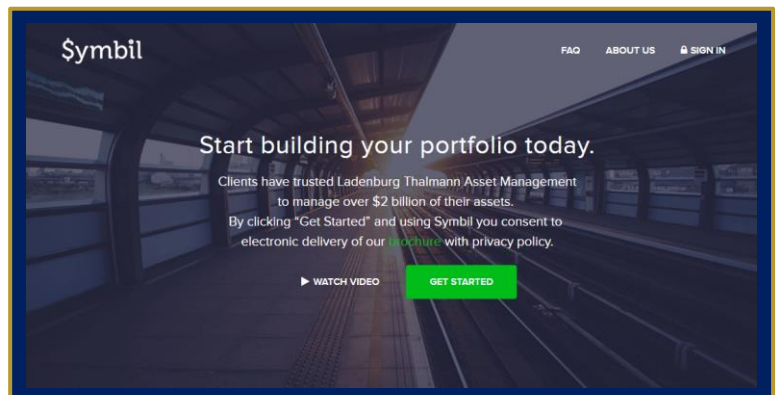


\$ymbol is a dynamic online investment adviser platform that assesses your risk profile as an investor and recommends a risk-appropriate managed Ladenburg Fund. Ladenburg Thalmann Asset Management (“LTAM”) is an SEC Registered Investment Advisory firm established in 1982. We have over \$3 billion in assets under management and a dedicated staff of professionals with over 100 years of combined investment management experience.

\$ymbol is for all types of investors from novice investors opening their first account to the experienced investor who wants a simple, quick, and easy way to invest. \$ymbol’s questionnaire places you into 1 of 5 portfolios based on age, investment goals, time horizon and tolerance for risk. Everything entered into the \$ymbol questionnaire is dynamic which allows a proprietary algorithm designed by LTAM to help make the investment decisions. The sign up process takes less than ten minutes and the minimum investment is only \$500.

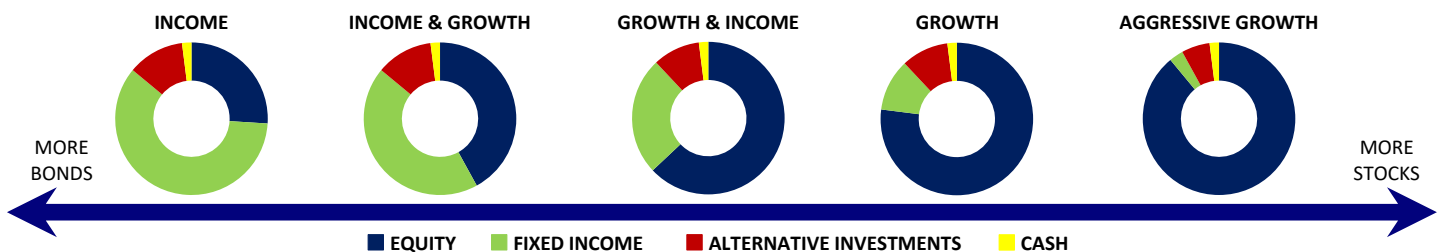
Benefits

- Simple investing backed by trusted professionals
- Actively managed portfolios
- Automatic Investment Plan
- Easy to use online and mobile investor portal
- Review account performance
- Utilize digital financial tools
- Make updates or changes online
- Small investment to get started
- Retirement savings calculator
- Education savings calculator



\$ymbol Investments

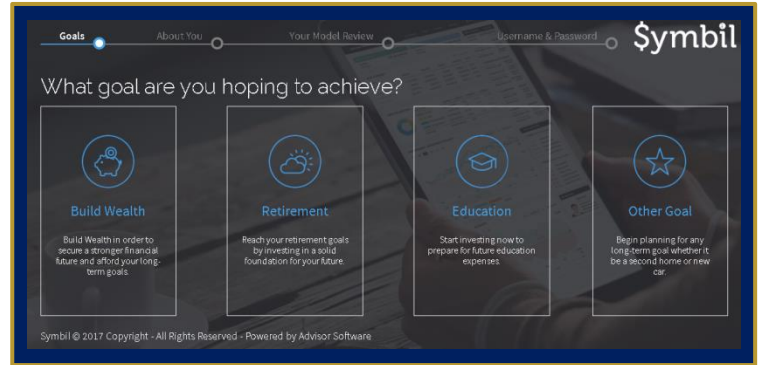
- Five actively managed mutual funds ranging from conservative to aggressive that LTAM will recommend based on your answers to some risk questions.
- Allocations differ based on the risk profile and the selected Fund based on the clients profile.
- Account Types Available:
 - Individual/ Joint/ IRA (Traditional/Roth/Rollover) /UGMA/ UTMA/ TOD/ Minor Roth
- These portfolios are LTAM’s ETF Mutual Fund Portfolios. For more info visit www.Ladenburgfunds.com



How \$ymbil Works

In a matter of minutes \$ymbil recommends a risk appropriate portfolio based on a risk questionnaire, calculated using an proprietary algorithm consisting of four key components:

- 1) Investors age
- 2) The goal of the investment
- 3) Risk tolerance
- 4) Time horizon



Goal Based Investing

\$ymbil allows you to create and name a goal for every account you open. Once you have been recommended a portfolio, fine tune your settings to ensure you reach your goals.

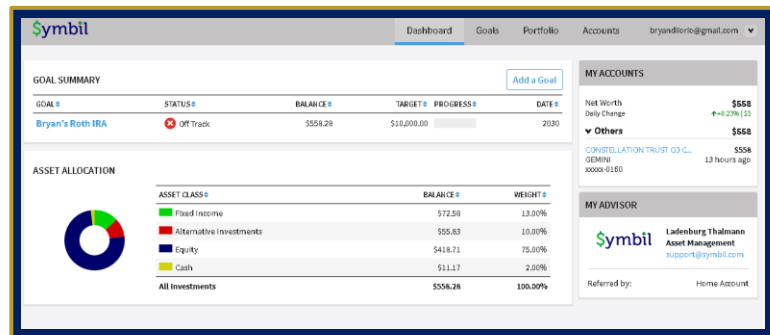
Whether adjusting the initial contribution, ongoing contributions or time horizon, our platform will recalculate projections to ensure you get the right mix to increase the likelihood of achieving your goals.



\$ymbil Investor Portal

\$ymbil's investor portal allows individuals to access their account via the \$ymbil website or the \$ymbil mobile app. Have access to your account in the palm of your hands by downloading the \$ymbil app, available on both the iTunes App Store and Google Play Store now.

- View your current account balance
- Track your goals
- Add/Edit Bank Account
- Add/Edit Automatic Investment Plan
- Make one time contributions
- Electronically re-assess risk
- Access online statements



Search "Symbil Robo"

\$ymbil is a service of Ladenburg Thalmann Asset Management, Inc. (LTAM) a registered investment adviser. Before investing, please review the LTAM \$ymbil Disclosure Brochure and applicable mutual fund prospectus for further information about the Fund's expenses and other charges. \$ymbil does not provide comprehensive investment advice or consider other assets held by clients. LTAM does not exercise any form of discretion over a \$ymbil client's investments. Clients have no obligation to accept any suggestions provided by \$ymbil or to invest in any of the Ladenburg Funds. There is no charge for the \$ymbil service. However, LTAM receives fees for managing the five Ladenburg Funds that are recommended through \$ymbil. Diversification does not ensure profit or protect against loss. The Ladenburg Funds are distributed through Ladenburg Thalmann & Co. Inc., a member of FINRA and SIPC; and through other subsidiaries of Ladenburg Thalmann Financial Services Inc. Not FDIC Insured. • No Bank Guarantee. • May Lose Value.