



Nelson Securities eSAM Managed Accounts

Nelson Securities, Inc. offers five distinct eSAM Managed Account Objectives to help meet investor’s objectives and risk tolerance. The foundation of our investment policy is built on the fundamentals of Asset Allocation, Modern Portfolio Theory and a long-term view of the investment process. The goal of each eSAM Managed Account Objective, using proprietary research, methods and strategies, is to maximize reward earned versus risk taken employing an Institutional-style, Multi-Asset class and Multi-Manager approach. Across all eSAM managed account objectives, we invest predominantly in Index-based No Transaction Fee (NTF) Exchange Traded Funds (ETFs) to benefit account holders with lower expenses. No Transaction Fee (NTF) Mutual Funds may be considered.

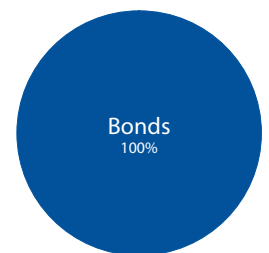
Each investor completes a **Confidential Investor Profile** that includes a Questionnaire to help determine risk tolerance and corresponding suitable Managed Account Objective. All Managed Account Clients have a dedicated Nelson Securities Investment Advisor Representative for regular reviews and assistance.

Nelson Securities charges a 1% annual management fee based on the assets under management for each Managed Account Objective.

Refer to the Investment Management Agreement for additional details and fees before investing. May Lose Value, No Bank Guarantee

Capital Foundation

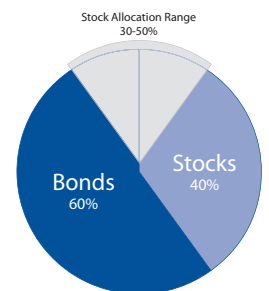
Capital Foundation eSAM Accounts are suited for Conservative investors seeking preservation of capital and income, with low volatility. Modest capital appreciation is a secondary objective. Investing in a diversified portfolio of **Index-based Bond No Transaction Fee (NTF) Exchange Traded Funds (ETFs)**, the Capital Foundation eSAM Account seeks to target a 100% Bond/Cash asset allocation weighting over time and strives to strategically and tactically allocate assets primarily in the domestic bond market with respect to yield, maturity/duration, credit quality, and inflation protection to seek overall investment and risk objectives. Foreign bond markets (developed & emerging) may also be included. Capital Foundation's objective is to preserve capital, generate income and maximize total return potential within its objective given the current market and economic environment.



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| Style | Conservative |
| Investor Risk Tolerance | Low Volatility |
| Allocation | 100% Bond/Cash asset allocation weighting over time |
| Benchmark | 100% BarCap Aggregate Bond Index |

Conservative

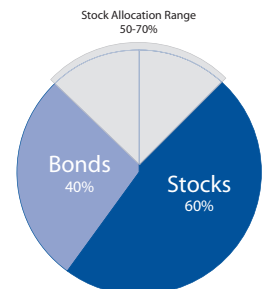
Conservative eSAM Accounts are suited for Conservative to Moderate investors seeking preservation of capital, income and modest capital appreciation with below-market volatility. Investing in diversified **Index-based Stock and Bond No Transaction Fee (NTF) Exchange Traded Funds (ETFs)** (Domestic and Foreign), the Conservative eSAM Account strives to strategically and tactically allocate assets to maximize return potential within its objective while limiting downside risk given the current market and economic environment. Conservative eSAM Accounts seek to target approximately a **40% Stock to 60% Bond/Cash weighting over time; Asset Allocation** will tactically range from **30% - 50% Stocks**, given changing market conditions.



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| Style | Conservative-Growth |
| Investor Risk Tolerance | Low to Moderate Volatility |
| Allocation | 40% Stock to 60% Bond/Cash weighting over time |
| Benchmark | 34% S&P 500 / 6% MSCI EAFE / 60% BarCap Aggregate Bond Index |

Moderate

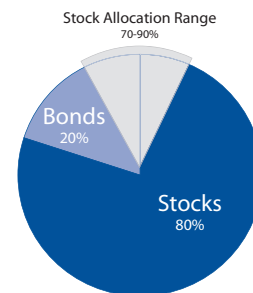
Moderate eSAM Accounts are suited for Moderate investors seeking capital appreciation and modest income potential with moderate market volatility. Moderate eSAM Accounts strive to balance the growth opportunities of stocks with the income and stability of bonds. Investing in diversified **Index-based Stock and Bond No Transaction Fee (NTF) Exchange Traded Funds (ETFs)** (Domestic and Foreign), the Moderate eSAM Account strives to strategically and tactically allocate assets to maximize return potential within its objective while limiting downside risk given the current market and economic environment. Moderate eSAM Accounts seek to target approximately a **60% Stock to 40% Bond/Cash weighting over time; Asset Allocation** will tactically range from **50% - 70% Stocks**, given changing market conditions.



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| Style | Moderate-Balanced |
| Investor Risk Tolerance | Moderate Volatility |
| Allocation | 60% Stock to 40% Bond/Cash weighting over time |
| Benchmark | 48% S&P 500 / 12% MSCI EAFE / 40% BarCap Aggregate Bond Index |

Moderate-Aggressive

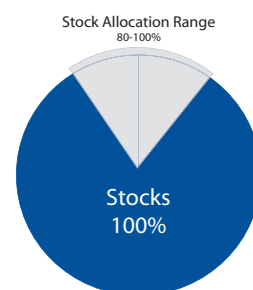
Moderate-Aggressive eSAM Accounts are suited for Moderate to Aggressive investors with long-term investment time horizons, seeking capital appreciation with low to modest income potential and are comfortable with volatility. Investing predominantly in diversified **Index-based Stock No Transaction Fee (NTF) Exchange Traded Funds (ETFs)** (Domestic and Foreign), and modest exposure to **Bond No Transaction Fee (NTF) Exchange Traded Funds (ETFs)**, the Moderate-Aggressive eSAM Account strives to strategically and tactically allocate assets to maximize return potential within its objective given the current market and economic environment. A modest allocation to bonds helps to moderate portfolio volatility. Moderate-Aggressive eSAM Accounts seek to target approximately a **80% Stock to 20% Bond/Cash weighting over time; Asset Allocation** will tactically range from **70% - 90% Stocks**, given changing market conditions.



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| Style | Moderate-Aggressive |
| Investor Risk Tolerance | Moderate to High Volatility |
| Allocation | 80% Stock to 20% Bond/Cash weighting over time |
| Benchmark | 60% S&P 500 / 20% MSCI EAFE / 20% BarCap Aggregate Bond Index |

Aggressive

Aggressive eSAM Accounts are suited for Aggressive investors with long-term investment time horizons, seeking above-average capital appreciation and are comfortable with volatility. Investing essentially **100%** in diversified **Index-based Stock No Transaction Fee (NTF) Exchange Traded Funds (ETFs)** (Domestic and Foreign), the Aggressive eSAM Account strives to strategically and tactically allocate assets to maximize return potential given the current market and economic environment. Aggressive eSAM Accounts seek to target approximately a **100% Stock weighting over time; Asset Allocation** will tactically range from **80% -100% Stocks**, given changing market conditions. To reduce risk in challenging market conditions, up to 20% may be invested in Bond asset classes.



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| Style | Aggressive |
| Investor Risk Tolerance | High Volatility |
| Allocation | 100% Stock weighting over time (modest Cash weighting for Management Fees) |
| Benchmark | 75% S&P 500 / 25% MSCI EAFE |



Nelson Securities' eSAM Managed Accounts are custodied at **TD Ameritrade Institutional**. TDA Institutional provides us access to over 300 No Transaction Fee Exchange Traded Funds (**NTF ETFs**) for investment consideration with our eSAM Managed Accounts.* In a Institutional-style, multi-manager asset allocation strategy, we invest in very low-cost ETFs to provide additional cost savings for our valued eSAM Managed Account clients. Additionally, there are No Custodial Fees and No Short-Term Redemption Fees.

Among the array of No Transaction Fee ETFs available for investment through TD Ameritrade Institutional are the top ETF fund families, including **iShares, SPDR SSGA, PowerShares, Wisdom Tree** and **First Trust**.

**No Transaction Fee Open Ended Funds may also be used.*

SIPC Protection

TD Ameritrade, Inc. is a member of the **Securities Investor Protection Corporation (SIPC)**. Securities in your account are protected up to \$500,000. Additionally, cash in your account can be held in a TD Ameritrade FDIC Insured Deposit Account (IDA).

Investor Note: Not FDIC/NCUA Insured, May Lose Value, No Bank Guarantee, Not a Deposit, Not Insured by any Federal Agency

Like all investment plans, the Advisor's investment strategy is not an exact science and may include variations in its application and timing. In addition, the selection and precise timing of the various available investment moves could be open to diverse interpretation. Investing in small and medium sized companies, international (developed and emerging market) equity and debt securities, high yield securities, funds that invest in a specific sector, currencies, commodities, Real Estate Investment Trusts (REITs), as well as those that offer hedging capability (arbitrage, market neutral, long•short, inverse funds and those that can short sell) may increase risk and volatility in each managed account style, respectfully. There are risks associated with bond investments as well, including interest rate risk, credit risk and inflation risk; bond prices and interest rate changes have an inverse relationship (as interest rates rise, bond prices fall and vice versa).

Nelson Securities, Inc., also d/b/a Wealth Asset Managers, ("Advisor") is an investment management firm which is registered as an investment advisor with the Securities and Exchange Commission and the Washington State Department of Licensing.