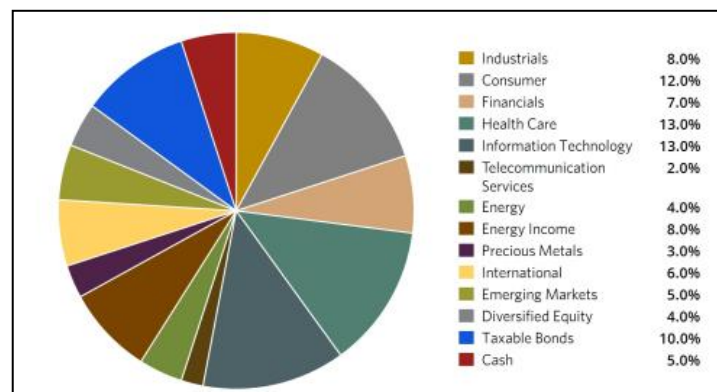


## Investing at Lucas Capital

Lucas Capital Management is a Private Wealth Manager founded in 1996. Our advisors are experienced investors who have extensive knowledge of financial markets. We invest your money as if it were our own while keeping your portfolios diversified, appropriately allocated, and with the smallest fees possible.

Our balanced strategy helps us to grow and preserve wealth over the long-run, as well as ensure your investment plan is aligned with the life you want to live. At Lucas, we emphasize the importance of diversification and use our model portfolios to guide us in making sure your investments are properly allocated among various sectors. A diverse portfolio allows you to minimize the risk associated with market volatility. Our team at Lucas is dedicated to helping you understand your financial situation and investing to meet your needs. Diversification and personalization help us create an account that is tailored to your personal financial preferences.



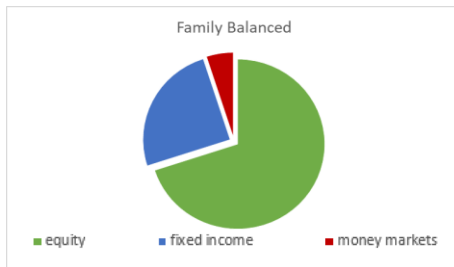
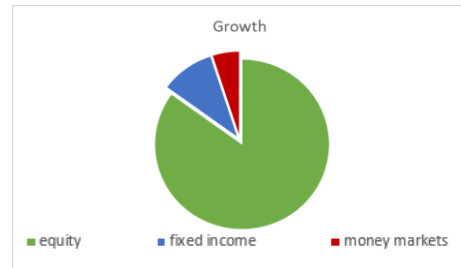
There are thousands of ETFs and mutual funds available to you with a wide range of expenses and objectives. Through extensive research, we analyze those funds and ETFs to ensure you are invested in the ones with the highest quality and best value to maximize your wealth.

Accounts are managed for tax-optimization by taking advantage of the benefits from tax-deferred accounts. Also, by understanding your personal financial situation, we can manage capital gains by year to minimize overall taxation.

We pride ourselves on our integrity and transparency when working with our clients. Since Lucas Capital is an independent registered investor advisor, we are not affiliated or compensated by any company that manages financial products such as mutual funds and ETFs. The assets we select for your accounts are chosen because they are the best investments for the lowest costs.

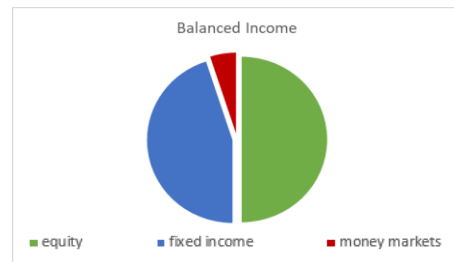
At Lucas we offer a customized and disciplined approach to investing. We determine asset allocation based on your investment objectives and risk/return preferences. Our Portfolio Models are balanced across industry sectors for equity and classes of fixed income. This diversifies exposure and provides a more balanced return through economic cycles. The model portfolios we use help us to align your accounts with our Investment Objective Categories:

**Growth:** Suitable for clients who are comfortable with volatility in an effort to achieve higher long-term gains. These accounts will have a majority of its investments in the equity market with a fixed income allocation to support total return.



**Family Balanced:** A core diversified portfolio intended to balance growth with preservation of capital. This portfolio is appropriate for investors who want exposure to stock market appreciation while valuing the relative stability of fixed income.

**Balanced Income:** Our most conservative portfolio which offers lower volatility for those clients who are most comfortable with more income than growth. This portfolio will hold a combination of cash, fixed income and equities with a focus on balancing preservation of capital with income generation.



**Custom Tailored:** Some clients need sector specific exposure or have requirements to fit their Lucas portfolio into a broader portfolio of assets. We can make an account tailored to your specific needs.

We strive to engage and build longstanding relationships with our clients in order to better understand their financial needs and wants. Your personal advisor will work with you to create a portfolio you are comfortable with and develop a long-term financial plan. Please give us a call to discuss any questions.