, not by making a sale.

## The Seastrunk Financial Managed Asset Program Benefits:

Seastrunk's MAP is a dynamic, versatile platform that provides each client access to a carefully constructed and individually selected portfolio that is both highly diversified and tailored to meet your individual investment needs...

§ We offer to create a custom financial plan designed by a **CERTIFIED FINANCIAL PLANNER® Practitioner** using the latest investment and financial planning techniques that can reduce financial risks, lower taxes and avoid probate.



### § Year long Dynamic Asset Selection and Strategic Rebalancing of your portfolio.

§ We offer to meet with each client quarterly to review your investment performance, update your overall financial objectives, and if necessary rebalance your portfolio.

### § Monthly statements from Fidelity Registered Investment Advisor Group



§ Availability of over 3000 *no load* and *load waived* mutual funds and discount commissions on stock purchases and ETF's.

§ We offer to make recommendations regarding positioning of funds within your employer provided retirement plans, such as 401(k)'s

§ Our quarterly "market watch" letter detailing our research, analysis and view of the current state of the investment markets.

## Tax Reduction Planning

§ We offer quarterly review of your tax situation and planning to incorporate any tax law changes. (not just one annual review at year end)

§ Free annual consultation with your CPA tax preparer

§ We offer to make recommendations of tax solutions, including tax advantaged investments.

## Retirement Income Planning & Distribution Planning

§ We offer ongoing planning for generating income to last throughout your lifetime.

§ We offer to make recommendations regarding the best distribution method (tax wise) for your employer retirement plans, IRAs and other taxable assets.

§ We offer to review the beneficiaries of your IRAs and establish an Inherited IRA to help preserve your IRA for up to 70 years or longer after you pass away!

## Family Wealth Planning

§ We offer to review your current estate plan to keep things up to date.

§ Free consultation with your Attorney.

§ Assistance in transferring assets to any living trusts or other trust.

Additionally, through the years, Seastrunk has established relationships with best-of-class money managers, custodians, and trust companies that we can call upon to help implement your plan.

The **Seastrunk Managed Asset Program** is the solution to your investment needs. With your MAP, you

get a professionally-designed investment portfolio that provides you with a broad array of as many as 20 asset classes and market sectors — far greater diversification than you are likely to obtain on your own. The program also offers **Dynamic Asset Selection and Strategic Rebalancing.** And you get regular statements, tax reporting and complete online access to your accounts.

## What Does My Portfolio Consist Of?

Each client's MAP account consists of as many as 20 asset classes, including:

1. Short-Term U.S. Government Securities
2. Intermediate-Term U.S. Government Securities
3. Long-Term U.S. Government Securities
4. Short-Term Corporate Bonds
5. Intermediate-Term Corporate Bonds
6. Long-Term Corporate Bonds
7. International Bonds
8. Large-Cap Value U.S. Stocks
9. Large-Cap Growth U.S. Stocks
10. Mid-Cap Value U.S. Stocks
11. Mid-Cap Growth U.S. Stocks
12. Small-Cap Value U.S. Stocks
13. Small-Cap Growth U.S. Stocks
14. International Value Stocks
15. International Growth Stocks
16. International Emerging Market Stocks
17. Real Estate
18. Natural Resources
19. Cash Reserves
20. Bear Market ETF's

The portfolios are constructed via a unique combination of institution-class mutual funds, Exchange-Traded Funds (ETFs) and individual securities. Fidelity Investments Institutional Brokerage Group offers the mutual fund shares. ETFs, *the fastest-growing segment of the fund industry*, are offered by Vanguard, S&P, Goldman Sachs and others, and are available via U.S. stock exchanges.

The total cost of the investments used by MAP varies based on the specific portfolio we recommend for you; typically it is 0.40% per year. This is extremely low by industry standards.

## What Is Dynamic Asset Selection?

Your investment success is dependent on the specific investments used in your portfolio. Although we believe that combination of no-load mutual funds, ETFs and individual securities currently offer the most effective way for you to achieve your investment goals, opinions change due to new product innovation, changing market conditions or changes in your personal circumstances.



Dynamic security selection enables us to replace a current investment with a new one. Once it has been determined that the new investment offers you advantages over the current investment. Such changes are very carefully considered, and they do not happen frequently. You pay no fees or commissions when we make most changes to mutual funds, however ETF's and individual securities incur Fidelity's normal discounted commission schedule, additionally there may be a tax implication.

## What Is Strategic Rebalancing?

The benefits of building a highly diversified portfolio are clear. But that portfolio must be monitored and maintained, because each asset class will change in value independently of the other asset classes. Left unattended, the portfolio could change its composition, resulting in a risky, even dangerous, overall allocation. Strategic rebalancing prevents this risk.

We monitor your portfolio on a daily basis, and whenever needed, rebalance the portfolio, restoring the asset allocation model to its original design. You pay no fees or commissions when we make *most* changes to mutual funds, however ETF's and individual securities incur Fidelity's normal discounted commission, additionally there might be a tax implication.

## What Is The Minimum Amount I Need To Open An Account?

Most of our clients have multiple accounts. These include joint accounts for married couples, IRA accounts for him and her, trust accounts and even custodial accounts for the kids. The total value for all of your combined accounts should be \$25,000 or more (you can start with a smaller amount if you intend to add additional funds relatively soon). Provided you meet this overall minimum, any of your MAP accounts can be as small as \$3,000.

## Can I Use a MAP For My Retirement Assets?

Yes. MAP is suitable and appropriate for IRAs and other retirement accounts. In fact, approximately 80% of all the money in MAP accounts resides in IRA accounts. We can also accept ERISA accounts for clients who own a business.

## Can I Make Withdrawals or Receive Income From My Account?

Yes. One of the great benefits of MAP is its ability to give you monthly income whenever you want. About a third of our clients receive monthly income from their MAP accounts. They receive money that is direct-deposited to their local bank.

You can do this, too. You are free to start, stop, increase or decrease the amount you receive, or you might choose to receive money from your account only when you desire it. The choice is yours. The value of your account might be higher or lower than when you invested, subject to current market values. (If your account is an IRA, there might be IRS limitations. Talk with us first.) Some mutual funds charge a small short term redemption fee if sold within 60 days of purchase

as well. Please note that it can take seven to 10 days to receive a check after you request a withdrawal.

## Can I Review My Accounts Online?

Yes. You also receive monthly statements in the mail, and you can call us during regular business hours if you have any questions.

## Is My Personal Information Secure?

You can be confident that we are fully committed to safeguarding your personal privacy. We hold all the information you give us in the strictest confidence, and we deploy the latest security encryption methods and firewalls to safeguard computer data.

And, as a Registered Investment Advisor, registered with the SC Securities Commission, we are a fiduciary, which means we are legally obligated to work in your best interests at all times. This is the financial industry's highest professional standard.

## How Is Your Money Kept Safe?



Smart move.™

Investments that you entrust to Seastrunk Financial Management, LLC are placed in custody with Fidelity's clearing firm, National Financial Services LLC ("NFS"). Securities in accounts carried by NFS are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including cash claims limited to \$100,000). For details, please see [www.sipc.org](http://www.sipc.org). Seastrunk Financial Management is not affiliated with Fidelity or any other broker.

## Supplemental Asset Protection Up To \$100 Million

Many of our clients have accounts with balances in excess of the coverage provided by the SIPC so National Financial Services LLC, arranged for additional protection for cash and covered securities to supplement its SIPC coverage. This additional protection covers total account net equity in excess of the \$500,000/\$100,000 coverage provided by SIPC. Neither coverage protects against a decline in the market value of securities.

## Broad Selection of Investments

With one of the largest mutual fund supermarkets in the industry, working with Fidelity enables us to select what we think are the best investments for your portfolio, from more than 5,600 mutual funds from over 400 fund families. With a singular focus on best execution, Fidelity Capital Markets offers significant liquidity from a strong order flow pool, providing access to better prices and better information.

## Simplified Record Keeping

The investment world is complicated enough without having to keep track of transactions, capital gains and losses, and so on — especially at tax time.

Through our relationship with Fidelity, you will receive a simplified, consolidated statement each month that reflects all of your investment positions, transactions, and realized gains and losses on your trades. At the end of the year, you will receive one 1099 tax form and a summary statement, which can make preparing your tax return a lot easier.

## What Does Seastrunk's MAP Cost?

Our MAP offers you a simple management fee. There are no hidden fees, and we do not accept any commissions or other incentives while managing your account.

Instead, MAP offers you an annual fee that is based on the amount you invest; the more you invest, the lower the rate. One-quarter of the fee is debited from your account every three months **only after we have done the work**, and the fee appears right there on your next statement.

The fee covers all management and most account-related services (including daily monitoring, dynamic security selection and strategic rebalancing as needed). The fee does not include trade execution, securities custody, clearance services and SEC and other fees and taxes required by law, debit balances or margin interest. The fee is debited directly from your account and for many investors is tax-deductible.

## Our Code

At Seastrunk Financial, we adhere to the CERTIFIED FINANCIAL PLANNER® Board's Code of Ethics and Professional Responsibility.

**Additionally**, we attempt to avoid conflicts of interest that may arise as a result of the management of client portfolios. From time to time, however, we may recommend or cause a client to invest in a security in which we have an ownership position. Similarly, we may purchase or sell a security of the same class of securities held in a client account or recommended for purchase or sale by the Firm.

We have adopted policies and procedures and a *Code of Ethics* intended to prevent us from benefiting from any price movement that may be caused by client transactions or the Firm's recommendations regarding such securities. At any time, just ask and we will provide you a copy of our Code of Ethics as well as our disclosure brochure: Form ADV Pt. II.

## ASSET MANAGEMENT FEES

Assets Under Management	Annual Fee	Quarterly Fee
For the first \$150,000	1.25%	0.375%
For the next \$350,000	1.00%	0.25%
For the next \$650,000	0.85%	0.2125%
For the next \$4,350,000	0.50%	0.1250%
For the amount above \$5,000,000	0.15%	0.0375%

*Note: There are risks associated with investing, including possible loss of principal. Past performance does not guarantee future results. Investors should consider their investment objective, risks, charges and expenses carefully before investing.*