

You &
Legacy Wealth
Management



BENJAMIN F. EDWARDS® & CO.
INVESTMENTS *for* GENERATIONSSM

Legacy WEALTH MANAGEMENT



What is Important to You?

- ▶ *Family*
- ▶ *Security*
- ▶ *Prosperity*
- ▶ *Fulfillment*

What do You Value?

- ▶ *Integrity*
- ▶ *Trust*
- ▶ *Independence*
- ▶ *Commitment*

If these ideals
resonate
with you...

You Can Expect

- ◇ *A warm welcome*
- ◇ *To experience the benefits of our client-first culture*
- ◇ *The comfort of working with dedicated advocates*
- ◇ *The patience to help you understand your financial strategies*
- ◇ *The peace of mind that comes from a comprehensive, personal plan*
- ◇ *To form a strong relationship based on trust and mutual respect*
- ◇ *Meaningful updates to your plan and your portfolio*



Building Enduring Relationships

Initiate

- ◇ *Introduction*
- ◇ *Determine if a relationship is beneficial for all*

Share

- ◇ *Past experiences*
- ◇ *Your goals*
- ◇ *What you own*
- ◇ *What you owe*
- ◇ *Protection for your life, health and family*
- ◇ *Estate documents*
- ◇ *Special needs*

Craft

- ◇ *Create your financial blueprint*
- ◇ *Determine your investment strategies*

Review

- ◆ *Discuss your plan*
- ◆ *Agree on your strategies*
- ◆ *Implement*

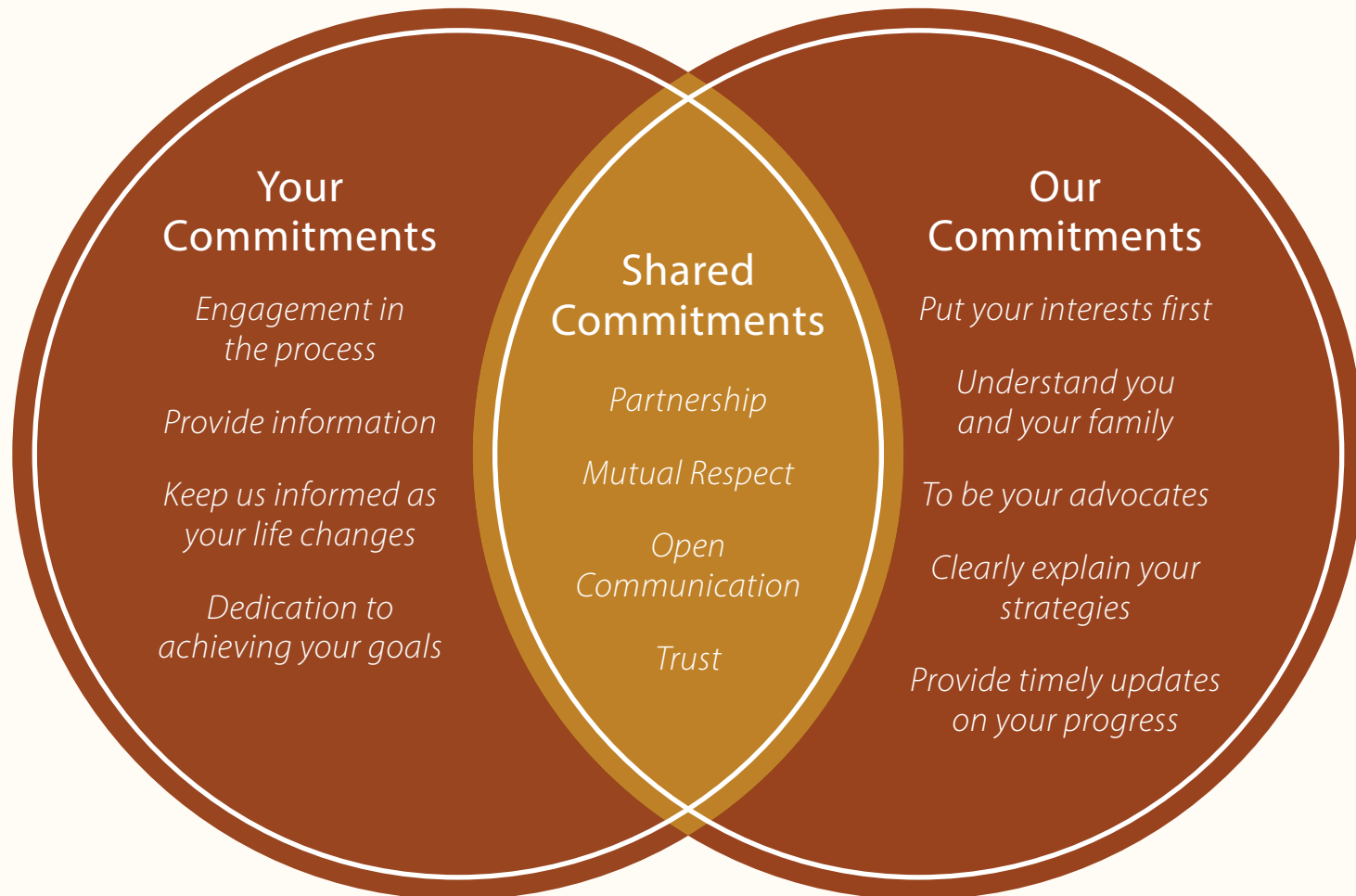
Engage

- ◆ *Communicate life changes*
- ◆ *Adjust your plans and strategies*
- ◆ *Coordinate with your CPA/Attorney*

Deepen

- ◆ *Continue to learn more about you*
- ◆ *Adapt to your changing needs*
- ◆ *Consider those in your circle who may benefit from our processes*

Keys to a Successful Relationship





Our Team

Legacy Wealth Management Fully Invested in You

Legacy Wealth Management of Benjamin F. Edwards & Co. grew from our belief in a simple idea: Clients come first. We are committed to learning about you, your family and your experiences. We are uniquely qualified to help guide you on your journey.

Better together, the team has developed enduring relationships with our clients that span generations. We work with a select group of families who share our values and desire a close-knit, personal relationship. This closeness means we're fully invested in our clients and passionately committed to helping them accumulate wealth and celebrate success in life.

- ◇ *We believe in a simple philosophy: Put our clients first and celebrate with them*
- ◇ *We are a team of dedicated professionals with over ninety years of experience*
- ◇ *We work with committed investors who value long-term relationships*
- ◇ *We welcome introductions to people who are important to our clients*



Matthew Bishop, CFP®

Financial Advisor
Vice President – Investments

Since 2001, I have helped my clients work toward their financial goals with the same commitment I practiced as a pilot in the U.S. Air Force. I proudly served from 1990-2001, flying

E/F-111 and T-38 aircraft. I completed two tours of duty patrolling the No-Fly-Zone over Iraq, and I also served as an instructor pilot and Executive Officer to a Wing Commander. I rose to the rank of Major before embarking on my financial career.

I grew up in Frankenmuth, MI and graduated with a B.A. from Michigan State University in 1989. I earned a Master of Public Administration degree from Texas Tech University in 1993.

Professional education is also important to me: I have held the Accredited Asset Management Specialist™ designation since 2001, and I earned the CERTIFIED FINANCIAL PLANNER™ certification in 2007.

I leverage my military background to build strong relationships with disciplined, goal-oriented clients, and I look forward to working with additional like-minded people.

I am currently a CBM Services, Inc. Board Member, a past Board Member of the Midland Area Chamber of Commerce and past-president of the Midland County MSU Alumni Club. I am also a graduate of the Leadership Midland Class of 2003 and a current member of the Leadership Midland Alumni Club.

I enjoy sports, music, and our community. I have three children and currently reside with my family in Midland.



Dana L. Gibbs

Financial Advisor
Vice President – Investments

Building long term professional relationships with my clients has been the most rewarding aspect of my career. With over 25 years of financial services experience, I am dedicated to

helping them navigate through their life stages.

I enjoy collaborating with my clients during the planning process. Our goal is always to implement personal investment strategies that enable them to successfully accumulate, protect and transfer wealth.

My career as a Financial Advisor began with Marketing One Securities in 1992. I currently hold Series 7 and Series 65/66 Security Licenses as well as Life, Health and Disability Insurance Licenses. After studying business management at the University of Houston, I worked at Texas Commerce Bank before moving to Northern California to work for the Bank of the West.

I'm a prior Board Member of the American Red Cross in Midland, MI and a graduate of the Leadership Midland Program. I am active in our local school programs, as well as in my children's multiple sports, clubs and activities.

My husband, Clay, and I have 3 wonderful children, a dog and two cats. In addition to spending time with our family and friends, we enjoy boating, traveling, cooking, playing cards, reading and riding in our 1969 convertible. We are loyal New England Patriots football fans and travel each year to see them play. We are proud new grandparents to a baby boy. It is an exciting time for our family.



Ralph A. Brozzo, CFP®

Financial Advisor
Vice President – Investments

You and your financial goals have remained my focus from the start of my financial services career in 1995. Your custom plans and investment strategies can help you enjoy an independent retirement, save for a loved one's education, and preserve your hard-earned wealth. If this sounds appealing, come in for a cup of coffee and together we can explore your situation.

I am a member of the Midland Rotary Club, a past president of the Midland Community Center (MCC) Board, and I currently serve on the MCC Finance Committee. I have also volunteered with United Way campaigns, the Boy Scouts, the Midland Camping Council, and the Rotary Foundation.

I earned the CERTIFIED FINANCIAL PLANNER™ certification in 1997, and I stay current with continuing education requirements. I graduated from Cornell University with Bachelor of Science and Master of Engineering degrees. I also earned a Master of Business Administration, with concentrations in Finance and Financial Markets, from the Johnson Graduate School of Management at Cornell.

As a native Mid-Michigander, I am fortunate to have family nearby. Away from the office, I keep active by running, boating, motorcycling, and skiing.

Recently, I have discovered the thrill of the sky and earned my private pilot license in November 2016.



Cathy M. Sasse

Sr. Registered Financial Client Associate

For almost 30 years, I have been passionate about helping our clients with their investment needs. I focus on operational excellence and administrative support for our clients and advisors. I hold a bachelor's degree from Davenport University, as well as the Series 7 and 65 licenses. In addition to helping our clients, I am an active member and volunteer for the VFW, West Midland Family Center and St. Paul's Lutheran Church. When I am not spending time with my two daughters and seven grandchildren, I love to garden, crochet, quilt, read and travel.



Tammy Miller

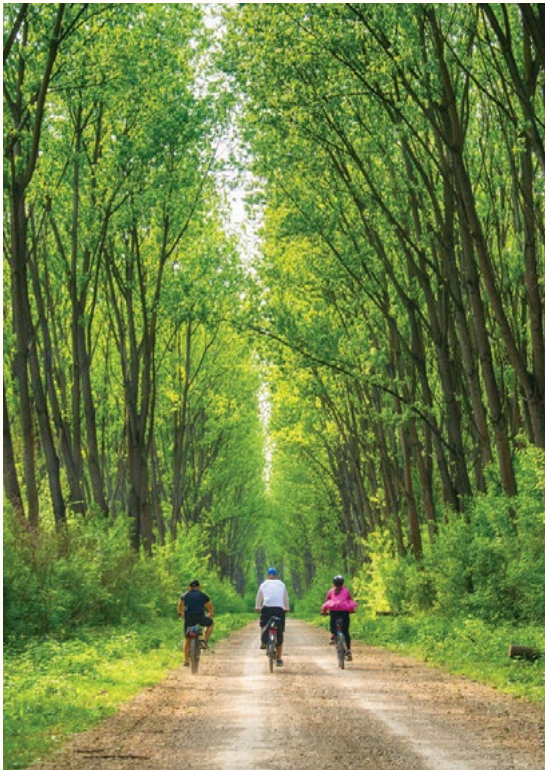
Financial Client Associate

I'm proud to help the members of my team serve our clients. I hold a bachelor's degree from Northwood University and have worked in this industry for more than a decade. I spend much of my free time supporting my three sons in their various activities. I enjoy boating, reading, traveling, and most of all spending time with my family. Our favorite time of the year is football season in Michigan.



Our Services

- ▶ *Asset management*
- ▶ *Retirement planning strategies*
- ▶ *Estate planning strategies**
- ▶ *Risk management methods*
- ▶ *Tax planning approaches**
- ▶ *Asset allocation strategies*
- ▶ *Survivor income planning*
- ▶ *College funding options*
- ▶ *Stocks*
- ▶ *Bonds*
- ▶ *Mutual funds*
- ▶ *Annuities*
- ▶ *Life insurance*
- ▶ *Long-term care insurance*
- ▶ *Family protection planning*
- ▶ *Longevity protection*



We look forward to helping you reach your goals.

* Benjamin F. Edwards & Co. does not render tax, legal or accounting advice. Please consult your tax or legal advisor for further information on your situation.

How We are Compensated

With Legacy Wealth Management, there are two available compensation arrangements. We'll discuss both options initially and throughout our relationship.



In an Advisory approach, you have one asset-based fee for ongoing advice with no transaction costs. Your annual fee will typically be 1% of the account value. If we partner with another investment manager, their charge may be an additional 0.25% - 1%.



In a Traditional approach, you will have a commission when you buy or sell an investment. With this type of arrangement, there is no ongoing advisory fee.

Client relationships are the cornerstone of our practice. With either approach, you will receive ongoing advice and timely information on your portfolio, the economy and markets.

Relationships PERSONALIZED SERVICE Fully Invested In You
KNOWLEDGE Strength Professionalism
Advocacy of Character PEACE OF MIND
ACHIEVING GOALS PARTNERSHIP LONGEVITY
Client First Approach Planning TRUST
MUTUAL RESPECT Enduring Relationships Leaving a Legacy

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