

The background of the slide is a grayscale image of financial charts, including a candlestick chart and a bar chart. A hand is holding a magnifying glass over the charts, focusing on a specific area. The title 'Investment Services Overview' is centered in a white box over the magnifying glass.

# Investment Services Overview

# Company Overview

We realize that no one person can effectively address the many integrated strategies that are involved in making your wealth management plan a success.

At Prime Capital Investment Advisors, your personal financial advisor is complemented by a customized team, each with a specific area of expertise, addressing the individualized requirements needed to guide you on your road to successful wealth management.

By working as a team, we closely monitor changes in your needs, concerns, and objectives as they change throughout the years. Our planning process requires interaction and communication between team members, each having the same objective: to keep you and your individual financial goals our top priority.

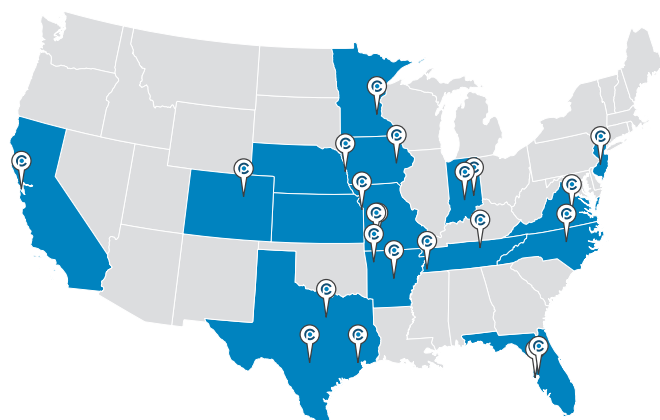
## ► Individual Wealth

Prime Capital Wealth Management offers a fee-based approach to individual wealth management services. We help individuals achieve their financial goals through customized wealth planning solutions throughout all stages of their financial life cycle.

## ► Retirement Plans

Qualified Plan Advisors is an established fiduciary focusing on improving qualified plan health and participant education. Our goal is to help qualified plan participants retire with dignity.

## Our locations



## By the Numbers

\*As of 06/30/19



**150+**  
Team  
Members



**\$9.8 BILLION\***  
Assets Under Management



**23 LOCATIONS**  
across the United States

## Contact us

Prime Capital Investment Advisors  
(800) 493-6226  
PCIAWealth.com

# Investment Advisory Committee (IAC)

Your core investment holdings will be managed by Prime Capital Investment Advisors' Investment Advisory Committee.

## Who?

The committee consists of the president, chief executive officer, QPA ERISA directors, advisors and senior management. The IAC's 13 members have combined financial services industry experience of over 210 years and represent a broad range of perspectives and areas of focus.

## What?

The IAC serves as the foundation in our role as a fiduciary, acting in our clients' best interests. They develop, monitor and actively manage custom investment policies to ensure strategic allocations and tactical decisions are aligned with client objectives and risk parameters.

## Why?

The IAC was created to remove the bias of any one person. The group is composed of professionals that come from all facets of the financial industry, allowing for diverse opinions when making long-term strategic and tactical decisions based on our capital market expectations.

## How?

By meeting on a regular basis, they are able to evaluate and manage our risk-based portfolio strategies, ranging from conservative to aggressive. By focusing on each investor's specific risk tolerance, the investment management process yields a personal solution for an individual's needs by the following four categories:

### ▸ Asset Allocation Recommendations

Portfolios are diversified across various asset classes seeking consistent risk-adjusted returns in accordance with the objectives set forth in the Investment Policy Statement for each strategy.

### ▸ Long-Term Investment Allocation

The strategies' allocations are based on current economic outlook, incorporating the views of the economy and the outlook for various asset classes over a longer time horizon – typically five years or more.

### ▸ Short-Term Investment Allocation

To capitalize on market and economic opportunities and exploit market anomalies over a short period of time, tactical, short-term adjustments are made to long-term investment allocations.

### ▸ Portfolio Rebalancing

The portfolios are monitored and rebalanced to ensure the portfolio mix remains consistent with the long-term goals and objectives of the investment profile.

## The IAC's process yields the following:



### Appropriate Level of Risk

by following specific guidelines regarding permissible asset class ranges.



### Performance

by evaluating all individual funds relative to their peer groups.



### Further Diversification

through the utilization of multiple managers and avoiding proprietary bias.



### Cost Efficiency

by evaluating each fund's expense relative to its peer group and the management-by-committee approach.

The IAC relies upon consistent and thoughtful systems and processes to efficiently manage clients' portfolios. As you consider the investment of your hard-earned savings, we suggest that you ask the following questions:

- ▶ Who is managing my portfolio?
- ▶ What is the experience level of the managers?
- ▶ How often is it being reviewed?
- ▶ What systems and processes exist for the evaluation of my holdings?

These questions should reveal depth among the management team, its processes, and its resources. If not, you deserve more.

## Investment Advisory Committee Members



**Tim Hakes**

Vice Chairman, Managing Partner  
Industry experience since 1993



**Scott Colangelo, AIF®**

Chairman, Managing Partner  
Industry experience since 1992



**Darren Watson, AIF®**

Director of IAC  
Industry experience since 1994



**Chris Osmond, CFA®, CFP®**

Chief Investment Officer  
Industry experience since 2004



**Eric Krause, CFA®**

Portfolio Manager  
Industry experience since 2007



**Chris Bouffard, CFA®**

Director, Wealth Management  
Industry experience since 1994



**Scott Liggett, AIF®, J.D.**

Director, ERISA Oversight  
Industry experience since 1989



**Matthew Eickman, AIF®, J.D.**

Director, ERISA Services  
Industry experience since 2012



**Anthony Woodard, AIF®**

Chief Compliance Officer  
Industry experience since 2002



**Rich Eagar, AIF®, CRPS®**

Vice President, Retirement Practice  
Industry experience since 2007



**Brad Holdhusen, AAMS®, AIF®**

Member  
Industry experience since 2001



**Jeff Lahr, AIF®**

Member  
Industry experience since 2004



**Tim Accurso, AIF®**

Member  
Industry experience since 2007

# Wealth Management **Strategies**



# Investment Philosophy

In today's volatile markets, some investors may want to look beyond traditional investing strategies.

They might consider designing a portfolio with potential to outperform market indices over the long term, while taking advantage of alternative strategies that could help lessen the impact of market fluctuations and provide income or yield.

Each investor's risk tolerance is different – evaluating and maintaining the appropriate amount of risk is critical to each investor's success and overall experience.

At Prime Capital Investment Advisors, core holdings are the foundation of our portfolios. Satellite investments are added to complement the portfolios with the intention of meeting the risk tolerance and long-term goals of our clients.

## How it works

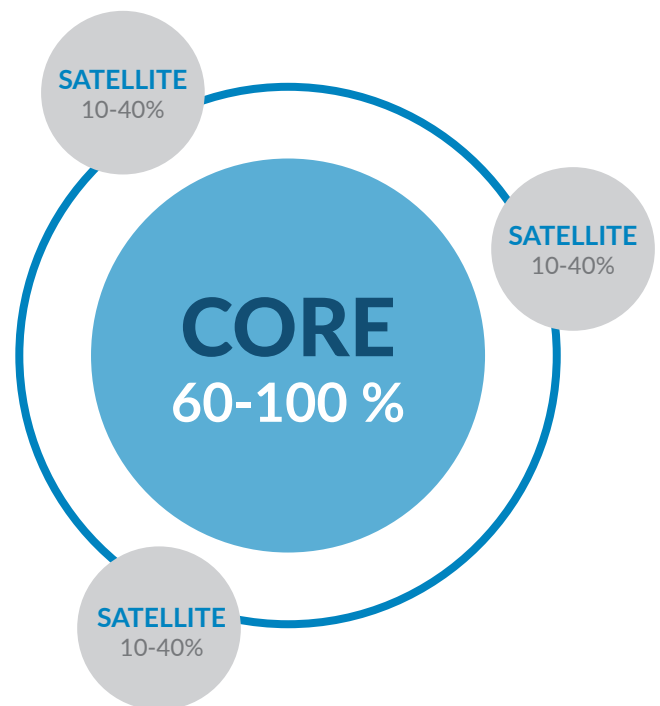
In a Core and Satellite approach, investments are divided into two categories:

### Core Strategies

Core strategies typically range from 60% - 100% of total investable assets. They provide exposure to asset classes that are broadly representative of the stock & bond markets. Examples of core investments include asset allocations that consist of Domestic & International Equities and Fixed Income.

### Satellite Strategies

Typically ranging from 10% to 40% of a portfolio, satellite strategies are intended to complement an investor's core strategy. The satellite allocation of the portfolio typically spreads across various asset classes where an investor wants or needs exposure. These strategies range from tactical and momentum equity-based allocations, to yield focused investments, to assets lowly correlated to traditional stock & fixed income markets; like alternative investments (i.e. private equity, private debt, real estate, etc.).



The fluctuation of the equity markets is allocated to a portfolio's core, while the satellite investments are designed to be less correlated to the market.

**Result: More efficient portfolio construction with increased diversification.\***

\* Diversification does not protect an investor from market risk and does not ensure a profit.

# CORE Portfolios

Core allocations or strategies are meant to provide exposure to asset classes that are broadly representative of the stock (equity) and bond (fixed income) markets.

At Prime Capital Investment Advisors, core holdings are the foundation of our portfolios, with the intention of meeting the risk tolerance and long-term goals of our clients. A core strategy typically ranges from 60% to 100% of total investable assets, and provides exposure to asset classes that are broadly representative of the stock & bond markets.

There are **five series** that help evaluate and maintain the appropriate amount of risk that is critical to each investor's success and overall experience.

## ► Ambassador - Standard

Actively managed risk-based strategies utilizing a combination of active and passive investment vehicles

Account minimum: **\$50,000**

Recommended risk tolerance: ●●●●●●

## ► Ambassador - Tax Aware

Actively managed risk-based strategies utilizing a combination of active and passive investment vehicles with an emphasis on maximizing tax efficiency

Account minimum: **\$50,000**

Recommended risk tolerance: ●●●●●●

## ► Diversified Income

Blend of mutual funds, close-ended funds, and exchanged traded funds "ETF" covering a diverse group of asset class

Account minimum: **\$100,000**

Recommended risk tolerance: ●●●●●●

## ► Generations

Passive, index-based strategies with a more focused equity component across specific sub-asset classes

Account minimum: **\$10,000**

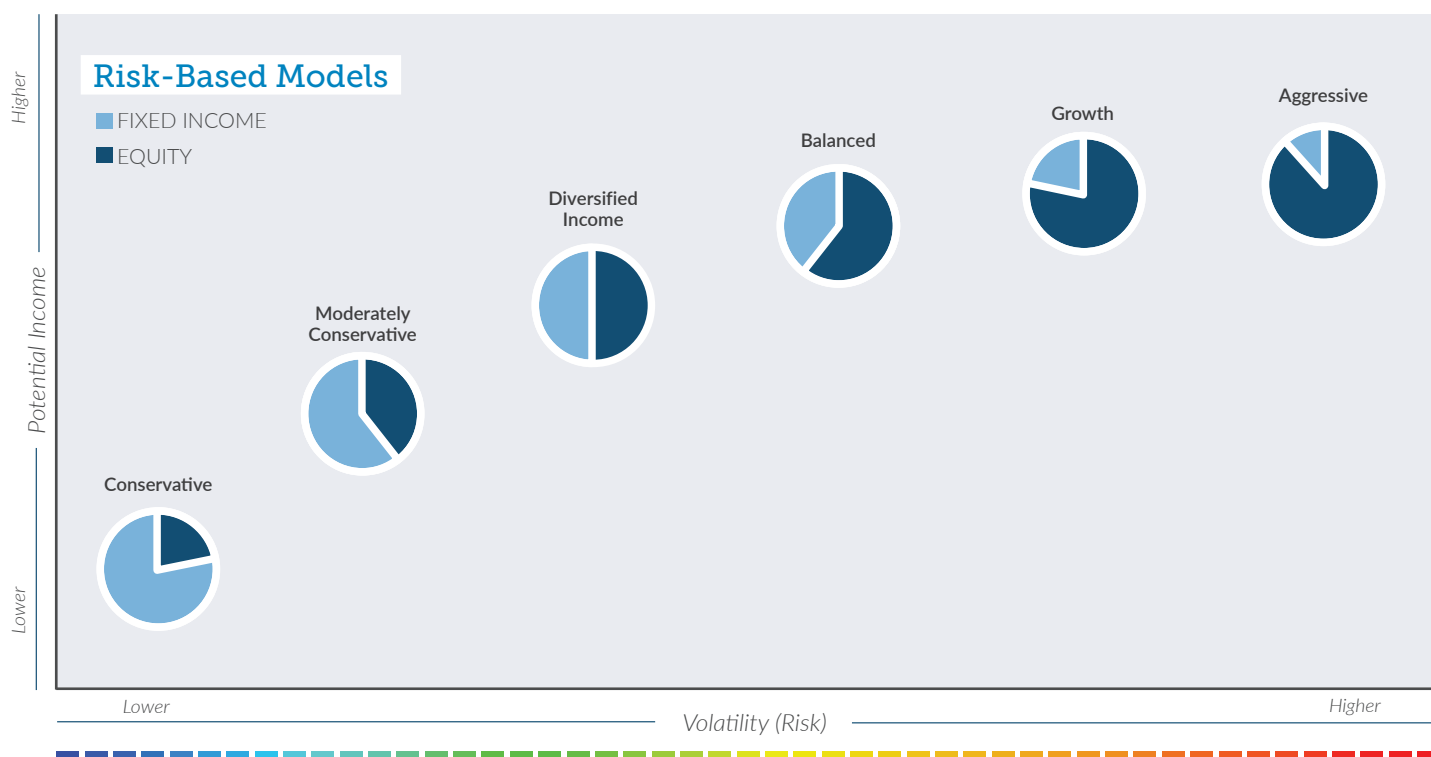
Recommended risk tolerance: ●●●●●●

## ► Genesis

Passive, index-based strategies with an emphasis on the construction of low cost, globally diversified investments

Account minimum: **\$2,500**

Recommended risk tolerance: ●●●●●●





# SATELLITE *Portfolios*

Satellite holdings or strategies are meant to diversify away from the core strategy. The satellite portion of the portfolio could be spread across various asset classes to which the investor wants exposure. This could include investments that are generally not correlated to traditional stock or fixed income markets, or could also use more targeted market-related strategies.

## ▸ Sector Rotation Strategy

A targeted sector-based price momentum that seeks to capitalize on the continuance of existing trends in the market.

Account minimum: **\$5,000**

Recommended risk tolerance: ●●

## ▸ Focused Yield PLUS Strategy

A yield focused strategy utilizing a combination of liquid and non-daily liquid investment vehicles to aggressively pursue a high level of income.

Account minimum: **\$250,000**

Recommended risk tolerance: ●●

## ▸ Focused Equity Strategy

An aggressive global equity strategy with a flexible mandate that seeks to identify market segments most likely to outperform in the short to intermediate term using a top-down approach.

Account minimum: **\$50,000**

Recommended risk tolerance: ●●

## ▸ Total Stock Portfolio Strategy

A managed portfolio of individual equity securities which seeks to provide long-term capital appreciation.

Account minimum: **\$250,000**

Recommended risk tolerance: ●●●

## ▸ Tactical US Equity Strategy

A US equity strategy with a tactical, flexible mandate that seeks to identify market segments most likely to outperform.

Account minimum: **\$50,000**

Recommended risk tolerance: ●●

## ▸ Covered Call Strategy

A tactical strategy using a strategic allocation of equities and covered call writing.

Account minimum: **\$1,000,000**

Recommended risk tolerance: ●●●

## ▸ Tactical International Strategy

A foreign equity strategy with a tactical, flexible mandate that seeks to identify market segments most likely to outperform.

Account minimum: **\$50,000**

Recommended risk tolerance: ●●

## ▸ Focused Yield Strategy

A yield focused strategy designed to aggressively pursue a high level of income.

Account minimum: **\$50,000**

Recommended risk tolerance: ●●●

## ▸ Select Alternative Strategy - Liquid

A strategy designed to increase the overall diversification of an investment strategy and improve its risk/reward profile by utilizing non-traditional daily liquid investments possessing low or negative correlations to both the US equity and bond markets. This strategy is designed to generate capital appreciation and capital preservation during all market conditions.

Account minimum: **\$50,000**

Recommended risk tolerance: ●●●

Because of the inherent risk of loss associated with investing, Prime Capital Investment Advisors is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. Investing in securities (including the strategy advertised herein) involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk. Clients and prospective clients should be prepared to bear investment loss including loss of original principal. Prior to opening an account using the advertised model, Prime Capital Investment Advisors will consult with you to determine if your financial objectives are appropriate for investing in the model.



800.493.6226 | [PCIAWealth.com](https://www.PCIAWealth.com)

Advisory services offered through Prime Capital Investment Advisors, LLC. ("PCIA"), a Registered Investment Adviser. PCIA: 6201 College Blvd., 7th Floor, Overland Park, KS 66211. PCIA doing business as Qualified Plan Advisors ("QPA") and Prime Capital Wealth Management ("PCWM").

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