Roxie Webb Securities Management, Inc.

An Asset and Securities
Management Company

Since 1996

Downtown Prescott
Looking toward Thumb Butte
circa 1906

"Time, Experience and Expertise
in Securities Management"

www.roxiewebb.com • email: rwebb@cableone.net

(928) 445-0500

Table of Contents

Security

Roxie Webb Securities Management, Inc. is a Registered Investment Advisory firm, a wealth management company that specializes in creating securities' portfolios that are unique to each client. We actively manage all our portfolios with an emphasis on conservative and proven techniques with equal weighting on fundamentals and pricing considerations.

Roxie Webb Securities Management, Inc. was founded on and remains committed to fiduciary responsibility. That obligation is to put the clients' best interest above any other considerations including any "conflicts of interest."

The majority of financial products and advice are driven by commissions paid to sales people. Commissions involve an unarguable conflict between the sales person and the client's needs.

Roxie Webb Securities Management, Inc. is a "fee only" company, selling no products of any kind. There are no hidden costs, and the business premise and history of Roxie Webb Securities Management, Inc. is that clients who feel they receive real value will be long term clients.

"Real Value" means doing well with the monetary assets under management, but it also includes the peace of mind that comes with knowing your assets are being managed by an experienced professional – a professional with no conflicts of interest.

The "Prudent Man Rule" is the standard for every trade we make or for the financial guidance we provide at Roxie Webb Securities Management, Inc. The "Rule" sates that a fiduciary "must act as a prudent man or woman would be expected to act, with discretion and intelligence to seek reasonable income, preserve capital, and in general, avoid speculative investments."

Creating wealth with a securities portfolio, managing it, and preserving legacies is what Roxie Webb Securities Management, Inc. has been providing in Prescott since 1996.

Who Chooses Roxie Webb Securities Management, Inc?

Roxie Webb Securities Management, Inc. utilizes our experience and expertise in assisting clients from widely varying backgrounds in the achievement of their financial goals.

The Bashford-Norris House
Built 1877

RWSMI provides discretionary investment management services for individuals, trusts, retirement accounts, jointly registered accounts, for profit and non-profit corporations, and foundations along with other entities.

RWSMI also advises people who have sold property, a business, or who have received an inheritance and wish to obtain an investment income stream and growth from those proceeds.

The Company

Roxie Webb Securities Management, Inc. is an asset/security management firm established and operated by a fifth generation Prescott family.

The late Rockwell "Roxie" L. Webb opened Prescott's first modern stock brokerage company in Prescott in 1961.

Today, Roxie Webb Securities Management, Inc. primarily manages portfolios for clients who reside in Arizona, but who may live in other states as well.

The Founding Philosophy

Roxie Webb Securities Management, Inc. provides proven conservative asset management services with a high standard of customer care and investment performance. Clients receive full time supervision of their securities, as well as accessibility to management regarding the guidance of their accounts. Roxie Webb Securities Management, Inc. uses state-of-the-art computer software in its management and research programs. Roxie Webb Securities Management, Inc. is always "on-line" continuously, monitoring clients' accounts and keeping in touch with the major financial markets.

Becoming Acquainted:

When Roxie Webb Securities Management, Inc. is retained by a new client, much care is given to the introduction process. That sharing of information normally involves the analysis of personal financial statements, going over sources of income and expenses, reviewing tax returns, wills trusts, and other relevant documents or facts. Goals are established cooperatively between Roxie Webb Securities Management, Inc., and the client after a thorough analysis of needs and objectives. Objectives do change from time to time and shifts in portfolio structure can always be made in consideration of new directions.

Stock Brokers, Trust Companies And Roxie Webb Securities Management, Inc.

Roxie Webb Securities Management, Inc. is not a stock brokerage firm or a trust company. In several ways, however, Roxie Webb Securities Management, Inc. has been built around the better concepts of those two entities.

Conflicts of interest are a recognized and a continuing problem in the brokerage industry. Brokers sell products and their reward is in the form of commissions. Brokers must walk a fine line between the "best interests" of their customers and earning a living selling commission products at the same time.

Trust companies work for fees, and usually do not sell products to their clients. Most trust firms provide a low level customer care and investment performance. Trust companies are often slow in providing customer service and few can give any individual account much personal attention.

Roxie Webb Securities Management, Inc. is not in the commission business. Fees comparable to most trust companies and other asset managers are charged, and they are competitive. Roxie Webb Securities Management, Inc. is local, and access to the portfolio supervisor is conveniently arranged. In essence, Roxie Webb Securities Management, Inc., provides administrative services and investment skills on a personal basis unlike brokers or trust companies far removed in another city or state.

Successful Asset Management

Success in securities management is measured by profitability and customer satisfaction. Competition in asset management these days is intense, and positive results are

***The Rough Rider**, bronze*
Erected 1907, Courthouse Plaza
Prescott, Arizona

best realized through the efforts of professional and full-time securities' management.

While some people are successful in managing their own securities programs, they rarely have the skills, experience, or time to achieve maximum results consistent with their needs and objectives.

Most investors who administer their own programs are prone to fall into the trap of the physician or lawyer who treats himself. Emotions can get in the way of rational thought when one's own finances are involved.

Dividends And Interest

Dividends and interest income are important considerations, even if a client's primary needs aren't high levels of income.

Stocks, for example, which may fall in price, but which have a history of paying dividends, often reach the bottom of a price decline at a point where the current yield of the dividend is near the interest rate paid on standard bank savings accounts and money market accounts.

Further, every dollar of dividend income received reduces a client's risk in stock ownership. Non-dividend or low paying dividend stocks, by virtue of that feature, can only generate a return by means of capital gains which may or may not occur.

Account Value

A suggested minimum opening portfolio value of $350,000 provides a basic guideline but special circumstances, as determined by RWSMI, may make an exception to that guideline.

Decisions about new account minimum balances are made on a case by case basis.

Fee Structure

Nearly all of the clients at Roxie Webb Securities Management, Inc. retain advisory services on a year by year basis with the following fee schedule:

- 2% of the first $100,000
- Plus 1 ¼% of the amount from $100,000 up to $750,000
- Accounts with market value exceeding $750,00 are subject to negotiation.

Examples

- An account worth $100,000 would be subject to an annual fee of $2,000. (2%)
- A $200,000 account would pay an annual fee of $3,250 (1.625%)
- A $300,000 account would pay an annual fee of $4,500 (1.50%)
- A $400,000 account would pay an annual fee of $5,750 (1.43%)
- A $500,000 account would pay an annual fee of $7,000 (1.40%)

Commission Charges

Commission charges are charged to customer accounts by the brokerage firm or firms through which Roxie Webb Securities Management, Inc. trades.

The policy of Roxie Webb Securities Management, Inc. is to trade with established top-grade discount brokerage firms that charge low commissions, but whom also provide superior trading executions along with industry leading administrative and technological support services.

Roxie Webb Securities Management, Inc. uses Charles Schwab & Company, Inc., a large and respected discount brokerage firm, for holding client accounts and for conducting all investment transactions.

Setting Objectives

Each Roxie Webb Securities Management, Inc., client has his or her own portfolio which is created and maintained to match individual needs and performance expectations. Strategies utilized by Roxie Webb Securities Management, Inc. are designed to promote asset growth, income, or some combination of the two. All investment structures are alike in that they are conservative in nature with low asset turnover.

Many Roxie Webb Securities Management, Inc. clients are retired and programs designed to meet their needs are created for investment performance, the convenience of administrative services, and overall peace of mind. Diversification of assets is a traditional means of reducing risk and a core strategy employed by RWSMI.

The opportunities for profitability are enhanced by a balanced program. Balancing is achieved by placing assets in considered percentages of stocks, bonds, certificates of deposit, money market funds, and similar instruments suitable for individual clients.

Investment Responsibility

All portfolios managed by Roxie Webb Securities Management, Inc. are managed on a discretionary basis. That means that all decisions regarding the buying and selling of securities within the portfolios can be made by RWSMI. Clients are encouraged to offer their input or to discuss matters related to their holdings at any time.

Individual Portfolios

Roxie Webb Securities Management, Inc. specializes in the selection and management of securities selected for each client's particular needs. Roxie Webb Securities Management, Inc. works primarily in the securities of individual companies. This practice can reduce risk inherent in the general market.

Estate Planning

Roxie Webb Securities Management, Inc. often works with the client's accountant, attorney, and other representatives to create a viable and effective financial/estate package. All estate work is undertaken recognizing that thoughtful structure in the present can provide many benefits for the clients themselves and for their ultimate beneficiaries.

Administrative Services

Roxie Webb Securities Management, Inc. provides comprehensive services for each client. These include precise record keeping, collection of income, day-to-day supervision of assets, transaction reports, frequent portfolio updates and an annual tax summary of events during the calendar year.

Putting It All Together

In order to maintain outstanding service as a financial asset manager, Roxie Webb Securities Management, Inc., chooses to serve a relatively modest number of clients.

Doing business at Roxie Webb Securities Management, Inc. is convenient, cost efficient, local, personal, and confidential.

A managed securities account at Roxie Webb Securities Management, Inc., reflects the theme of the company....

"Time, Experience and Expertise
in Securities Management"

Web Site: www.RoxieWebb.com • Email: rwebb@cableone.net

Bullock Depot
on the site of
today's Santa Fe Depot
circa 1890