Massow Wealth Strategies Inc.

strat·e·gy - a plan of action or policy designed to achieve a major or overall goal.

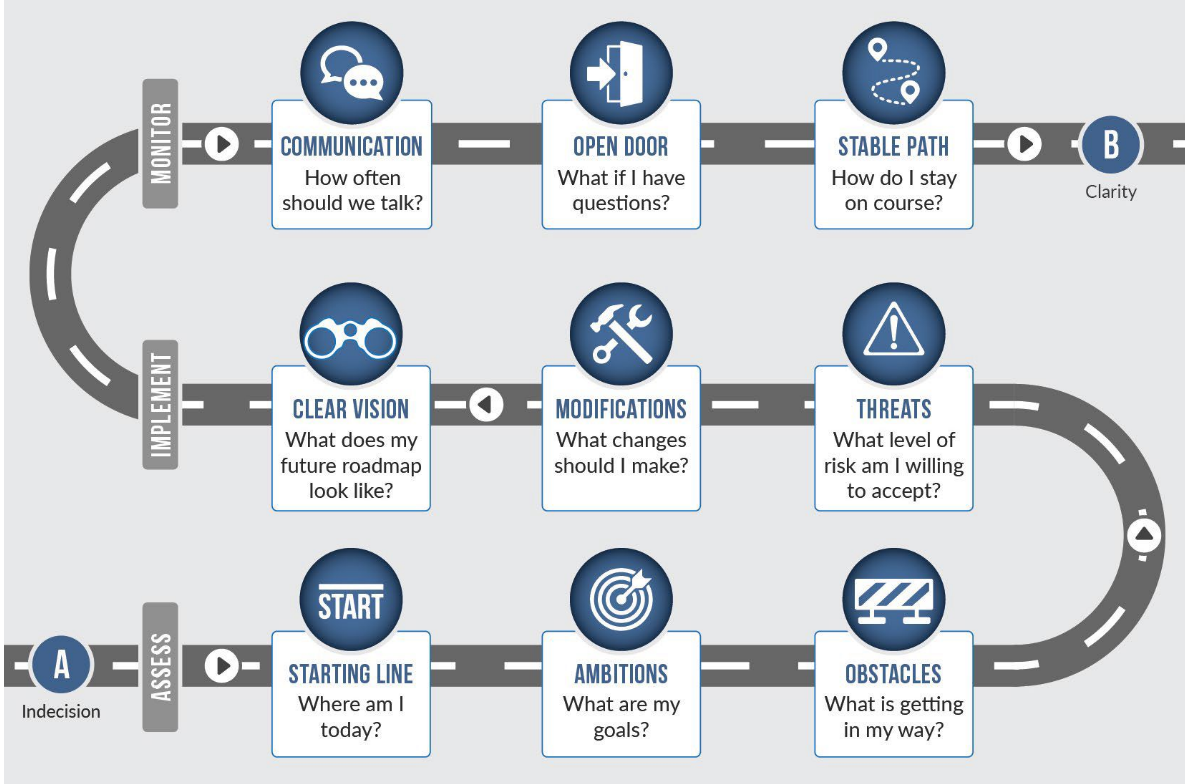
YOUR WEALTH MANAGEMENT TEAM

We believe any comprehensive investment plan begins with a detailed and customized financial plan. We get to know you and your goals. Achieving your goals and dreams is our benchmark, not the S&P 500. Rather than focusing exclusively on rates of return, we take into account your desired lifestyle, your legacy, and how your portfolio can help you accomplish your goals. We make decisions guided by time tested investment principles, not fear or emotion. We follow the fiduciary standard for our advisory relationships, which means we place your interests before our own when providing professional services. We have a well-thought-out and detailed system of investment management. As assets grow and wealth is created, we help preserve it with our well-rounded investment process and wealth-management approach.

1635 N Greenfield Rd, Suite 138 Mesa, AZ 85205 | Tel: 480.503.1084 | Fax: 480.503.0409 | Email: Jay.Massow@RaymondJames.com

Your Road Map To Financial Clarity

We follow a customized process to help you reach your financial goals. Whether it's indecision or confusion about next steps, we are by your side to help you navigate your financial plan to a point of clarity and understanding through our three stage process.



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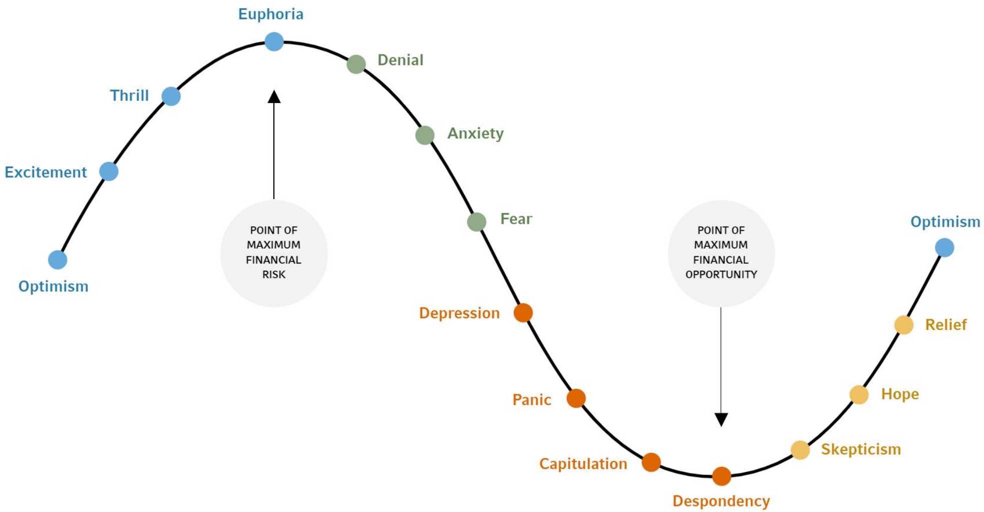
Investor Behavior is Critical

Investor Behavior + the Performance of the Investment = Investor Return

*Most investors don't achieve the long-term rate of return of the investments they have their money in.



The diagram of the emotional roller coaster describes a lot of investors' behavior. We all know that markets do not go up every day, but watching your hard-earned money ebb and flow can be very stressful. The media bombards investors every day, making it harder than ever to stay on course. When we are emotional, good or bad, we rarely make the best decisions. The average investor typically buys at the top and sells near the bottom. "Buy low, sell high" is easy to say but hard to do when emotions get in the way. Our commitment to you is to help you stick to your investment strategy when times get tough.

How to overcome the pitfalls of "emotional investing". Don't panic; stick to the plan that was developed in calmer times. Look at the history of the market. Worry about what you can control, such as reducing your spending, increasing your retirement contributions, rebalancing your portfolio, spending less time listening to the media, and not looking at the markets or the balance of your account on a daily basis.

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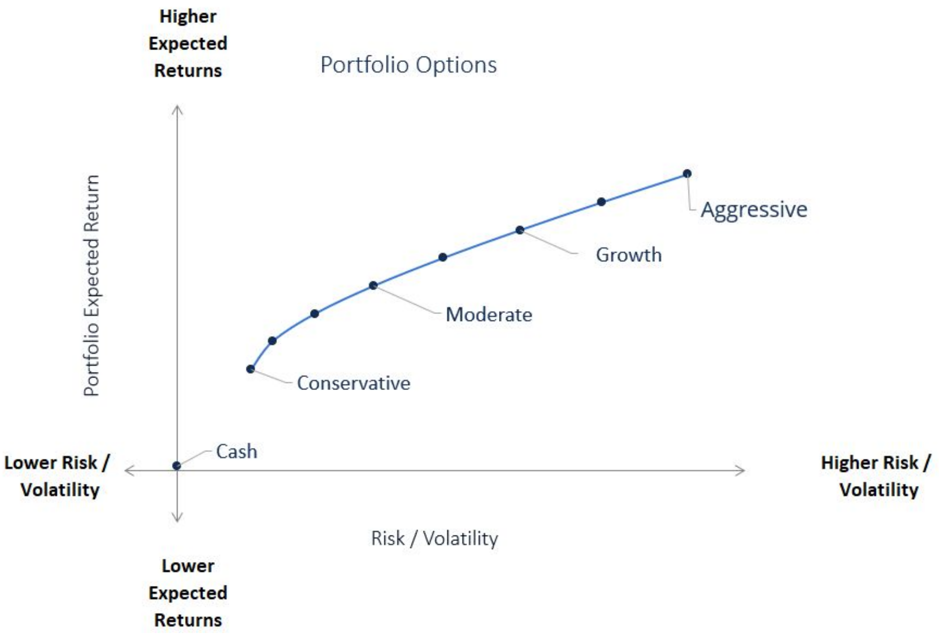
Risk & Reward

Our investment strategy is constructed with a long-term perspective in mind to weather short-term volatility and outlast declines. We believe time in the market, not timing the market, is the best way to capitalize on stock market gains, and so we do not trade or act on short-term or politically driven sentiment. In order to help educate clients, we will have you take a risk assessment to gauge your ability to handle market fluctuations. This process will give you a Risk Score that we align with the appropriate investment strategy, i.e., Balanced, balanced with Growth, Conservative Balanced, Equity Income, etc. Each strategy is designed to achieve the appropriate returns given each person's risk tolerance.



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Our Investment Process

At Massow Wealth Strategies, we adhere to a disciplined, five-step process that is designed to ensure that every client receives a portfolio carefully tailored to meet your needs.

Capital Market Assumptions

We start by leveraging economic research from Raymond James Research, Asset Management Services, and Investment Company Research Departments. This is where forward-looking economic assumptions are developed

Asset Allocation

We build our strategic asset allocation for each client based on their risk profile and time horizon.

Investment Selection

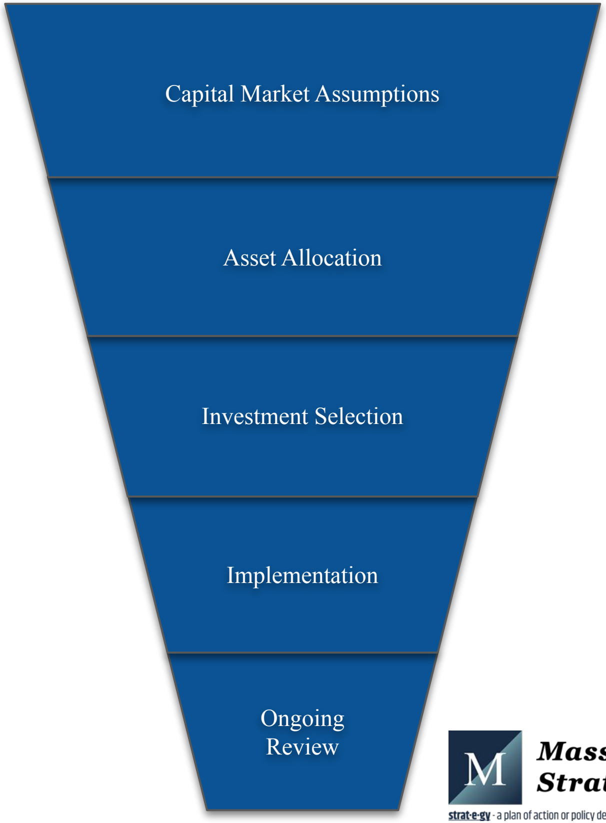
We then construct the individual strategies by screening for and vetting high-quality investments. We seek to only utilize investments that have historically compensated investors for the risk taken in their portfolios.

Implementation

Implementation of clients funds into our investment strategy is the step of the process where we have the opportunity to make tactical allocation changes based on shorter-term market assumptions and specific client circumstances.

Ongoing Review

We evaluate and review on a consistent basis. As needed, we conduct thorough on going research on the individual investments within our strategy to help ensure we are providing a program that helps our clients reach their goals.



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Our Commitment To You

Our Responsibility:

•Listen to you
•Educate you
•Make sure we clearly understand your goals and objectives.
•Routinely review your investments and communicate with you on a regular basis.
•Design a quality and balanced portfolio designed to help you meet your goals.
•Help you set realistic expectations
•Only discuss with you the things that we can control, and do not waste your time on things beyond our control.
•Provide calm and objective advice during times when you may get emotional about your money.
•Not follow "hot trends" that are popular but unproven and speculative.

Your Responsibility:

•Clearly explain your goals and objectives.
•Try to be patient with your investments.
•Do not panic when (not if) the market drops.
•Notify us when something in your life happens that affects your financial life.
•Consider the advice and counsel that we provide.
•Show us everything, including 401(k)s and other investment assets we do not manage, so that we can provide appropriate recommendations.
•Reciprocate our communication.

50 Benefits We Bring To Our Clients

1. We get to know you, your family, and your financial situation.
2. We help you think about areas of your financial life you may not have considered.
3. We help clients get further ahead than they would if left to their own devices.
4. We discuss the risk of long-term care costs and help you decide the best way to prepare for them.
5. We monitor changes in your life and family matters.
6. We develop a customized and comprehensive financial plan for your family.
7. We help solve problems of different kinds.
8. We are a wise sounding board for ideas you are considering.
9. We try to protect you from making the wrong investment and financial decisions.
10. We prepare an asset allocation customized to your risk tolerance and family goals.
11. We identify your savings shortfalls.
12. We guide you on the best order and timing of taking income from different account types, including monitoring your required minimum distributions.
13. We simplify your financial lives by organizing and keeping up to date all of your financial documents.
14. We discuss, formalize, and prioritize your goals.
15. We proactively keep in touch with you.
16. We offer unbiased financial advice.
17. Because we constantly evaluate the markets and your investments, we attempt to take the stress and worry away from you.
18. We serve as a human glossary of financial terms.
19. We speak in understandable language.
20. We don't spend a lot of time discussing or worrying about things outside of our control.
21. We strive to earn our keep by providing much more value than you will pay in fees.
22. We educate you on the investments you own.
23. We show you how to access your statements and other information online.
24. We reassure and educate you on investing through tough times.
25. We save you time.
26. We are honest with you.
27. We share the experience of dozens of clients who have faced circumstances similar to yours.
28. We work with your legal advisors to help you meet your financial goals.
29. We provide referrals to other professionals such as accountants, attorneys, real estate agents, and mortgage professionals.
30. We work with your CPA to help minimize the taxes on your investments.
31. We review your tax returns.
32. Were position investments to take full advantage of your tax returns.
33. We offer guidance on social security strategies.
34. We check with you before the end of the year to identify any last-minute financial planning needs.
35. We record and research your cost basis and securities.
36. We help with the continuity of your family's financial plan through generations.
37. We review and recommend life insurance policies to protect your family.
38. We discuss your estate plans.
39. We ensure beneficiaries are properly set up.
40. We build a cost-effective way to implement our investment strategy.
41. We develop strategies for debt reduction.
42. We suggest possible alternatives that could meet your goals that you may not have considered.
43. We make sure your money is accessible and liquid.
44. We help you consolidate and simplify your investments.
45. We help you turn your retirement assets into retirement income.
46. We monitor the markets to determine portfolio adjustments and keep you up to date.
47. We review your investments in your company's 401(k) and 403(b) plans.
48. We refer you to banking establishments for loan options.
49. We determine the risk level of your existing portfolio.
50. We help keep you on track.

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Any opinions are those of the Investment Manager(s) and their team and not necessarily those of Raymond James. Opinions are subject to change at any time without notice. Content provided herein is for informational purposes only and should not be used or construed as investment advice or a recommendation regarding the purchase or sale of any security outside of a managed account. This should not be considered forward looking, and does not guarantee the future performance of any investment.

All investments are subject to risk, including loss. There is no assurance that any investment strategy will be successful. Asset allocation and diversification does not ensure a profit or protect against a loss. It is important to review the investment objectives, risk tolerance, tax objectives and liquidity needs before choosing an investment style or manager.

In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's ADV Part 2A and Wrap Fee Program Brochure as well as the client agreement.

**Source for chart on page 3 - Russell Investments, The cycle of investor emotions.*