

# Brokerage Services

## Accounts

### **Cash Brokerage and Margin Brokerage Accounts**

#### **Cash Sweep Program Feature**

See “additional Resources”

## Securities

### **Equities**

Equities are the same as stocks, which are shares in a company.

### **Debt Securities**

Debt security refers to a debt instrument, such as a government bond, corporate bond, certificate of deposit (CD), municipal bond, or preferred stock

### **Mutual Funds**

A mutual fund is a type of financial vehicle made up of a pool of money collected from many investors to invest in securities like stocks, bonds, money market instruments, and other assets.

### **Annuities**

An annuity is a contract between you and an insurance company in which you make a lump-sum payment or series of payments and, in return, receive regular disbursements, beginning either immediately or at some point in the future.

### **Derivatives**

A derivative is a financial security with a value that is reliant upon or derived from, an underlying asset or group of assets—a benchmark.

### **Alternative Investments Information**

An alternative investment is a financial asset that does not fall into one of the conventional investment categories. Conventional categories include stocks, bonds, and cash.

### **Unit Investment Trusts (UITs)**

A unit investment trust (UIT) is a U.S. investment company that buys and holds a portfolio of stocks, bonds or other securities.

### **Private Placements**

Private placement (or non-public offering) is a funding round of securities which are sold not through a public offering, but rather through a private offering, mostly to a small number of chosen investors. Generally, these investors include friends and family, accredited investors, and institutional investors.

## Additional Resources

Title	Web address
Form CRS	<a href="http://www.agesbrokerage.com/form-crs">www.agesbrokerage.com/form-crs</a>
Legal Disclosures	<a href="http://www.agesbrokerage.com/privacy-statement">www.agesbrokerage.com/privacy-statement</a>
Margin Disclosure	<a href="http://www.agesbrokerage.com/margin-disclosure">www.agesbrokerage.com/margin-disclosure</a>
Cash Sweep Program	<a href="http://www.agesbrokerage.com/cash-sweep-disclosure">www.agesbrokerage.com/cash-sweep-disclosure</a>