STRATOS

Experience wealth planning
in a whole new way with an
# Independent Advisor

# AT STRATOS, WE PUT PEOPLE FIRST.

Stratos was launched with the aspiration of creating a non-biased environment for experienced advisors to address the needs of their clients. While independent broker/dealers have long maintained this intention, few firms existed in the independent space with a robust support structure and resource rich environment. Historically "independence" meant doing it alone. The challenge this paradigm creates is that in the complex world of financial planning, the individual advisor is relegated to being a generalist, while the market is clamoring for niche expertise and specialization.

Stratos was founded to bridge that gap. As an advisor and employee-owned organization, we operate like a professional services firm, encouraging collaboration not only with our functional department heads in the areas of asset management, financial planning, estate planning, business succession and retirement planning, but with other partners in the firm as well. Consequently, certain advisors develop niche specialties such as executive stock option planning, qualified plan design consultation or elder care planning and as such, they are called upon by advisors across our national network to leverage their intellectual capital in order to bring a variety of options to our clients.

At Stratos, we are process driven, not product focused. By gathering comprehensive data and understanding our clients' objectives, we are able to identify the appropriate strategies to help them address their needs and pursue their dreams.

Communication is another principle that differentiates Stratos affiliated firms from other financial services firms. Industry studies have confirmed that clients want to hear from their advisors in good times and even more so during challenging times. Clients expect an open, two-way dialogue, and we are committed to being there for our clients when they need us, regardless of circumstance.

Finally, we put our clients first in all cases and operate with the utmost integrity. We recognize that when you engage an advisor you are placing your faith and trust in that individual to provide guidance and insight. We value your confidence and your business and want to thank you for the role you play in our success!

Best Regards,

Jeffrey Concepcion

**President & CEO**

# OUR MISSION

At Stratos we strive to demonstrate our commitment to clients who seek meaningful financial objectivity, open architecture and a wealth of resources to meet any financial challenge that exists in today's marketplace.

There is no "right" answer to the financial challenges of the day, but there is an opportunity to reach beyond the obvious and elevate your perspective. Our clients and their families challenge us to raise the bar as we help them embark on a sustainable course toward their financial independence.

Our firm strives to define our commitment to clients and the community through our actions, and we welcome the opportunity to elevate your financial strategies.

# OUR FIRM

Stratos is built on the premise that our clients are our most valuable asset. We define our success by assisting you in achieving your goals, and we strive to elevate the meaning and purpose of planning by affording you the opportunity to experience it on an entirely new level.

Headquartered in Beachwood, Ohio, Stratos boasts an infrastructure atypical in the independent space. With more than 60 executive, functional and support professionals in place, we have assembled a concierge team to assist our advisors in the execution of a full-service solution for their clients. At Stratos, we consider this investment in intellectual capital our greatest asset and a true differentiator, as it represents the crux of our value position.

Our wealth advisors are experienced and dedicated to the financial services industry. Many hold professional designations and advanced degrees and are sought after to educate the communities we serve about the opportunities and benefits of the financial planning process. We are proud of the growth and recognition we have received since launching the firm. Although we are independently founded and structured, we are pleased to be aligned with major custodians.

# THE STRATOS DIFFERENCE

# OUR APPROACH

- Independent Advisors
- Full Transparency of All Fees and Charges
- Objective Advice and Guidance
- Full Advisor Support and Resources
- Highly Personalized Service
- Wide Range of Account Types
- No Sales Goals or Contests
- Choice of Multiple Custodians
- Financial Planning & Asset Management Services

# NATIONAL RESOURCES DELIVERED LOCALLY

We believe Stratos affiliated firms offer our clients a clear advantage. By bringing the resources of a national firm to the local level, we enable our advisors to take full advantage of our organizational depth of knowledge, research, talent and expertise to serve a broader spectrum of client needs. Through innovative thinking, insightful guidance and practical advice, your advisor has access to vast resources in developing the custom strategies you seek and the unparalleled service you require.

## OBJECTIVITY AT THE CORE OF EVERY DECISION

Our approach is holistic. Aligning with your needs, we work with objectivity and integrity to encompass your full financial picture.

# RESOURCES THAT WON'T OUTGROW YOUR NEEDS

Stratos provides a comprehensive suite of services for managing both your personal wealth and business planning needs. No matter what your financial needs may be, we can bring the required resources together to address them.

Your advisor works for you as a full partner and advocate for your success. We offer the following services that seek to help you grow and protect your assets and facilitate their transfer among family members and heirs. We will help you develop clear goals and a concrete plan for pursuing them.

- Investment Advisory Services
- Financial and Estate planning strategies
- Succession Planning for individuals and businesses
- Insurance and Risk Management
- Executive Compensation – Deferred Compensation
- Tax Planning Strategies
- Philanthropic and Charitable Gifting
- Retirement Planning and Wealth Preservation strategies

# WHY INDEPENDENCE MATTERS TO YOU...

As independent advisors, we focus solely on serving your needs and acting in your best interest at all times. This provides you with the confidence you seek to pursue financial success on your terms.

- As an independent investment advisory firm we have no obligations to investment product manufacturers and no cross-sell quotas or home-office directives that may lead to conflicts of interest.
- We spend our time developing customized strategies for the unique challenges you face.

Stratos provides a comprehensive array of tools and resources to independent financial advisors, enabling them to provide objective financial guidance to their clients.

# THE STRATOS COMMITMENT

Stratos clients come to us seeking advisors who will place their interests first in every decision made and action taken. They remain with us because we demonstrate that commitment every day.

## GUIDANCE

Business owners and individual investors face a wide array of often-conflicting financial concerns from preparing for retirement while providing for a child's education, to growing and protecting their business interests and estates.

Our goal is to simplify the complexity that comes with managing multiple financial considerations. We fulfill your need for competent, objective financial guidance, allowing you more time to devote to business, family and your personal passions.

## EDUCATION

To guide you in the financial decision-making process, we address your questions and provide all the resources you and your family require to make educated decisions that will serve your best interests—not ours.

We aim to take the concern and ambivalence out of the financial decision-making process, replacing it with the clarity and confidence you seek. That's the kind of knowledge that puts you comfortably in control.

## ADVICE

Stratos has access to independent research on the economy and the markets. This access allows us the freedom to offer professional financial guidance and impartial strategies to the challenges of wealth accumulation and management, helping to ensure the advice you receive is right for you.

## TEAMWORK

As wealth management professionals, we bring organization across all aspects of your financial life. An important component of that is working closely with your other advisers, including tax professionals and attorneys. Our goal is to develop the most appropriate solution for you in a holistic and comprehensive manner.

If you have questions about the financial advice you're receiving today, contact us. We'll he happy to provide a no-obligation second opinion.

# NOTES

STRATOS