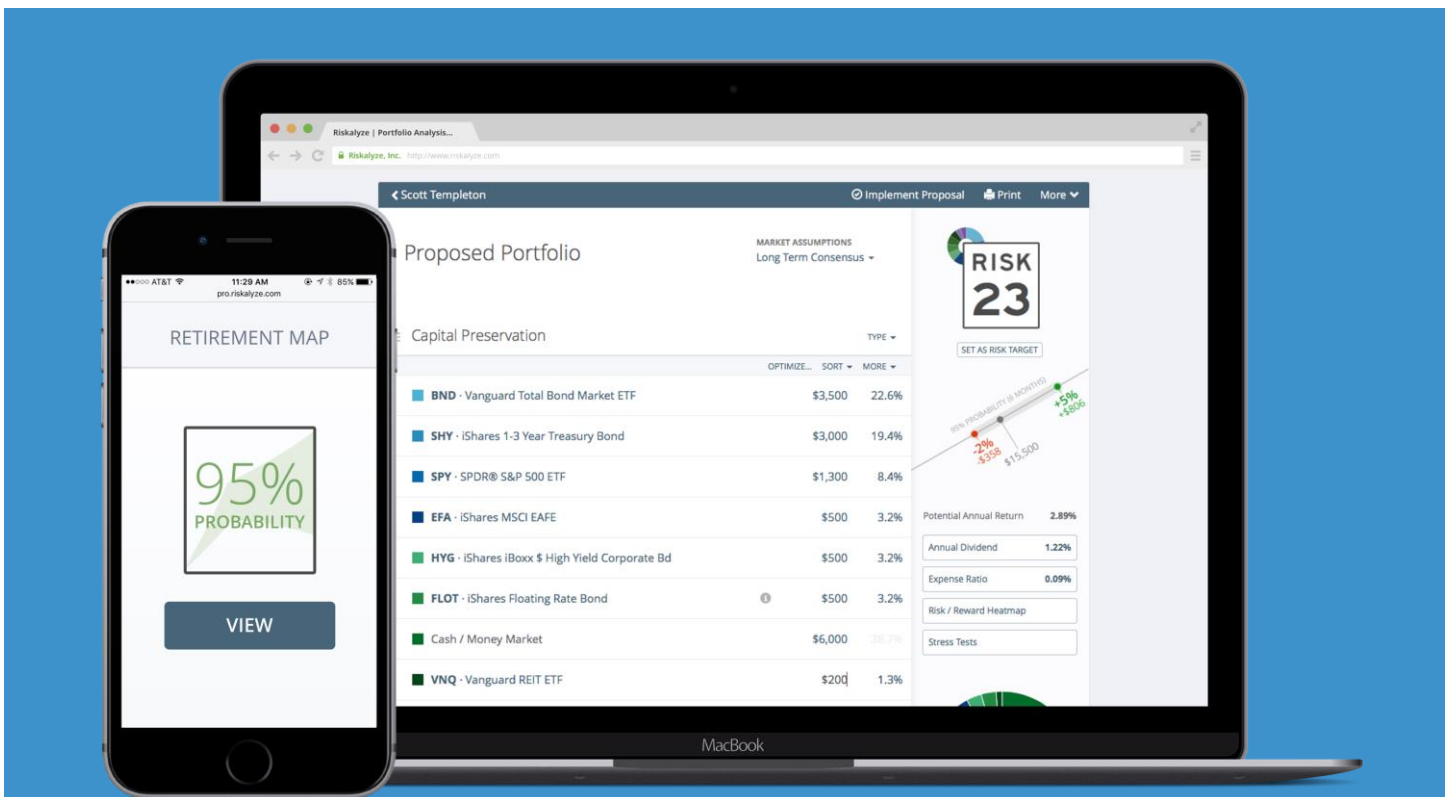




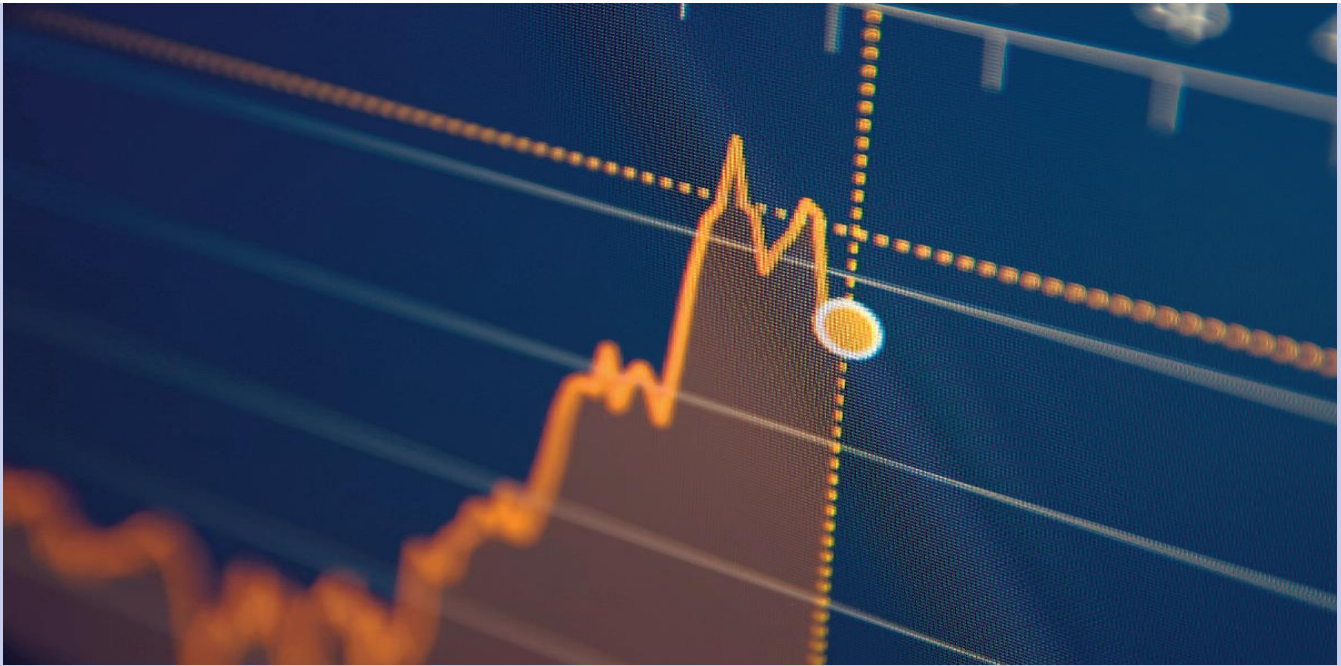
2018 IS SHAPING UP TO BE A MUCH MORE VOLATILE YEAR THAN 2017.  
THIS QUARTERLY EDITION WILL FOCUS ON THE IMPORTANCE OF  
RISKALYZE.



Our partnership with Riskalyze has been an educational tool and a huge value added when working with our clients. At Toups Wealth Management we feel it's very important for you to know and understand what your risk score means and how it affects your portfolio. In addition to the program assisting in portfolio management, Riskalyze's stress test uses a wide range of scenarios (market downturns, interest rate risks, etc.) that help us to determine where we can lessen or increase risk as needed. Risk and returns go hand in hand.

Riskalyze was founded on the premise that an investor's risk tolerance can be quantified into a single number, which is then used to create a portfolio that matches this tolerance. In addition to quantifying risk into a single number, the Riskalyze program also allows advisors to perform stress tests on a portfolio using a wide range of scenarios, such as a market crash or jump in interest rates. This tool allows clients to see where they are vulnerable in their portfolios and how they can mitigate these risks. The program's portfolio mapping module gives advisors a way to project with 95% accuracy whether a given client's portfolio will achieve the returns that the client wants.

*Together we can take the guesswork out of your financial future.*



## Structured Products

With the information we uncover from Riskalyze, we use each clients' risk score to specifically design a portfolio that helps keep risk at bay through the use of structured notes.

### Why Buffered Notes?

In today's market environment, diversification across many different asset classes is key to an intelligently constructed, healthy portfolio. The use of buffered notes may provide access to certain types of asset classes, but with the benefit of partial downside protection provided the note is held to maturity. The partial downside protection inherent in buffered notes may lower the overall risk of an already diversified portfolio. However, it is important to note that diversification does not guarantee a profit or protect against loss.

### Why Auto-Callable Yield Notes?

As long as there are investors, there will be a need for income. Of course, the question is and will continue to be, "how does an investor capture potential income without investing in a long-term bond?" Auto-callable yield notes or "ACYNs" provide investors with the possibility of a higher stream of income than that of a standard debt security of the same maturity.

### Frequently Used Terms:

Coupon: The rate at which a client will be paid. Coupons are virtually always stated as a per annum amount regardless of the term of the structured product.

Buffer: A type of downside protection measured at maturity.

# Looking Forward to Fall



## SAINTS SCHEDULE AND DRAFT PICKS



### 2018 SEASON SCHEDULE

#### Preseason

Thursday August 9 @ Jacksonville Jaguars 6 pm FOX 8

Friday August 17 Arizona Cardinals 7 pm FOX 8

Saturday August 25 @ Los Angeles Chargers 7 pm CBS

Thursday August 30 Los Angeles Rams 7 pm FOX 8

#### Regular Season

Sunday September 9 Tampa Bay Buccaneers 12 pm FOX

Sunday September 16 Cleveland Browns 12 pm FOX

Sunday September 23 @ Atlanta Falcons 12 pm FOX

Sunday September 30 @ New York Giants 3:25 pm CBS

Monday October 8 Washington Redskins 7:15 pm ESPN

October 14 Bye Week

Sunday October 21 @ Baltimore Ravens 3:05 pm FOX

Sunday October 28 @ Minnesota Vikings 7:20 pm NBC

Sunday November 4 Los Angeles Rams 3:25 pm FOX

Sunday November 11 @ Cincinnati Bengals 12 pm FOX

Sunday November 18 Philadelphia Eagles 12 pm FOX

Thursday November 22 Atlanta Falcons 7:20 pm NBC

Thursday November 29 @ Dallas Cowboys 7:20 pm  
FOX/NFLN

Sunday December 9 @ Tampa bay Buccaneers 12 pm FOX

Monday December 17 @ Carolina Panthers 7:15 pm ESPN

Sunday December 23 Pittsburgh Steelers 3:25 pm CBS

Sunday December 30 Carolina Panthers 12 pm FOX

**HOME GAMES IN BOLD \* ALL TIMES CENTRAL**

### 2018 DRAFT PICKS

Round 1, Pick 14 (No. 14 overall)  
[via Green Bay]

Marcus Davenport, DE, UTSA

Round 3, Pick 27 (No. 91 overall):  
Tre'Quan Smith, WR, Central  
Florida

Round 4, Pick 27 (No. 127  
overall): Rick Leonard, T, Florida  
State

Round 5, Pick 27 (No. 164  
overall): Natrell Jamerson, S,  
Wisconsin

Round 6, Pick 15 (No. 189  
overall): Kamrin Moore, CB,  
Boston College

Round 6, Pick 27 (No. 201  
overall): Boston Scott, RB,  
Louisiana Tech

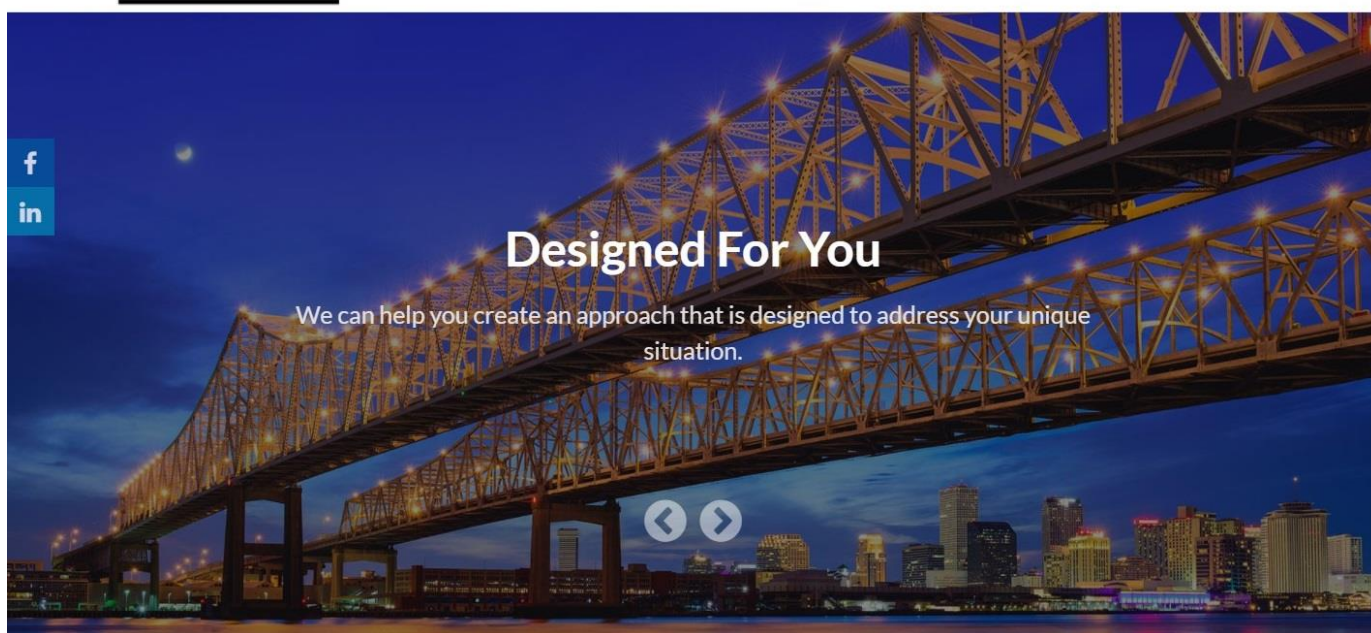
Round 7, Pick 27 (No. 245  
overall): Will Clapp, C, LSU



110 Avenue of Oaks  
Destrehan, LA 70047



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Don't forget to bookmark our web page at [www.toupswm.com](http://www.toupswm.com) and follow our LinkedIn and Facebook pages at Toups Wealth Management

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through GWM Advisors, a registered investment advisor. GWM Advisors and TOUPS Wealth Management are separate entities from LPL Financial. Investing in structured notes is not equivalent to investing directly in the underlying securities or index and carry risks such as loss of principal and the possibility that you may own the referenced asset at a lower price, due to economic and market factors that may either offset or magnify each other. MRR# 1-744657