Capstone Security Builder

Aligning wealth with purpose

Capstone Wealth Management

What We Do and How We Add Value *(Things We Can Influence and Control)*

Communications

- Capstone Highlights, weekly
- Capstone Market and Economic Commentary, weekly
- Global Market Update, quarterly
- Half Time Report, invitation annual
- Capstone Open House, invitation annual

Deliverables

- Annual Progress Meeting
- Capstone Central – Personal Financial Planning Dashboard
- Complete Financial Management Workshop
- Family Succession Plan (2nd year)

Investment Advice

- Qualifying Actionable Goals
  - Crafting long-term path and plans to fund goals
  - Setting priorities
- Behavioral Coaching
  - Avoiding short-term reactions to market variability or random world events
  - Providing dispassionate discipline
- Portfolio Management
  - Implementing a cost effective, tax efficient diversified investment portfolio that takes advantage of known risk dimensions

What We Don’t Do and What Doesn’t Add Value

- Analyzing / Interpreting the economy and current events
- Timing the market / calling market tops and bottoms
- Identifying the “top” or “best” performing investments

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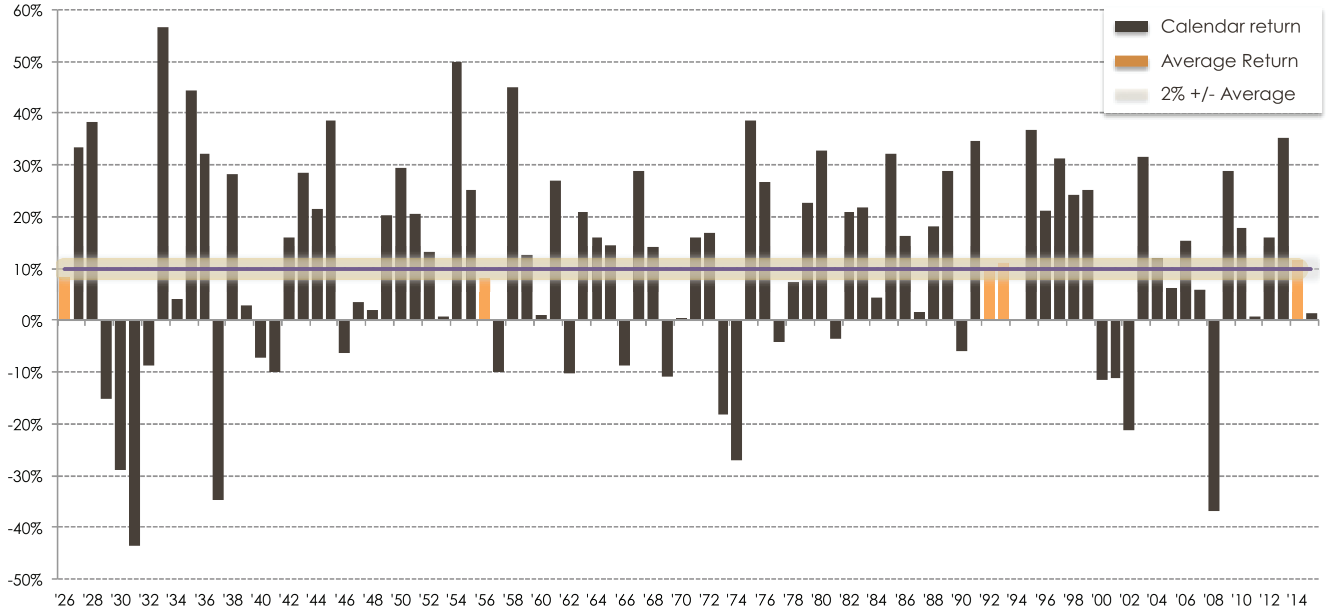
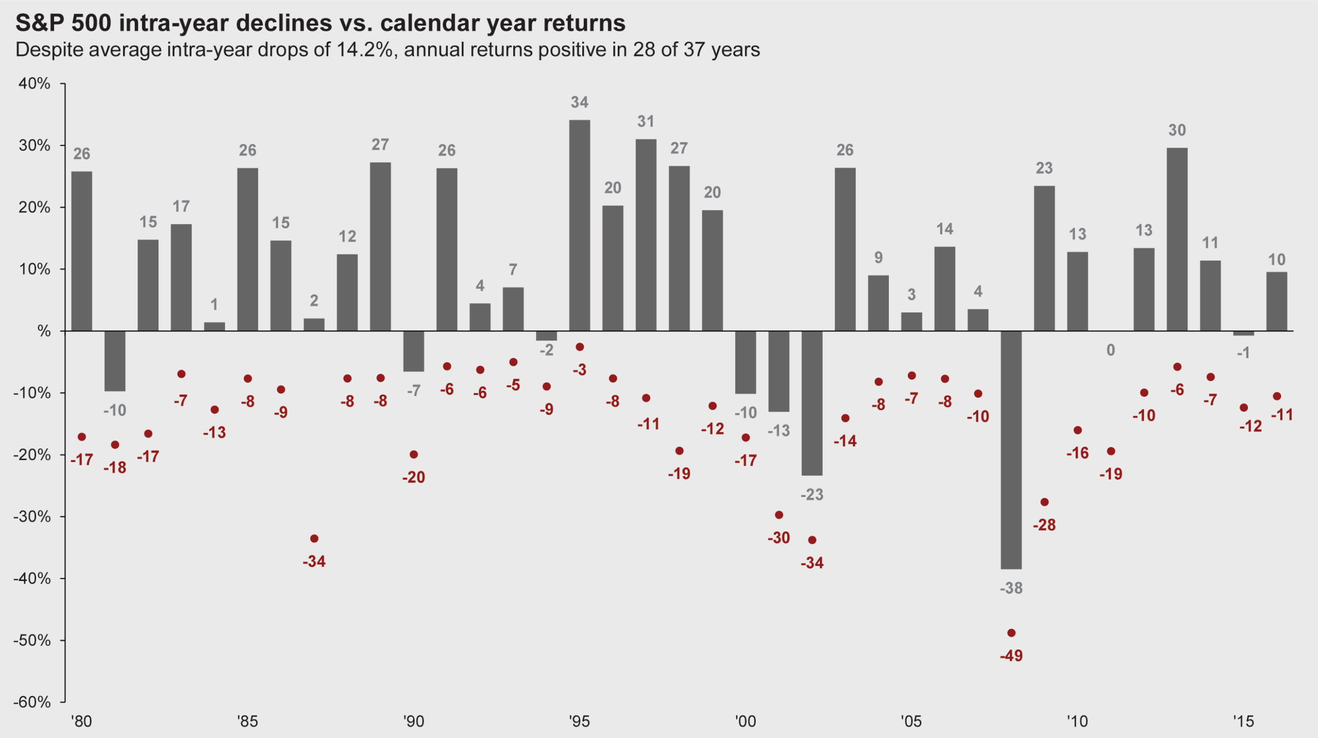
Annual vs. Average Returns

1926-2015



Annual Returns and Intra-year Declines



Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management.
Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only. Returns shown are calendar year returns from 1980 to 2016.
Guide to the Markets – U.S. Data are as of December 31, 2016.