APTUS CAPITAL ADVISORS

A Structure Designed For Peace Of Mind

/Aptus/ - adapted, suitable, appropriate, fitting

Our Strategy

Clients pay you for financial advice, and ultimately expect results. A confident client sticks to your plan; we have a simple framework designed to help instill confidence and enhance outcomes.

- **Control the controllables**
- **Capture up markets**
- **Diversify beyond just asset classes**
- **Minimize downside**
- **Communicate your unique value**
- **Understand what you own**
- **Minimize fees and taxes**

Aptus strives to help advisors impact clients, in every way possible. To us, the best business is the one with the happiest clients...it's our mission to help you deepen the trust and confidence of those relying on your guidance.

A Hands-On Way to Help Advisors Help Clients

We've built our business on the willingness to tackle portfolio details one household at a time.

A Path to Collaborative Success:

1. **Understand current process and client expectations**
2. **Identify areas of commonality and customization**
3. **Fortify existing portfolios with specialized risk management**
4. **Develop cohesive communications to continuously educate clients**

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Shared CIO: A Support System Like No Other

The actual asset owner is getting **extra eyes** on their portfolio, and their advisor is getting time back in their day to **do what they love**...give personalized financial advice.

It's a unique partnership, enhancing the advisor's delivery model *and* reducing fees. For all the buzz about model portfolios and outsourcing, our conversations with advisors revealed an incomplete and expensive set of "solutions" for advisors.

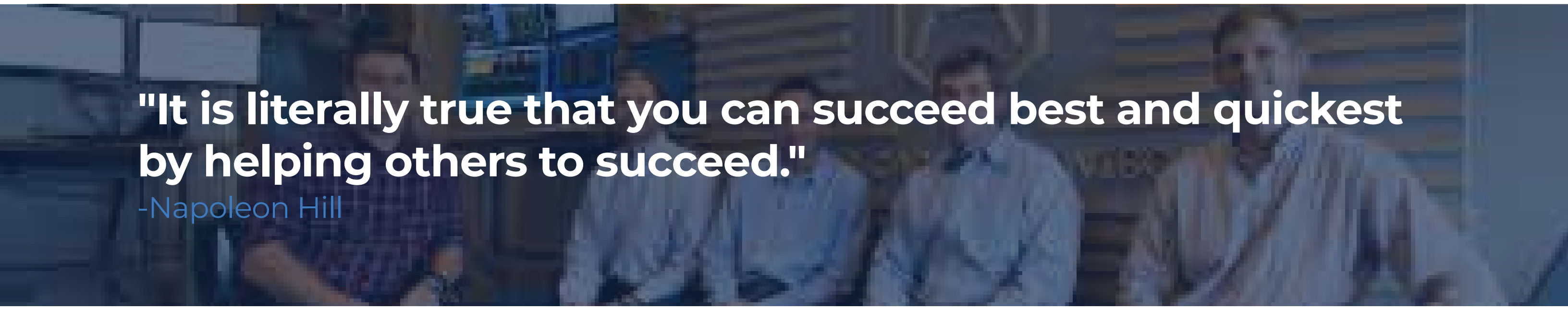
We saw the need for better service in 2016 and created the partnership model you see:

We've been selective in adding partners, but now oversee $2 billion in client assets for advisors we love. We remain focused on deep collaborations, but the right investments in people and technology have given us the ability to take on the right relationships.

Our partners love that we know their clients and that ***their* growth has been our growth.**

If your clients could benefit from this kind of support, and your practice could use an extended team to design and manage an investment process, we invite you to a consultation.

	Model Portfolio	TAMP	Outsourced CIO	Aptus Shared CIO
Models Built to Firm Specs	✗	Maybe	✓	✓
Individual Household Proposals	✗	Maybe	Maybe	✓
Tax Transition Planning	✗	Maybe	✓	✓
Advisor-Branded Commentary	✗	✗	✓	✓
Individual Stocks & Bonds	Maybe	Maybe	Maybe	✓
Multi-Manager Portfolios	Maybe	✓	✓	✓
GIPS-Verified Performance	✗	Maybe	✗	✓
Investment Process Document	✗	Maybe	✓	✓
Portfolio Construction Fee	Likely	✓	✓	✗



"It is literally true that you can succeed best and quickest by helping others to succeed."
-Napoleon Hill

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Our job is to give you explicit support for important client concerns

Performance: Equities may seem expensive, but too little exposure can be just as damaging as too much. Focused exposure on factors like momentum, value, & quality is designed to keep clients from failing to grow with the market.

Protection: “Don’t worry” doesn’t cut it. Each Aptus strategy has a distinct risk-mitigation process, designed to keep clients appropriately allocated through rough patches **in order to fully capture the good periods.** Being on the right side of the Behavior Gap can be a huge contributor to better outcomes.

Taxes: The ETF structure enables investors to gain active exposure without the tax drag of active mutual funds, allowing your clients to keep more of what your portfolio delivers.

Communication: We believe the best strategy is the one a client can stick with. Clear, concise language is designed to make sure all parties are **comfortable with the process** behind the performance.

Cost: Fees can turn a good strategy into a bad one. Our services are designed to maximize the advisor’s value to the client by building in low-cost exposure, reduced trading, and minimal tax drag.

Your client financial plans ultimately benefit from an investment approach that keeps them confident through ups and downs. Why theorize on behavioral finance when you can lean on strategies built to reduce the harmful triggers you KNOW exist?

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The best plan is the one your client can stick to

Aptus as a partner, helping you help clients