THE CERTAINTY CIRCLE OF LIFE

Our holistic financial planning philosophy lets you write your own history — and your own definition of success.
Building financial strategies for every stage of your life.

Life isn’t one dimensional — and your personal financial plan shouldn’t be either. While many advisors prefer a single-service approach that focuses on accumulating savings for retirement, we believe that a holistic focus on supporting your goals, enabling your dreams and maintaining a short- and long-term outlook can give you a strategy for every stage of your life. To us, financial planning is about life-building.

Our Certainty Circle of Life philosophy takes a multi-dimensional view of your individual needs by acknowledging that life is a continuum — a continuous journey of change. Our interests, our relationships, our families and our careers require different levels of attention and support depending on where we are in life. And, as much as we plan, unexpected events will prevail, adding detours to every charted course.

At HilltopSecurities, we partner with you on a planning cycle that will allow you to make smart and informed decisions regardless of unpredictable financial markets or unforeseen life events. From identifying sustainable income sources, to risk management, to preserving history and values through legacy planning, a personalized, balanced financial portfolio is not only the basis for every relationship we have with a client, it’s also the rationale behind what you’re saving for. And, of course, it’s a strategy and roadmap to help you enjoy the things that are meaningful to you and your family along the way.
Putting our philosophy to work for you.

Where do we begin? We begin with where you are today and then look at your short-term and long-term objectives, using our dedicated process of discovery. Our personalized approach is based on a continuous review of your situation and priorities, a practice that is enriched and informed by yearly planning and recalibration sessions that keep us in tune with your life, your needs and your shifting priorities. To us, financial planning is not a one-time event — it’s a continuous and evolving process. Your life will continue to change. As it does, our financial advisors will be there with you, offering focused advice, seasoned expertise and the comprehensive and tailored investment solutions HilltopSecurities is known for.

Each stage of our Certainty Circle of Life platform is connected to the next. Together, they comprise a holistic view of your financial future, giving you the ability to write your own history and your own definition of success.
A strategy for accumulating assets to deploy in retirement can take many forms. While past generations often had a pension plan to fall back on, today the realities for working professionals are substantially different with fewer guarantees built into the equation. We work closely with you to carefully construct a plan based on your preferences and goals so we can help you live the future you imagine. A long-term savings plan can include a variety of investment vehicles, including, but not limited to:

- 401(k) plans, IRAs
- Managed accounts
- Stocks, bonds, mutual funds, ETFs, UITs
- Annuities
- REITs

The new fact of life is this: we’re all living longer. That’s why one of the most important areas of the Certainty Circle of Life platform is myBasics. Here we pay close attention to investment methods and vehicles that can provide you with stable and dependable income for your estimated retirement expenses. The goal is to make sure the basics — food, water and shelter — are sustainable, so you can live with dignity and enjoy daily life. Statistics show that one in five baby boomers are worried that they will not have enough savings for basic expenses as they head into retirement.¹ A critically important strategy to protect these necessities can include, but is not limited to:

- Treasurys
- CDs
- Municipal bonds
- Annuities

ONE IN FIVE BABY BOOMERS ARE WORRIED THAT THEY WILL NOT HAVE ENOUGH SAVINGS FOR BASIC EXPENSES AS THEY HEAD INTO RETIREMENT.


Once you’ve adequately planned your savings strategy and covered your basic needs, we want you to enjoy your life. To us, retirement planning is about enabling dreams — and everyone’s dreams are different. That’s why you define the specific lifestyle you’d like to lead and the goals you’d like to accomplish so we can architect a plan that includes discretionary spending to fund your objectives. And, even more importantly,
sustain them. Investment vehicles that can fund a retirement lifestyle include, but are not limited to:

- Equities, ETFs
- Managed accounts
- Mutual Funds
- REITs
- Commodities
- Variable annuities

**myProtection**

Planning for the unexpected.

A sound financial strategy must plan for what you know, and for what you don’t. As we get older, the death of a spouse or an unexpected illness can create havoc with an otherwise carefully crafted plan if it doesn’t include risk management solutions, such as long-term care and life insurance products, integrated into overall planning — before life throws you a curve-ball. As reported by CNBC in 2016, statistics from the U.S. Health and Human Services Department show that an individual who turns 65 today will have an almost 70 percent chance of requiring long-term care during their remaining years. Additionally, CNBC noted that average U.S. costs for long-term care ranged from about $40,000 a year for an assisted-living facility to more than $80,000 a year for a private room in a nursing home. With myProtection planning in place, you can be better prepared for the unexpected. Risk management solutions include, but are not limited to:

- Long-term care insurance
- Life insurance

**DID YOU KNOW?**

- Baby boomers are retiring at a rate of 10,000 per day through 2030
- Approximately 35 million of the 76 million baby boomers today lack any retirement savings


**myLegacy**

Continuing the circle.

Navigating the transfer of wealth from one generation to the next can be a complex challenge with multiple considerations. We give you the control and leverage you need to help protect your financial legacy, guiding you through and partnering you with tax and legal advisors.

**AN INDIVIDUAL WHO TURNS 65 TODAY WILL HAVE AN ALMOST 70 PERCENT CHANCE OF REQUIRING LONG-TERM CARE.**

regarding important topics, such as wills and trusts, beneficiary reviews and additional solutions where appropriate, including estate planning, tax strategies and next-generation inheritance advisory. And, our expertise extends to gifting strategies, so the important institutions in your life, whether university, church or other charitable organizations, are acknowledged according to your wishes. Continuing the circle of life requires myLegacy, giving you the ability to preserve your history and values through specialized and active planning. A financial legacy plan can include, but is not limited to the following:

- Life insurance to create leverage
- Trust and estate planning
- A review of beneficiary designations
- Tax strategies/next-generation inheritance structuring
- A gifting and charitable bequest strategy

The HilltopSecurities difference.

At HilltopSecurities, we have a different philosophy about investment planning. We think the true value of money is not a number, but it’s what you do with it that counts. Accumulating wealth is a means to an end, but it’s not the end goal. We help you build a multi-dimensional plan that gives your wealth meaning so it can help shape your life in the form and fashion you dream about.

Our Certainty Circle of Life platform speaks to your goals and priorities first and your investments second. Our advisors work with you to identify the areas of greatest significance, and then we take a comprehensive approach that is informed by our deep bench of knowledgeable professionals and structured by our state-of-the-art financial planning technology. The result is an immersive and interactive experience that puts you at the center of our relationship.
The Certainty Circle of Life platform is integrated with a software component that allows you to be engaged in your financial choices. Guided by your advisor, you may find the following features useful:

- **Priority ranking of expectations and concerns**
- **Customizable financial goals**
- **Probability of goal success**
- **“What if” scenarios and adjustments in real-time**
- **Social Security, health care, budget, college and additional risk management analytical tools**

**Disclosure Statements:**

Report Does Not Provide Legal, Tax, or Accounting Advice

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3 Ibid.