Delray Financial Group LLC

Wealth Management Solutions

Delray Financial Group LLC is an independent regional boutique wealth management firm whose sole business is to serve its clients. With over 25 years of personalized, professional service experience, we are focused on servicing individual and institutional clients in their investment and banking needs.

We provide our clients with the broadest possible access to the world's financial markets and investment products. At Delray Financial Group LLC, securities are offered through Kovack Securities, Inc., member FINRA/SIPC, investment advisory services offered through Kovack Advisors, Inc., an SEC Registered Investment Advisor. Client assets are held and securities are cleared through Pershing LLC, a subsidiary of **The Bank of New York Mellon**. Pershing is a leading global provider of financial business solutions with over $900 billion in assets held in custody offering stability, scale, and institutional resources. By combining the personal touch of a small firm with access to some of the most sophisticated trading platforms, financial planning and investment solutions in the world, we are able to offer a level of advice and service that we expect and our clients deserve.

Independence means access to all market participants and product providers without any conflict of interest. As independent investment advisors, we design individually tailored investment plans and portfolios to help meet each client`s specific needs. At Delray Financial Group LLC, we are committed to providing a full range of personalized services for whatever your needs command.

Services include, but are not limited to:

- Investment advisory
- Brokerage accounts
- Trust accounts
- Retirement accounts
- College savings plans
- Managed accounts
- Prime brokerage accounts
- Execution services (DVP)

An investment account through Delray Financial Group LLC provides clients with access to the world's financial markets and investment products from anywhere around the globe. In addition, we also provide the capability to buy and sell equity, fixed income, mutual funds and ETFs.
Delray Financial Group LLC offers multicurrency execution capabilities in over 65 exchanges through local relationships, third-party electronic access, and through the exchange memberships of our clearing firm, Pershing LLC.

Some of the many features and benefits of an investment account through Delray Financial Group LLC include:

- The personal services of an independent financial advisor
- Secure internet account access from around the globe
- Trading in most foreign markets and currencies
- Banking and investing combined through one account
- Credit management to maximize the liquidity of investment assets
- Consolidated reporting of all accounts and positions
- Excess account protection from financial institution failure
- The security of The Bank of New York Mellon and Pershing

The Strength and Stability of The Bank of New York Mellon Companies

In this climate of volatile financial markets and institutions, investors are seeking the safety of established and well capitalized clearing and custody firms. Our client accounts are held by and securities are cleared through Pershing LLC, a Bank of New York Mellon company. Pershing maintains custody of client funds and securities at all times.

The Bank of New York Mellon is the oldest US banking concern in continuous operation. The Bank of New York was founded by Alexander Hamilton in 1784. Trading under the NYSE ticker symbol BK, The Bank of New York Mellon has locations across six continents in 34 countries with a worldwide staff of more than 40,000 employees. The company has more than $20 trillion in assets under custody and administration and more than $1 trillion in assets under management.

Pershing LLC, founded in 1939, is the world's largest correspondent clearing firm. Through its worldwide facilities, Pershing provides integrated, multilingual, multicurrency capabilities including execution, clearing, settlement, custody and reporting services. Pershing has execution capabilities in 60 countries.

Excess Account Protection: Pershing investment accounts have the benefit of one of the industry's strongest protection against financial institution failure. In addition to Pershing's capitalization of over $1 billion and the resources of The Bank of New York Mellon, accounts have insurance coverage up to an aggregate of $1 billion, with $1.9 million for cash at the individial account level. (Of the total net equity of the account, SIPC provides $500,000 of coverage, including $100,000 for cash in the account.) Excess SIPC protection is provided through a commercial insurance company.

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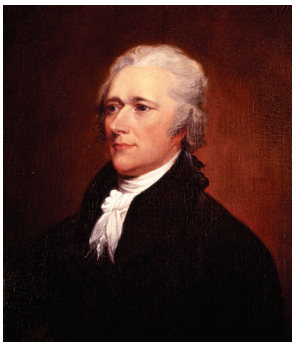

Clients can manage all of their finances on one fully integrated platform.

Integrated Financial Management Solutions

Our clients can manage all of their investment, banking and financial planning initiatives on a global basis through a single source.

Full Featured Internet Account Access: Our secure internet access allows clients to access account holdings, realized and unrealized gains and losses, quotes, business news and research, as well as monthly statements, confirmations and transaction history. Accounts can be accessed from anywhere around the globe where the internet is available.

Financial and Tax Planning: We offer the financial modeling tools for developing a comprehensive financial plan, establishing goals and objectives, and measuring actual performance against the plan. The planning process involves calculating investor income, expense and asset growth over time, establishing saving and spending targets, and identifying measures to reduce income and estate tax exposure.

On-Line Banking and Financial Management: Our investment accounts can serve as a sophisticated tool for managing all client finances. Some of the many features include unlimited check writing, daily cash sweep, direct deposit, debit/ATM card, worldwide ATM access, on-line bill payment, ACH funds transfer, consolidated account statements, year-end account summary statements, and optional borrowing power.

Tax Advantage Investment Accounts: We provide a full range of specialized accounts to manage education funding, health care, retirement funding and philanthropic giving. In addition to Roth IRAs, we offer turn-key documents for education savings accounts, health savings accounts and donor advised funds.

Trustee Services: The Bank of New York Mellon is a world leader in providing trustee services. At Delray Financial Group, we offer a full range of products and services to assist clients in setting up and administering both simple and complex trusts. We also offer access to service providers who can set up and administer offshore trusts to protect client assets from exposure to domestic litigation.

Lending Solutions: Clients can leverage their investment account assets to improve portfolio returns, refinance high credit card costs and consumer loans, and fund major purchases at attractive interest rates. These financing options include collateralized lending as well as traditional mortgage and home equity financing.

Retirement Plan Services: We offer turn-key prototype documents for the full range of tax qualified accounts. These include traditional and rollover IRAs, 403(b)7 custodial accounts, simplified employee pension plans (SEP), salary reduction plans (SARSEP) and qualified retirement plans including profit sharing, target benefit, money purchase, 401(k) and individual accounts.

Wealth Management and Liquidity Solutions: We provide premium support for specialized transactions including 10(b) 5-1 trading plans, corporate stock option exercises, sales and transfers of restricted stock. In qualified cirumstances, clients can access additional liquidity solutions such as collars and variable pre-paid forwards.

Clients can execute transactions and access their accounts in over 60 countries on six continents.

Global Money Management Capabilities

Access to All Major Foreign Markets and Currencies: We provide execution capabilities in more than 60 countries with international agency trading services available on a 24-hour basis. Investors can display account assets and convert money balances in local currencies as well as finance securities transactions in their brokerage accounts.

Diversified Portfolios Through the Industry's Premier Money Management Firms: Investors who are seeking managed account solutions have access to a full range of premier money managment firms to provide customized portfolio solutions.

Our technology allows our advisors to analyze existing portfolio holdings to determine suitability, performance and risk, and to generate a detailed proposal for asset allocation and recommended money managers.

Investment Products and Services for the International Client: We provide integrated multilingual and multicurrency capabilities for clients throughout the globe. In addition to providing execution capabilities in over 60 countries, clients can access their accounts and utilize their debit/ATM card on six continents. We offer a complete set of offshore mutual funds and money market accounts which are tailored to foreign investors. Investors can also leverage their portfolio assets to access credit at low interest rates.

We offer a full range of solutions for fixed income investing.

Broad Market Access for Fixed Income Securities: Our fixed income securities platform, Bond Central, displays inventory from more than 75 major dealers including treasury, corporate, municipal and emerging market bonds, certificates of deposit, structured products, preferred stock, unit investment trusts and new issues. This broad access to fixed income investments facilitates our clients having wider access to the best available prices on their purchases and sales of these securities.

Investment Banking and Alternative Investments: We offer a full range of alternative investments for the high net worth client. These include structured products, hedge funds, specialized money managers and private equity offerings.

Securities Offered: Stocks, Bonds, Options, Mutual Funds, Variable Annuities, Unit Investment Trusts, Exchange Traded Funds, Certificates of Deposit and Private Equity.

Securities cleared and accounts held through Pershing LLC, a Bank of New York Mellon Company

The Bank of New York Mellon
NYSE Ticker BK

Pershing LLC
Member New York Stock Exchange

Delray Financial Group LLC
2255 Glades Road, Suite 319A, Boca Raton, FL 33431
Toll Free (855) 414-4165 • Direct (561) 988-8490 • www.DelrayFinancialGroup.com

Securities offered through Kovack Securitites, Inc., member FINRA/SIPC Investment Advisory services offered through Kovack Advisors, Inc. an SEC Registered Investment Advisor.

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