

CUSTOMER ACCOUNT PROTECTION CUSTODY, INSURANCE, AND LICENSURE

In an uncertain world, our goal is to help you feel more certain about the security of your assets. We want to reassure you that we, and the firms with whom we work, have taken all the necessary steps, via investment insurance coverage and licensure, to protect the assets you invest. Below is a summary of investment custody, insurance coverage, and licensing backing the investments we direct on your behalf.

Custody & Insurance of Assets

No investment assets are custodied by Ambrose Wealth Management or its broker-dealer. All investment checks or transfers are directed to an independent custodian (bank/trust company) of that particular investment management or brokerage firm. In the event fraud is committed by the custodial firm, the following safeguards are in place to protect your investment.

- SIPC (Securities Investor Protection Corporation)
 - Protects securities investors, up to \$500,000, in the event 1) a brokerage firm fails or 2) your securities are stolen by a broker.
- Excess Account Protection
 - Most custodians also possess additional insurance to cover losses in excess of SIPC coverage. For instance, Pershing, a commonly used custodian and affiliate of The Bank of New York Mellon, owns a policy through Lloyd's of London for an additional \$1 billion in aggregate coverage.

Quality & Assurance of Advice

As an independent advisory firm, we use over 30 years of industry experience to offer our clients objective advice, void of corporate agendas or motives. By law, we are required to make recommendations that are consistent with the goals of our clients, recommending solutions that put your best interests before ours. Insurance held by each of our advisors stands behind the service and advice that we provide.

- Errors & Omissions Insurance
 - Insurance held by advisors that covers them in the event a client believes a service was provided, or failed to be provided, that did not have the expected or promised results.
 - American International Specialty Lines Insurance Co.
 - \$1,000,000 per claim, \$3,000,000 aggregate loss

Partners in managing, protecting, and distributing wealth.

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Licenses

- Thomas K. Ambrose
 - FINRA (old NASD) Securities Licenses
 - Series 6 – Investment Company Rep Exam (1979)
 - Series 22 – Direct Participation Programs (1980)
 - Series 63 – Uniform Securities Agent State Law Exam (1984)
 - Series 65 – Uniform Investment Advisor Law Exam (1994)
 - Insurance
 - Life, Health, and Disability (1978)
 - Certifications
 - CEA (Certified Estate Advisor)

- Peter N. Blok
 - FINRA (old NASD) Securities Licenses
 - Series 6 – Investment Company Rep Exam (1999)
 - Series 7 – General Securities Rep Exam (2000)
 - Series 63 – Uniform Securities Agent State Law Exam (2001)
 - Series 65 – Uniform Investment Advisor Law Exam (2006)
 - Insurance
 - Life, Health, and Disability (2006)

- Chip Gates III
 - FINRA (old NASD) Securities Licenses
 - Series 7 – General Securities Rep Exam (2009)

- Paul E. “Jay” Ambrose, Jr.
 - FINRA (old NASD) Securities Licenses
 - Series 7 – General Securities Rep Exam (1991)
 - Series 63 – Uniform Securities Agent State Law Exam (1991)
 - Series 65 – Uniform Investment Advisor Law Exam (1993)
 - Series 31 – Futures Managed Funds Exam (2005)

To conduct your own background check, visit www.finra.org

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