Warren Averett ASSET MANAGEMENT

Alabama Family Trust
SERVING THOSE WITH SPECIAL NEEDS

Notice to Alabama Family Trust Beneficiaries
April 11, 2018

The Alabama Family Trust has recently selected Warren Averett Asset Management to provide professional money management and investment services effective April 1, 2018. They offer the Alabama Family Trust and its beneficiaries a unique, comprehensive solution that includes recordkeeping, administration services and investment management all under one firm umbrella. With this new partnership, we are proud to offer you enhanced benefits, including lower fees, streamlined reimbursements and robust investment options.

Financial Savings
Both the Alabama Family Trust and Warren Averett Asset Management are committed to investment advisory services that are priced to ensure the most value to you. The independent, fee-only advisors of Warren Averett Asset Management receive no commission, soft dollars or payment from investment managers. If you choose a Warren Averett Asset Management allocation, you will see a significant reduction in your investment management fees under this new plan. In addition, there will be no set up fees for existing Trusts as part of this conversion, and no quarterly fees will be charged on Trusts that exceed interest and dividends.

Streamlined Reimbursements
Warren Averett Asset Management's daily administrative processes and local operations allow for a faster turnaround for reimbursements.

Quality Investments
Warren Averett Asset Management will provide investment options to you with varying levels of risk. These risk-based models, created and monitored by the nine-member Investment Committee of Warren Averett Asset Management, are listed below:

- **Income Focused Allocation –** designed for conservative investors whose goal is to preserve capital.
- **Conservative Allocation** – designed for investors who place a premium on capital preservation, while allowing slight capital appreciation potential.
- **Balanced Allocation** – designed for investors who need a balanced approach that targets some capital appreciation with moderate downside protection.
- **Growth Focused Allocation –** designed for investors who have a high risk tolerance, but still want some downside protection.
- **Pure Growth Allocation –** designed for the most aggressive equity investor. The allocation attempts to get equity upside, while smoothing out volatility.

The following index-based funds will still be available from Vanguard:

- Vanguard LifeStrategy Funds – Income
- Vanguard LifeStrategy Funds – Conservative Growth
- Vanguard LifeStrategy Funds – Moderate Growth
- Vanguard LifeStrategy Funds – Growth

About Warren Averett Asset Management
Warren Averett Asset Management advises on assets in excess of $2.4 billion and is an independent Registered Investment Advisor (RIA). The firm is headquartered in Birmingham, AL, and serves clients across seven offices in the Southeast, offering collaborative investment, tax, estate and financial planning services.