



SEIA'S SECURE CLIENT PORTAL

SEIA

SIGNATURE ESTATE & INVESTMENT ADVISORS, LLC®

– Established 1997 –

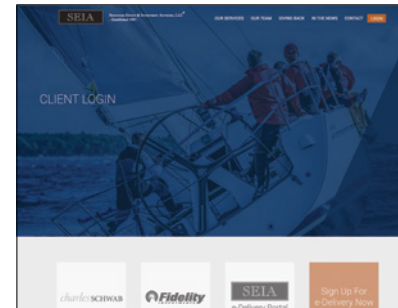
WELCOME

Designed as a direct electronic link between you and your advisor, your Client Portal can deliver vital documents to you quickly, conveniently and securely.

This portal will allow you to exchange documents back and forth for review and collaboration while serving as a digital lockbox for safekeeping of important documents such as wills and trust agreements.

3 EASY STEPS:

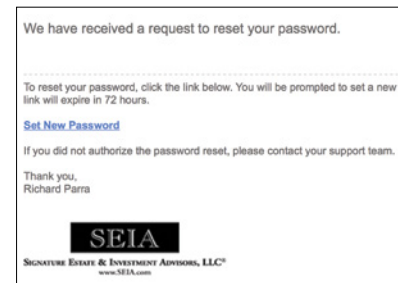
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ENROLL

Visit www.seia.com and click on the orange Login link at the top right of the page. Then click on the "Sign up for e-Delivery Now" box to be directed to the secure DocuSign Enrollment Form.

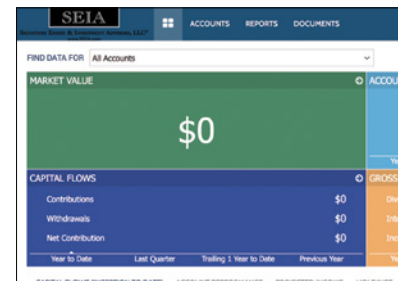
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VALIDATE

An email notification with your secure username and temporary password will be sent to the email address provided with a link to the secure portal site.

3



LOGIN

Start reviewing your Account Performance, SEIA newsletters, signed documents and much more.

KEY FEATURES

Provides timely information
in a protected environment

Access to your information
at any time from any location

Post your own documents
to keep in one place and/or
share with your advisor

DOCUMENT VAULT

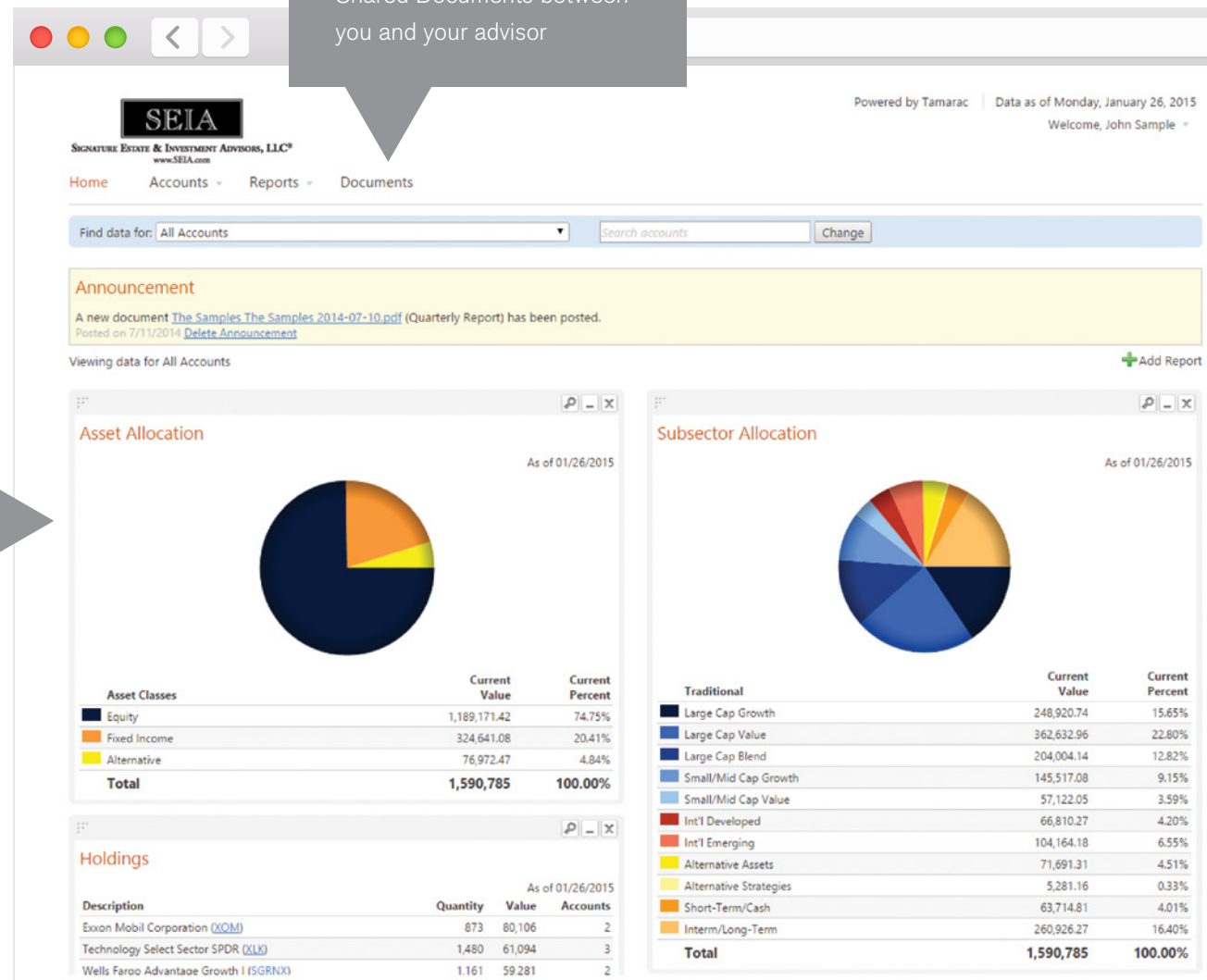
Under the Document Vault you
will be able to view:

- Quarterly Reports
- Newsletters
- Engagement Agreement &
Investment Policy Statement
- Shared Documents between
you and your advisor

YOUR ACCOUNT INFORMATION

You will now be able to view:

- Account Performance
- Projected Income
- Capital Flows (in/out of account)
- Transactions
- Asset Allocation of Accounts



The Equity Landscape: The Case for the European “Trifecta”

Europe as an investment premise here in the summer of 2013, but nearly a year later we still see the continent remain attractive and offers investors a potential investment "trifecta" over the business cycle. Compared to U.S. stocks, European equities are projected to have 1) higher earnings over the near-term, yet are 2) priced more attractively with lower valuations and 3) have a higher yield to boot. In addition, tailwinds abound as their economy continues to improve (a Euro zone turning inflex accelerated in April and marked the fastest pace of expansion in nearly three years) and sentiment is catching up to reality (Euro zone consumer confidence climbed to a six-and-a-half year April). Consider the details:

Fiscal): Three years ago, Austerity measures were implemented but only resulted in a rare double dip. Today, the European fiscal drag is much smaller as those austerity measures have been removed in pro-growth policies. All parties are now in line to promote an expansion of the economy which should a tailwind for stocks and corporate bonds (risk assets).

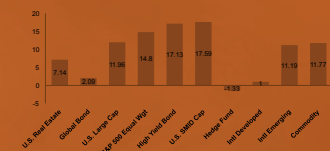


INSIGHTS

SEIA's Investment Committee meets frequently to discuss current market trends and potential investment managers. The Investment Committee is composed of SEIA's Senior Partners and Financial Advisors, holding a variety of advanced degrees and certifications, including Master of Science Degree in Financial Services, Certified Financial Planner™, Chartered Financial Analyst, Chartered Mutual Fund Counselor, Chartered Financial Consultant and Accredited Investment Fiduciary®.

INVESTMENT COMPANIES/INDUSTRIES	YEARS IN BUSINESS
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President, CEO	
Mark Copeland, CFP®, AIF	27
President	
Paul Teagbarg, CFP®, CMFC, AIF	27
Senior Partner	
Gary K. Links, M.D., CFP®, CMFC, AIF	22
Senior Partner	
Vince DiLaya, M.D., CFP®, CMFC, AIF	21
Senior Partner	
Theodore Saada, CFP®, CMFC, AIF	20
Senior Partner	
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Chief Investment Officer	
Andrew Lin	13
Strategic Development	
Howard Chen, AIF, CMFC	10
Research Analyst	
David Kellman, CFP®, AIF	6
Portfolio Manager	
David Johnson, CFP®, AIF	20
Senior Associate	
Matthew Kim	18
Relationship Manager	
Terrence De Cunha, CFP®, AIF	11
Partner	

2016 Q4 Insights: "A New Hope"



It's impossible to dissect the utterly strange fourth quarter we just experienced, without discussing the year in its entirety. Because in short, 2016 was simply flat out bizarre.

The year started out with recessionary fears taking center stage and stocks selling off. The carnage was widespread. The Dow Jones Industrial

WHY THE TRADITIONAL ASSET ALLOCATION PLAYBOOK MAY BE OBSOLETE

Brian D. Holmes, MS, CFP®, CMFC, AIF

Asset allocation "strategies" have traditionally been limited to determining what percentage of a portfolio should be invested in stocks vs. bonds. Bond yields around the globe are at historical lows. Rates are eventually heading higher, which will lead to interest rate risk for bond holders principal. Domestic equities are arguably in the later innings of an all already above average bull market in terms of length and returns. So it is therefore safe to say that "traditional" asset allocation is not what it once was. Consequently, high net worth investors are increasingly turning towards **Alternative Investments** ("AIs") as a part of their overall long term game plan. With this in mind, let's break down the game plan for alternative investments.

- One-third of high net worth investors are investing in alternatives and nearly two-thirds consider it a way to protect principal. They are also more likely to invest in illiquid and leveraged structured investments.

- Alternative investments are typically categorized in five funds, private equity, real estate, commodities and re-

Alternative Strategies

Alternative Strategies are typically event driven, relative macro, or hedged funds in nature. An event driven fund includes a fund that invests into distressed assets. A strategy would be a market neutral or long short fund. A commonly used with a goal in mind of buying call options to upside while buying put options and derivatives to hedge. A global macro strategy includes managed futures funds, mean investing with a professional money manager, or trading advisor (CTA). These managers generally invest currency or equity index futures. Equity alternatives are iVenture Capital or Private Placements. These distinct categories are not mutually exclusive and often overlap.

Two of the more popular forms of alternative strategies are traditional balanced funds. Hedged funds might be hybrids that include structured notes or products. They are typically oil

REAL TIME ACCESS

Real time access to SEIA client correspondence including your customized quarterly report, SEIA Insights, SEIA Tailwinds, SEIA Quarterly Newsletter, updated Investment Policy Statements, engagement agreements and other important information sent throughout the year. All documents that are posted to the SEIA e-Delivery Portal are stored indefinitely. If you are traveling, at the office, or on the road, you can access your documents at anytime online.

SECURE

The SEIA e-Delivery Portal is powered by Envestnet | Tamarac, a division of Envestnet, Inc. (NYSE: ENV), a leading provider of integrated technology platforms. Envestnet | Tamarac heavily invests in backup and recovery. All Envestnet | Tamarac technology is housed in their private cloud with Rackspace Hosting - the market leader in managed hosting services with SSAE-6 Type II and SAS70 Type II compliance. With your information safely stored on the cloud, you're protected against power outages and other disasters. Your data is backed up to tape or disk and securely transported to a secure offsite storage facility. SEIA is committed to the security and privacy of your information.

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SIGNATURE ESTATE & INVESTMENT ADVISORS, LLC®

HEADQUARTERS

CENTURY CITY, CA

T 310 712 2323

T 800 723 5115

F 310 712 2345

NEWPORT BEACH, CA

T 949 705 5188

T 800 472 1066

F 949 705 5199

REDONDO BEACH, CA

T 310 712 2322

T 888 789 8393

F 310 712 2377

PASADENA, CA

T 626 795 2944

F 626 795 2994

SAN MATEO, CA

T 800 723 5115

F 310 712 2345

TYSONS CORNER, VA

T 703 940 3000

T 844 344 2991

F 703 738 2259

HOUSTON, TX

T 832 378 6110

F 832 378 6109

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