Management Philosophy

At KSI, we firmly believe that a Broker/Dealer should provide more than just a high payout and a vast array of products. We fully understand that the true value of our services go well beyond mere clearing and accounting, which is why our philosophy is that our Financial Advisors are the primary asset of the Firm. An integral part of our commitment is to provide access to Senior Management at all times. Our number one priority is helping them be successful as they assist their clients in achieving their financial goals by providing unsurpassed service, support, and products.

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Member FINRA and SIPC
*Information subject to change.

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Member FINRA & SIPC

KOVACK SECURITIES
KOVACK ADVISORS

AN SEC REGISTERED INVESTMENT ADVISOR

SERVICE • SUPPORT • SOLUTIONS

OUR MISSION AND OUR FOCUS

Kovack Securities, Inc., (KSI) is a privately owned, full service, independent Broker/Dealer, with an SEC Registered Investment Advisor (RIA) and Insurance Firm headquartered in Fort Lauderdale, Florida with offices throughout the country. We offer a comprehensive package of services designed to meet the specific needs of our Financial Advisors and those of their clients. Our services include an array of financial products, information technology solutions, including internet integration, and sophisticated tax planning. We service not only individual clients, but also financial institutions and banks throughout the country.

KSI is a member of the Financial Industry Regulatory Authority (FINRA), Securities Investor Protection Corporation (SIPC), Municipal Securities Rule Making Board (MSRB), National Securities Clearing Corporation (NSCC), and Financial Services Institute (FSI).

At KSI, our role is to provide the best resources available to the industry and help your business grow. We take a personal interest in each of our Financial Advisors by continually meeting the demand for leading-edge financial services and support.

TECHNOLOGY

Through an integrated approach to technology, we provide our Financial Advisors and clients with the ability to meet virtually all their needs by accessing our website. Using our integrated software applications you will have instant access—24 hours a day, 7 days a week—to client account information such as money balances, asset holdings, cash and stock dividends, last statement, and recent account activities. We are constantly upgrading and adding to our technology platforms to provide our Financial Advisors with the most current resources available. By providing valuable information available from the Home Office such as research and market news along with other documents and procedures, our Financial Advisors not only save time, but also better equipped to service their clients.

ACCOUNT PROTECTION

Under SIPC, securities accounts are covered up to $500,000 ($250,000 for cash). Through our affiliation with multiple major clearing firms, accounts at Kovack Securities carried by the clearing firm automatically receive additional protection from the clearing firm.

At KSI, our role is to provide the best resources available to the industry and help your business grow. We take a personal interest in each of our Financial Advisors by continually meeting the demand for leading-edge financial services and support.

PRODUCTS AND SERVICES

Our goal is to make it easy for you to maximize your potential by making available a broad choice of well-designed products to our Financial Advisors. As a Financial Advisor of KSI, you have the option of selecting from a wide variety of financial products, clearing firms, internet integration and advanced tax planning strategies.

- **Cash Management Accounts.** We offer one of the industries most comprehensive cash management accounts allowing your clients to manage their investments in one convenient location. These accounts include no minimum, unlimited check writing, Visa Platinum card, overdraft protection, direct payroll deposit, automatic bill payment, electronic banking, and one consolidated monthly statement.
- **General Securities.** Our Wealth Management services include access to domestic stocks, U.S. Government Securities, Corporate Bonds, Tax Free Municipal Bonds, Money Market Accounts, and Certificates of Deposits.
- **Mutual Funds.** We offer a broad universe of mutual funds from which to choose including load/no-load, and closed end. In addition to offering the ability to invest directly into mutual fund companies, we make it easy to accommodate the requests of clients to buy, hold and sell all types of funds.
- **Managed (Wrap Fee) Accounts.** We provide fee-based registered investment advisory services through Kovack Advisors, Inc., (KAI) the investment advisory affiliate of KSI. KAI offers a wide array of fee-based products and services, including asset allocation services of variable annuities and variable life insurance policies. Each portfolio is individually managed to meet a client's predetermined goals, objectives, income needs, and tolerance for risk.
- **Gift, Income, and Estate Tax Planning.** We specialize in financial planning including current income, gift, and estate tax, as well as educational and retirement tax planning. Our Financial Advisors have access to cutting-edge tax planning strategies using our network of attorneys and CPAs.
- **Insurance and Annuities.** We have selling agreements with a wide range of insurance and investment companies and are able to provide a full portfolio of products including fixed and variable annuities, life, health, and disability insurance, as well as long-term care.
- **Retirement Services.** Efficient one-stop-shopping for all retirement needs are available including both Roth IRA and Traditional IRA. SEP-IRA and SIMPLE-IRA plans are also available for employer and employee retirement planning, as well as most other qualified plans.

SERVICE, SUPPORT, SOLUTIONS

KSI stands ready to assist you in every way we can and would be happy to discuss any and all aspects of operating your own office. We offer on-going training and seminars to stay on top of current market trends including gift, income and estate tax planning. In addition, we provide education, service and professional resources to help you answer the difficult questions, which are likely to cross your path. We are committed to providing the service, strategic planning and vision which will allow you to custom tailor your business to meet the needs of your market.

VISIT US ON THE INTERNET

To learn more, visit us on the Internet at: www.joinksi.com, www.kovacksecurities.com and www.kovackadvisors.com.