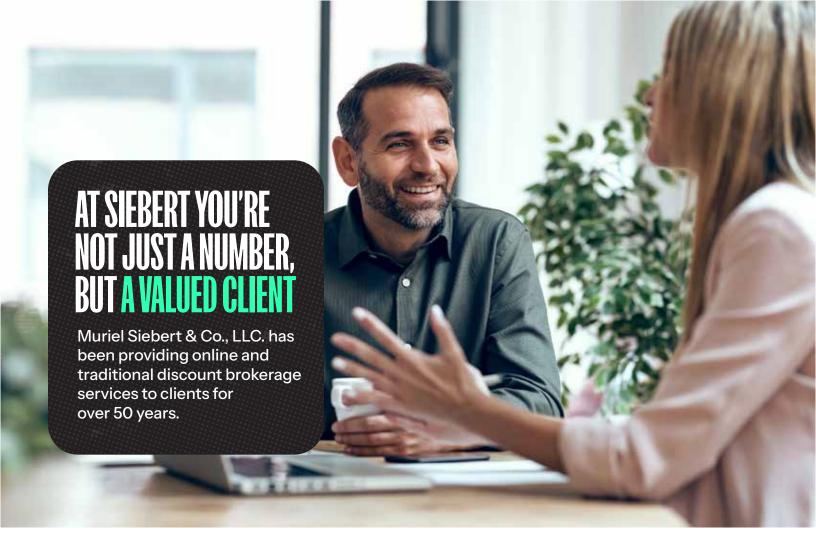
siebert.

FINANCIAL SERVICES OVERVIEW

Siebert Financial





Our branch offices are located throughout the nation and are staffed with knowledgeable and experienced representatives. Our personal attention, innovative products, stability and robust trading tools offer clients around the world instant and current information on their accounts.

Our founder, Muriel Siebert, was a pioneer on Wall Street as the first woman to buy a seat on the New York Stock Exchange. The respect she gained for other people's money became the guiding principle by which we do business at Siebert.

Today, our organization is evolving to better meet our client's needs. In 2016 Siebert came under new management— one who's mission is to continue Ms. Siebert's legacy and build on it. Our top priority is modernizing our company and putting our clients as the focus of everything we do.

Becoming part of the Muriel Siebert Family, you will be joining thousands of satisfied clients who place their trust in us. We look forward to providing you with excellent service from the moment you open your account with Muriel Siebert & Co., LLC.

Sincerely, Muriel Siebert & Co., LLC.

INVESTING AT SIEBERT

The constant aim of our personalized customer service is always to meet your needs and exceed your expectations.

ACCESS TO YOUR FUNDS



Siebert offers check writing, debit card and free automated ACH linkage to your bank account for quick access to your funds.*

DIVIDEND REINVESTMENT



The Siebert Dividend Reinvestment Program automatically reinvests your common stock dividends into additional shares for FREE. Watch your holdings grow and keep track of

VISIT US Online



Visit www.Siebert.com where you can open an account online, download forms, view educational brochures and subscribe to our daily market report.

CLIENT Benefits



It's good to be appreciated. We extend an array of complimentary services and resources designed to help you make informed investment decisions.

SIEBERT ACCOUNT TYPES

Better investing begins with the acount you select.

PERSONAL INVESTING

- · Individual Account
- Joint Account
- Investment Club
- Estate/Fiduciary
- Trust Account
- Transfer on Death
- Employee Stock Option
- IRA

EDUCATIONAL ACCOUNTS

Enjoy tax benefits and higher contribution limits. We offer a 529 plan and other outstanding choices that help plan for college or any education goal

- 529 Plans**
- Custodial Account
- Coverdell Education**
- · Coodan Account

YOUR BUSINESS

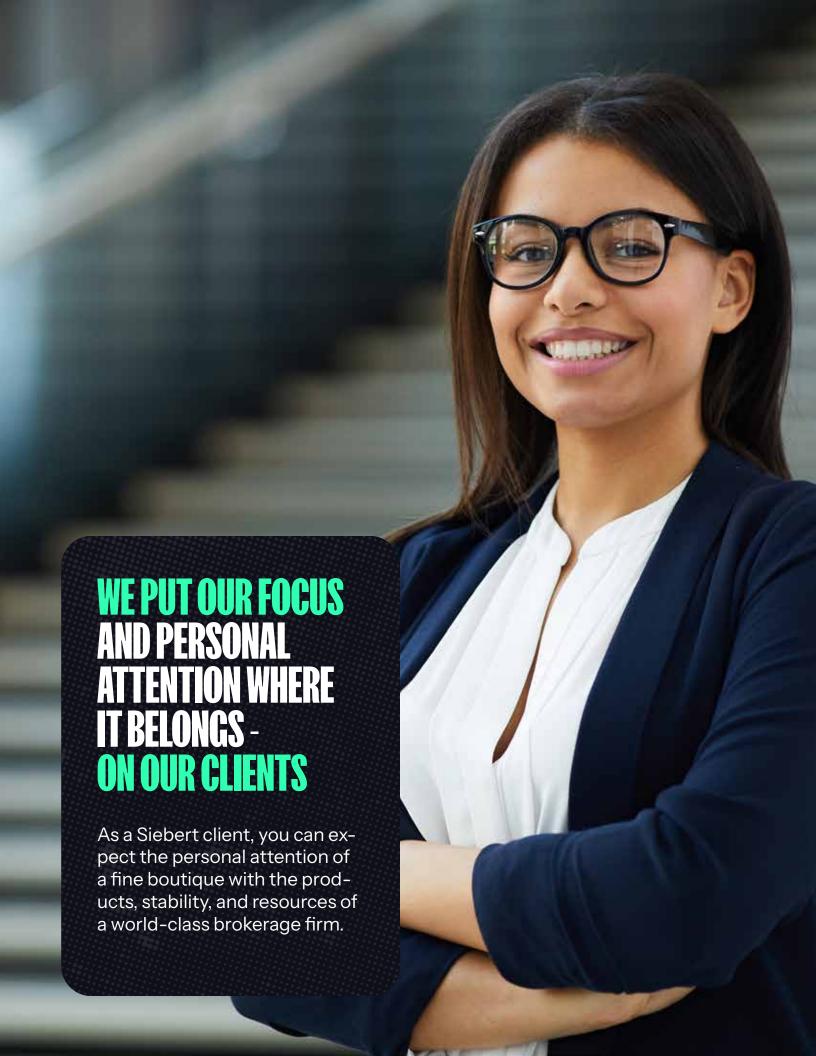
- Profit Sharing
- Corporate Account
- Money Purchase Plan
- Defined Benefit Plan
- SIMPLE IRA
- 401K Account

YOUR RETIREMENT

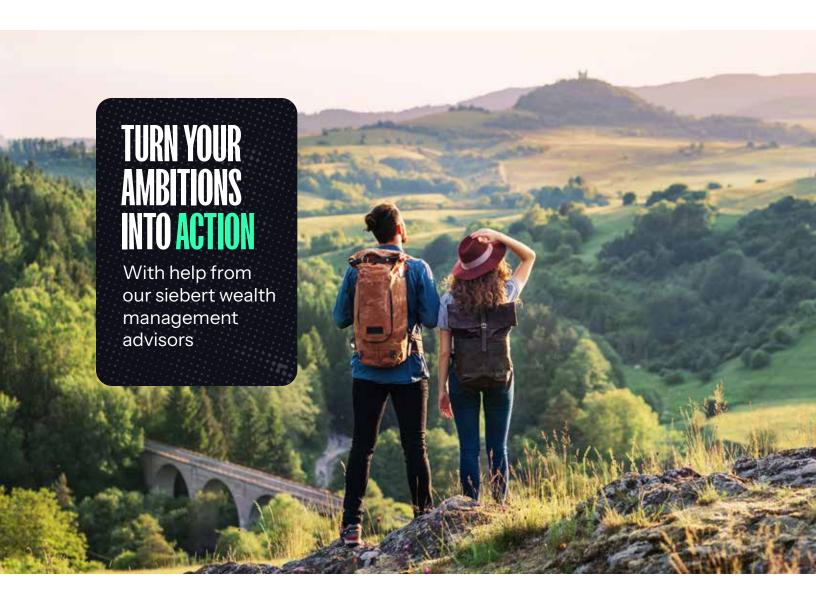
- Traditional IRA
- Inherited IRA
- Rollover IRA
- · Roth IRA
- Individual 401K
- SEP IRA

^{*} Subject to approval and restrictions. Available for non-retirement accounts only.

^{**} Available through Mutual Fund Partners.



SIEBERT WEALTH MANAGEMENT



WHAT ARE YOUR FINANCIAL GOALS?

Important financial decisions call for a personalized approach. So when planning for retirement or investing for a specific goal, on your own or with a spouse or partner, it helps to have the insights and support of experts you can trust.

BENEFITS TO YOU



ONE-ON-ONE DISCUSSIONS

We'll get to understand what's important to you and your family and guide you through the process.



REGULAR CHECKUPS

Designed to help you stay on track and adjust your plan as life changes.

PERSONALIZED PLANS FOR YOUR FINANCIAL LIFE.

We utilize the most effective tools and resources available to discover, implement and fully manage solutions for all of your investment needs.

Investment services and financial guidance available include:



FINANCIAL ADVICE

Recieve dedicated, comprehensive financial planning and support to help you manage your money as you face new financial challenges.



RETIREMENT PLANNING

401(k) and IRA Rollovers, maintaining your lifestyle, keeping up with inflation, estate planning, risk management.



MANAGING KEY LIFE EVENTS

Marriage, divorce, loss of a spouse, inheritance, building long-term wealth, saving for college, or loss of a job. No matter what changes in life we'll be here to help you stay on track.



PORTFOLIO IMPLEMENTATION

We'll help you tailor a portfolio designed to meet your investment goals utilizing a variety of investment products including stocks, bonds, exchange-traded funds (ETFs) and new issues.

INVESTMENT PRODUCTS

- Tax-Advantaged Municipal Bonds
- Corporate Bonds
- U.S. & Foreign Government Agency Issues
- Top-Rated Mutual Funds
- Stocks and Options
- U.S. & Foreign Bonds, Bills & Notes
- Certificates of Deposit (CDs)
- Annuities & life Insurance*
- New Issues1
- Unit Investment Trusts (UITs)
- Syndicate Issues
- Preferred Stocks
- Structured CDs
- Exchange Traded Funds (ETFs)
- Reverse Convertibles
- Municipal Bonds
- Corporate Bonds

GETTING STARTED

Our wealth managers are committed to putting your investing needs, wants and priorities first.

CALL US

We'll get to learn more about you and your situation then match you with a Siebert Wealth Manager.

2

SUBMIT

Send us your current investment statements via our secure e-mail address and/or private fax lines

3

ANALYZE

We will review your current holdings and provide your free portfolio review. All of your information will be held in the strictest confidence, in accordance with our commitment to your privacy and security.

^{*} Offered through Park Wilshire Insurance

POWERFUL ONLINE TOOLS



THE SIEBERT MOBILE APP OFFERS QUICK, EASY ACCOUNT ACCESS ON THE GO.

When you're ready to start investing, all the basics are right at your fingertips. We make it quick and easy for you to open your Siebert account and start trading.

Check portfolio activity, online statements, trade confirmations, account balances and positions anywhere and any time of the day.

Visit www.Siebert.com to get started.

GREAT MOBILE APP FOR ONLINE TRADERS!



STAY CONNECTED ON THE ALL NEW SIEBERT.COM

Siebert offers a fully functional website that is designed to help you every step of the way no matter what your financial objectives may be.

ACCOUNT MANAGEMENT

You can view, store and organize your financial documents, connect and share information with your advisor and check your account balances – and much more – all in one secure, convenient online space.

PLANNING CENTER

Whether you are getting married, buying a home, retiring, or facing another important phase in your life, Siebert has the right financial plan for you. Our online planning center will guide you every step of the way, from choosing an account type, to calculating your unique savings plan. We want to help you reach your financial goals easily and securely.

CUSTOMER SUPPORT

Our website is available 24/7 to provide any assistance or information you may need. Some of the many ways we can serve you online include:

- · Email
- Frequently Asked Questions
- Applications and account forms
- E-documents
- Financial Glossary
- Research & Strategies
- Contact Info & Office Locations

GO GREEN WITH PAPERLESS

Statements online are not only better for the environment, they're also the fastest and most secure way to receive your monthly account statement.



siebert.NXT

MANAGED PORTFOLIOS

Automatically rebalanced, smart portfolios³. Built to help you reach your goals and invest in what matters.

The SiebertNXT² platform directly selects a mixture of exchange-traded funds (ETFs) & exchange-traded notes (ETNs)⁴ and builds them into your portfolios tailored to fit your investment profile. We match your responses from our Investor Profile Questionnaire with portfolios that support your risk tolerance ranging from very conservative, conservative, moderate, moderately aggressive, and aggressive.

OUR PORTFOLIOS ARE CONSTANTLY EVOLVING

We evaluate how every investment affects your overall portfolio's risk and return by utilizing Modern Portfolio Theory*. Our programs will help you construct a diversified asset allocation strategy that seeks to help maximize returns at your given level of risk. Our Wealth Managers work closely with you to create a diversified portfolio tailored to suit your specific needs.



HOW IT WORKS

To get started, here's what you can expect:

1 COMPLETE OUR INVESTOR QUESTIONNAIRE

We'll better understand your financial goals, risk tolerance and timeline.

2 GET MATCHED WITH A DIVERSIFIED PORTFOLIO

Complete with ETFs & ETNs that seek to meet your investment objectives.

3 CHOOSE YOUR PLAN

Standard to invest online only or SiebertNXT Premiere to receive both online investing plus 1:1 unlimited guidance from a Wealth Manager.

4 CHECK IN ON YOUR TERMS

We monitor your portfolio daily and automatically rebalance³ it when needed.

*Your investment goal should be to maximize your return for the amount of risk that you are comfortable accepting. To do this, you need a properly allocated and diversified portfolio. This is the basis of Modern Portfolio Theory (MPT). Developed by Nobel Laureate Harry Markowitz and refined by other noted economists over the years, MPT suggests that you can limit the volatility in your portfolio while improving its performance by spreading the risk among different types of securities that don't always behave the same way.



SIEBERTINSURANCE

INSURANCE SOLUTIONS

Siebert Financial Corporation provides a full range of brokerage and financial advisory services through its subsidiaries. Siebert Insurance and annuity investments are offered through Park Wilshire Insurance a wholly owned subsidiary of Siebert Financial Corporation.

Our Professional Insurance Agents can help identify, assess and tailor a custom Insurance program for the unique set of risks that arise with each client.

ACCOUNT MANAGEMENT

- Whole Life Insurance
- Universal Life Insurance
- Term Life Insurance

PROPERTY AND CASUALTY INSURANCE

- Homeowner
- Auto
- Renters

DISABILITY INSURANCE

- Permanent Total Disability
- Loss of Value Disability
- Key Person Life & Disability
- Buy/Sell Life & Disability
- Group Life & Disability
- · Long Term Care
- Short Term Care



ANNUITIES*

Siebert Insurance offers various types of annuities to help you meet your retirement goals. Our portfolio of annuities include enhanced income features, competitive fees and expanded investment options

WHAT TYPE OF ANNUITY IS RIGHT FOR YOU?

	Fixed Annuity	Indexed Annuity	Variable Annuity	Immediate Annuity
Tax Deferred Growth	✓	✓	✓	
Death Benefit	✓	✓	✓	✓
Single Purchase Payment or Installments	✓	✓	✓	
Minimum Guaranteed Interest Rate	✓	✓		
Principal Protection	✓	✓		✓
Market-Linked Growth Potential		✓	✓	
Investment Options		✓	✓	✓
Lifetime Income	✓	✓	✓	

Informational Purposes Only

This brochure is intended for informational (or educational) purposes only and provides examples of insurance products that may be appropriate for some investors. Annuities have many complex features and risks that make them not suitable for all investors. You should carefully study any investment material you receive, including prospectuses, and discuss these risks and features with your tax professional and Insurance Professional. Siebert makes no guarantee regarding the accuracy of statements or claims made in this brochure. For more information, contact an Insurance Professional through Park Wilshire Insurance for more information.

ANNUITIES OFFER:



TAX BENEFITS







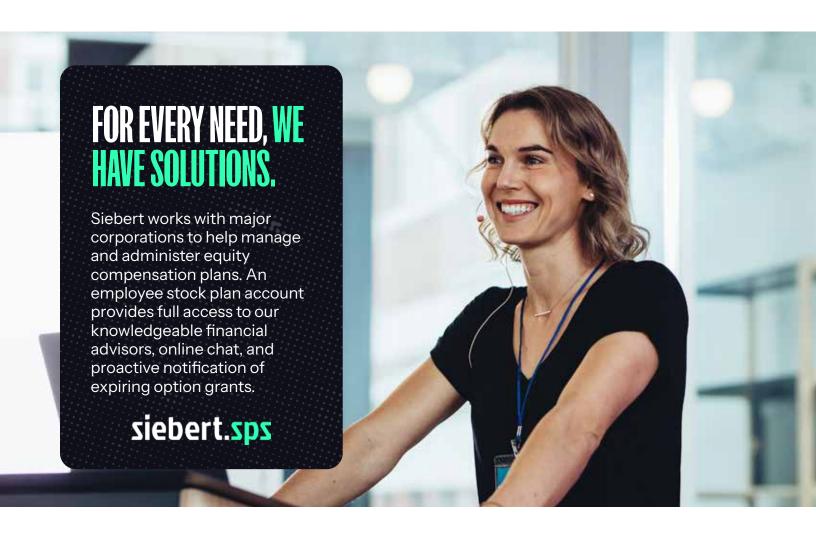
TAKE THE NEXT STEP

Our professional Insurance Agents can work with you to help you find the right type of insurance and the right amount for your needs, goals, and budget.

OUR SIMPLE THREE STEP PROCESS:

- Review your current coverages.
- Identify gaps and areas you are either over or under insured.
- Offer insurance coverage with competitive pricing.

SIEBERT STOCK PLAN SERVICES



CORPORATE PARTICIPANTS

Siebert Stock Plan Services has facilitated corporate services for individuals worldwide who work for businesses ranging from growing regional companies, to Fortune 500 companies.

CORPORATE PARTICIPANTS

Siebert uses advanced technology for fast online executions. These advanced online tools allow employees to establish their unique stock plan portfolio. Administrators have the ease to plan oversight while establishing efficient accounts for employees.

LARGE ORDER HANDLING

With Siebert Stock Plan Services and our experienced tradingdesk, we can handle larger stock plan trades to get to you and your company great executions.

MAKE YOUR EQUITY PLAN ADMINISTRATION EASIER AND MORE EFFICIENT FOR YOU AND YOUR COMPANY.

STOCKPLAN ADVANTAGES



SUPERIOR

Knowledgeable and experienced investment representatives can help participants achieve the most from their portfolio.



A VARIETY OF INVESTMENT CHOICES

With access to numerous investment options and brokerage account types, participants have all the freedom to build their own wellbalanced portfolio



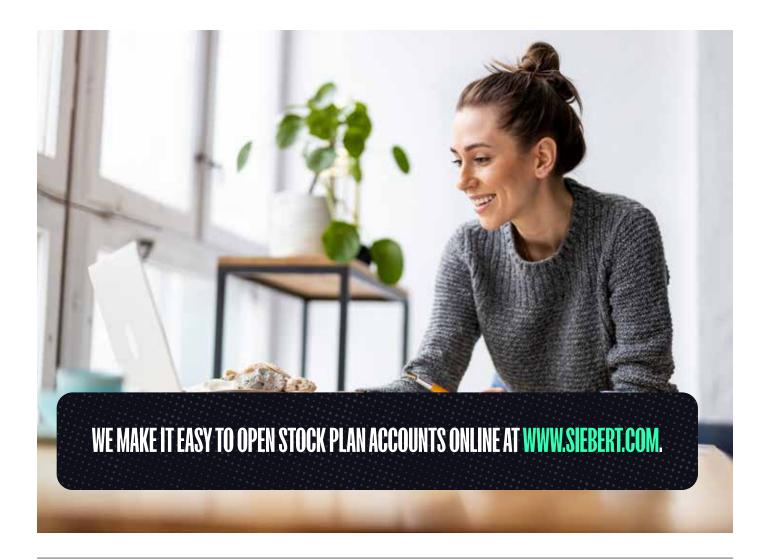
24/7 ACCOUNT ACCESS

Easily access and manage online grant acceptance, tax elections, plan-enrollment and contribution in your employee stock plan account.



ACCESS TO PERSONAL FINANCIAL ADVICE

If you have earnings to re-invest, you can begin to put your equity to work by building and taking control of your financial future. Our financial advisors can work with you to consolidate, rollover and incorporate your holdings into a comprehensive plan.



ACCOUNT PROTECTION

Helping protect our customers' assets is an important part of our commitment to providing the best service possible.

NYSE MEMBER

Muriel Siebert & Co., Inc. has been in business and a member of the New York Stock Exchange since 1967.

FINRA MEMBER

Siebert is a proud member of the Financial Industry Regulatory Authority (FINRA), the largest independent regulator of securities firms in the U.S.

FDIC INSURED CDS

You may choose to invest in FDIC insured certificate of deposits as a part of your Siebert portfolio. We offer FDIC insured CDs from a variety of, local, regional, and national banks.

Visit www.FDIC.gov for more information.

SIPC PROTECTION

You may choose to invest in FDIC insured Siebert is a member of the Securities Investment Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). This does not protect your account against loss in the market value of securities.

Explanatory brochure available upon request or at www.sipc.org.

LONDON INSURANCE

Siebert provides supplemental coverage of \$20 million per client (\$50 million aggregate) by a London Insurer. This coverage protects against brokerage insolvency and does not protect against loss in market value of securities.



DISCLAIMERS:

Some new issues carry special risks and provisions that should be studied and understood by prospective investors. Structured notes and reverse convertible notes have risks associated with principal and payment of interest and principal which are detailed in prospectuses. Upon request, Siebert can provide educational material which helps explain these investments. Investors should consider the investment objective and unique risk profile of Exchange-Traded Products (ETPs), including Exchange Traded Funds (ETFs) and Exchange-Traded Notes (ETNs), carefully before investing. ETPs are subject to risks similar to those of other diversified portfolios. ETP trading will generate tax consequences. Although ETPs are designed to provide investment results that generally correspond to the performance of their respective underlying indices, they may not be able to exactly replicate the performance of the indices because of expenses and other factors. A prospectus contains this and other information about the ETP and should be read carefully before investing. ETFs are required to distribute portfolio gains to shareholders at year end. These gains may be generated by portfolio re-balancing or the need to meet diversification requirements. Structured issues, reverse convertible notes and ETNs also contain credit risk of an underlying issuer. If the issuer defaults, investors may lose some or all their investment.

²SiebertNXT provides discretionary investment management for a fee. Advisory services are offered by Siebert AdvisorNXT, LLC. a Registered Investment Advisor ("RIA"). SiebertNXT is a shorthand reference to the RIA Siebert AdvisorNXT, LLC. and any reference to SiebertNXT is meant to imply reference to Siebert AdvisorNXT, LLC.

³A smart portfolio is one that specifically seeks to meet an investor's goal based on a comprehensive questionnaire provided to the client upon account opening. We then provide you a diversified portfolio consisting of ETFs and ETNs that meet your specific needs and risk tolerance. Our cutting-edge technology then monitors and rebalances your investments at appropriate times to help keep you diversified and on track.

Investors should consider the investment objective and unique risk profile of Exchange-Traded Products (ETPs), including Exchange Traded Funds (ETFs) and Exchange-Traded Notes (ETNs), carefully before investing. ETPs are subject to risks similar to those of other diversified portfolios. ETP trading will generate tax consequences. Although ETPs are designed to provide investment results that generally correspond to the performance of their respective underlying indices, they may not be able to exactly replicate the performance of the indices because of expenses and other factors. A prospectus contains this and other information about the ETP and should be read carefully before investing. ETFs are required to distribute portfolio gains to shareholders at year end. These gains may be generated by portfolio rebalancing or the need to meet diversification requirements. ETNs also contain credit risk of an underlying issuer. If the issuer defaults on the note, investors may lose some or all of their investment.

⁵When portfolio drift exceeds a certain threshold, the portfolio manager will then evaluate when the best execution for a rebalance will occur. A rebalance occurs when the difference between your original target allocation for your portfolio and the actual weights in your current portfolio has shifted more than 5%. This 5%, or the difference between what your original target asset allocation was and where your current asset allocation is; is called portfolio drift. Portfolios adjust and change over time due to many factors in the market place. SiebertNXT has custom built in features alongside our investment team that help automatically rebalance your account. If we see your portfolio isn't on track for what your original allocation should be, the portfolio rebalances or "readjusts" to get you back on target based on your risk analysis and investment goals.

⁶Annuity payments from a tax-qualified plan will be fully taxable as ordinary income. Withdrawals made prior to age 59 1/2 may be subject to an additional 10% IRS tax penalty.

The information in this brochure, whether charts, graphs, growth rates, allocations or any other statement regarding financial information is obtained from sources which we believe reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. Any historical, or assumed historical data used and shown on this brochure has no bearing on what the future actual returns might be for the strategies mentioned.

This brochure is for informational purposes only and does not constitute a complete description of our investment services or performance.

This information is in no way a solicitation or offer to sell securities or investment advisory services except, where applicable, in states where we are registered or where an exemption or exclusion from such registration exists. Information throughout this brochure whether stock quotes, charts, articles, or any other statement or statements regarding market or other financial information, is obtained from sources which we, and our suppliers believe reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. Nothing on this brochure should be interpreted to state or imply that past results are an indication of future performance. Neither we or our information providers shall be liable for any errors or inaccuracies, regardless of cause. Similar investment management services are available elsewhere at lower cost.

There are no warranties, expressed or implied, as to the accuracy, completeness, or results obtained from any information on this brochure.

Clients and potential clients are reminded that any investment in securities involves a degree of risk, which could always amount to the complete loss of principal. Market factors, investment style differences and investment management skills are some of the factors that will determine how well your investment performs. Clients and potential clients are strongly advised to carefully investigate their investment opportunity, including inquiring of its trusted advisor or advisors and then only invest once satisfied that the evaluation process has been satisfactory. Clients and potential clients are encouraged to check the background of their advisor on FINRA's BrokerCheck.

Investment Advisor Investments/Products: Are not insured against a loss of principal of your investment by the SIPC, FDIC or any other federal government agency. Are not deposits of or guaranteed by Siebert AdvisorNXT or its parent company or affiliates. May lose value.

Muriel Siebert & Co., LLC. is an affiliated broker-dealer of the public holding company, Siebert Financial Corporation, which also owns Siebert AdvisorNXT LLC.

For more information on Siebert AdvisorNXT LLC. and our advisory services, call us at **800-993-2010** to speak with a professional investment advisor. Learn how we can assist in the success of your financial future.

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