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STIFEL

## ***Licenses and Certifications***

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- Series 7, General Securities Representative
- Series 63, Uniform Securities State Agent
- Series 65, Investment Advisor Representative
- Certified Investment Management Analyst® Designation
- Certified Private Wealth Advisor® Designation
- Chartered Retirement Planning Counselor® Designation
- Certified Divorce Financial Analyst® Designation
- Retirement Management Advisor® Designation

*Use of the CDFA designation does not imply that Stifel or its associates are acting as experts in this field, nor do Stifel or its Financial Advisors provide legal or mediation advice. The knowledge gained from attaining the designation helps the advisor better understand the divorce process in working with clients and their legal and tax advisors as it relates to the client's overall investment planning and wealth management.*

## ***Experience***

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Jake began his investment industry career in 1995 and joined Stifel in 2020. He enjoys being involved with wealth management because he is given the opportunity to help individuals and families create, apply, and manage investment portfolios while planning to determine how different returns can influence outcomes.

## ***Personal***

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Outside the office, Jake enjoys spending time with his family, attending concerts, golfing, and volunteering. He is the former Treasurer and a past board member for the St. Louis Chapter of the Society of Financial Service Professionals.









# Welcome to Concierge-Level Client Service and Multigenerational Wealth Planning, Implemented With *a Disciplined and Tailored Investment Process.*

## *Approach*

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Jake believes that risk mitigation is critical to long-term success. A good investment has more upside potential than downside risk. He takes an overall holistic approach to investments – 70% traditional asset allocation advisory-based services, 30% tactical investment strategies.

## *Philosophy*

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Jake strives for a commitment to excellence in all that he does. His goal is to provide investment planning strategies in which the potential for reward outweighs the potential for loss. He reviews fundamental and macro data to understand how the market should be acting, then combines technical data and market sentiment to understand how the market is acting. When you examine the market from multiple perspectives, it can contribute to your probability of success. He believes that the more you know, the less you risk.

*Asset allocation does not ensure a profit or protect against loss. Investing involves risk, including the possible loss of principal. Stifel does not provide legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.*







## Clients

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While Jake mostly serves retirees, all his clients find it important that they receive concierge service with a clear, concise understanding of both their wealth management plan as well as the positions in their portfolio. His preferred client has at least \$500,000 to invest and is open to financial guidance.

When taking the steps to build a relationship, Jake learns everything he can about a client and their families in order to provide multigenerational wealth management planning. Every client has the opportunity to receive 12 meetings per year: four comprehensive quarterly reviews, alongside eight monthly meetings to discuss specific and relevant topics. When faced with an obstacle, Jake strives to return calls within the same hour and have a strategy in place within 24 hours.

All clients are offered the ability to engage with the following services:

- ▶ Comprehensive financial plan using Stifel Wealth Strategist Report®
- ▶ Estate planning strategies and review of current planning documents by Stifel's estate planning professionals
- ▶ Income tax analysis – two-year review of federal and state income tax returns by Stifel's tax planning professionals
- ▶ Review of all current insurance policies
- ▶ Review of all lending facilities terms and rates as part of your overall planning
- ▶ Cash management services

# Advisory Process

## Wealth Management Process

Stifel's wealth management process consists of six steps that help get an overview of your current situation, choices available, and what must be done to pursue goals. The process involves gathering relevant financial information, determining your organization's goals, examining current financial status, and formulating a strategy or plan for how to work toward goals given the current situation and future plans.



## Taking Control

### Assess Your Financial Situation

- Take inventory of assets, including retirement plans
- Evaluate your income stream

### Define Your Goals

- Buying a house
- Investing for college education
- Saving for retirement

### Calculate Funds Needed

- Inflation
- Risk tolerance

### Create a Portfolio to Address Your Investment Goals

- Allocate funds among appropriate investment categories

### Periodically Review Plan With You

- Respond to changes in objectives
- Fundamental changes in portfolio (values)

## The future belongs to those who plan for it.

Stifel encourages investors to take control of their financial future. We have developed several services that are designed to help investors with many of the time-consuming details involved in investment planning and supervision.

Like a road map, an investment plan directs to a destination. The map, like the plan, isn't useful until the destination has been decided — or in the case of investing, the long-term goals defined.

Setting specific goals is the most important step taken when developing your plan. A discussion of financial objectives and goals will provide an understanding of what hopes to be achieved. Any information discussed with Stifel Financial Advisors is kept confidential.

After the long-term goals have been defined, all that remains to be done is deciding the right mix of investments. The entire asset base must be considered. If part of a portfolio is not taken into account, a false picture will be presented.

One can predict how much money can be accumulated over a lifetime from employment or other sources. That amount will remain constant as long as the variables do not change, such as employment. How successfully you invest your money will determine the degree of financial security you will enjoy in the future.

Few things are more vital to your security than knowledgeable investment planning. You can take control of your financial future by:

1. Developing a sound investment plan offering the greatest opportunity for achieving your goals;
2. Executing that plan;
3. Periodically reviewing that plan and making adjustments for changing financial objectives.

Investment planning and supervision can be time-consuming, but knowing a long-term investment plan is in place may bring the investor comfort and greater confidence.

Because this process takes time, Stifel has designed various services to help investors with many of the details involved in investment planning and supervision.

Asset allocation and diversification do not ensure a profit or guarantee future results. There are no guarantees that the investment strategies mentioned will achieve their objectives.



## Our Services

Our services cover all areas of financial management, from investment and retirement planning, to risk management strategies and issues surrounding estate planning strategies. We specialize in helping our clients develop a comprehensive, cohesive financial strategy that fits their unique needs and enables them to pursue both short- and long-term strategies.

Wealth Planning	Estate Planning	Retirement Planning	College and Higher Education Planning	Professional Money Management	Insurance & Liability Planning
Asset Allocation Analysis	Estate Plan Analysis	Retirement Income Planning	529 Plans	Fee-Based Advisory Programs	Business Owner Needs
Comprehensive Financial Planning	Charitable Giving	Traditional & Roth IRAs	Education Savings Accounts	Access to Professional Money Managers	Disability Insurance
Understanding Social Security	Beneficiary Review	IRA Rollovers & Distributions	UGMA/UTMA Accounts	Quarterly Performance Reports	Life Insurance
Tax Planning	Gifting & Estate Tax Planning	Retirement Funding Analysis	College Funding Analysis		Long-Term Care Insurance

Corporate Executive Services	Business Succession Planning	Cash Management	Retirement Plans for Business	Investment Banking	Banking, Lending & Trust Services
Cashless Stock Options Exercise	Life Insurance Needs	Check Writing	Choosing an Appropriate Plan	Public Offerings & Capital Raising	Securities-Based Lending
Control & Restricted Stock Transactions	Buy-Sell Agreements	Debit Card	Reviewing an Existing Plan	Financial Advisory	Credit Cards
Rule 10b5-1 Plans	Estate Planning Considerations	Bill Payment Services	Choosing a Plan Provider	Mergers & Acquisitions	Trust Management & Administration
	Key Person Insurance	Stifel Wealth Tracker (online account access)	Selecting a Third-Party Administrator	Municipal Finance	

Stifel does not offer legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.

**Stifel's banking and lending services are provided by Stifel Bank and Stifel Bank & Trust (collectively Stifel Banks). Trust and fiduciary services are provided by Stifel Trust Company, N.A. and Stifel Trust Company Delaware, N.A. (collectively Stifel Trust Companies).**

Stifel Bank, Member FDIC, Equal Housing Lender, NMLS# 451163, is affiliated with Stifel Bank & Trust, Member FDIC, Equal Housing Lender, NMLS# 375103, Stifel Trust Company, N.A., and Stifel Trust Company Delaware, N.A. All are wholly owned subsidiaries of Stifel Financial Corp. and affiliates of Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE. Unless otherwise specified, references to Stifel may mean Stifel Financial Corp. and/or any of its subsidiaries. **Unless otherwise specified, products purchased from or held by Stifel are not insured by the FDIC, are not deposits or other obligations of Stifel Banks or Stifel Trust Companies, are not guaranteed by Stifel Banks and Stifel Trust Companies, and are subject to investment risk, including possible loss of the principal.** Stifel Banks and Stifel Trust Companies do not provide legal or tax advice.

### Understanding Stifel Pledged Asset (SPA) Loans:

Speak with your Financial Advisor about your risk tolerance level, market fluctuations, and specifically the potential risks associated with a Stifel Pledged Asset (SPA) Line of Credit.

Securities-based lines of credit involve risk and are not appropriate for all borrowers. The SPA Line of Credit is a full recourse, demand loan using the assets in a brokerage account as collateral and can be called at any time. An increase in interest rates will affect the overall cost of borrowing. The return on your securities must be higher than your financing cost in order for you generate a positive return in your securities account. The market value of your securities may decline, which may result in the value of that collateral no longer covering an outstanding loan amount. In either event, the borrower may be required to post additional collateral and/or repay part or all of any outstanding loan. Stifel Bank & Trust may call the loan, and sell or force the sale of the assets in the collateral account, or any other collateral, without contacting the borrower. The borrower will not be able to select which securities will be sold. The borrower can lose more assets than the borrower is required to deposit in the collateral account. The borrower is responsible for satisfying any amount not covered by the collateral. The borrower is not entitled to an extension of time to meet a collateral maintenance call.

If collateral is sold, this could result in an unfavorable tax event for the borrower. Neither Stifel nor our affiliates provide legal or tax advice. Borrowers should consult with their legal and tax advisors.

Learn more about the potential risks involved with securities-based lending: [www.stifel.com/Lending#Disclosures](http://www.stifel.com/Lending#Disclosures)



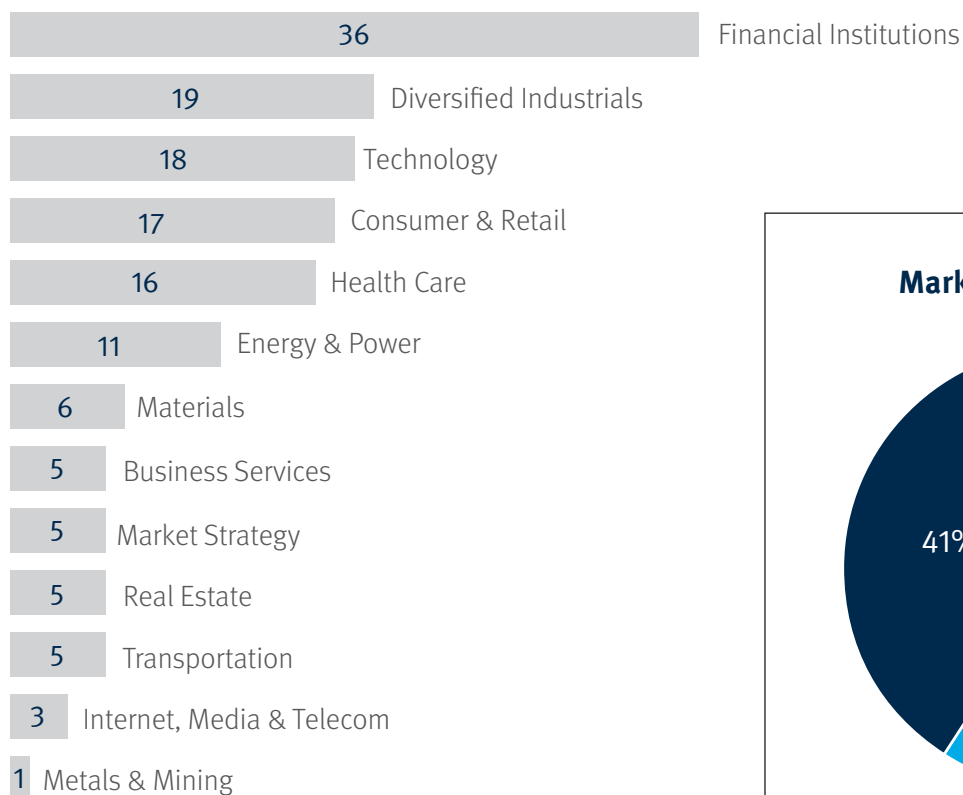
## Stifel Award-Winning Research

Stifel research focuses on all market caps, but is a leader in small and mid cap research. The department is staffed predominately with industry professionals from outside Wall Street. In fact, many of its analysts have hands-on work experience in the industry that they research. Stifel believes industry experience, its opportunistic approach, and broad market cap coverage drive excess returns and its award-winning franchise.

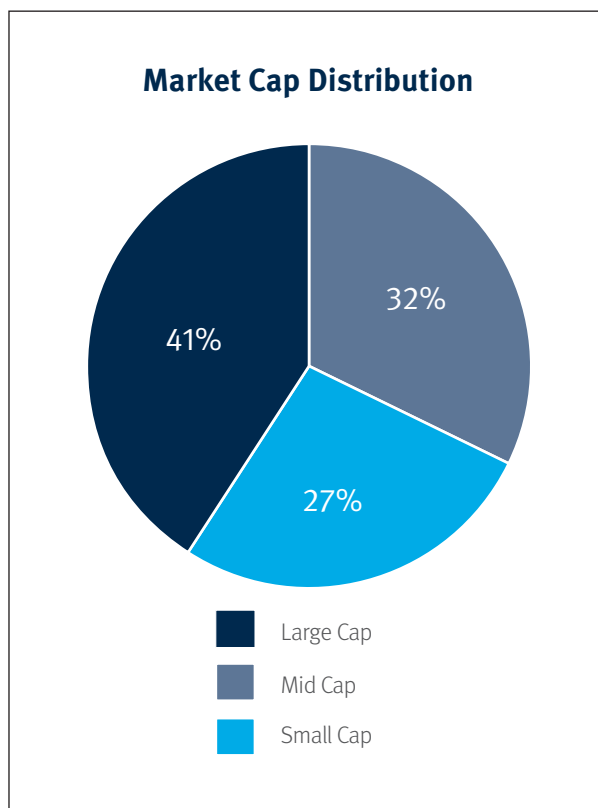
Stifel Equity Research Teams ranked No. 5 among 156 qualifying firms and earned a total of 15 awards in the 2020 Refinitiv StarMine Analyst Awards. Stifel earned five #1 rankings and has had 14 consecutive top ten finishes.

Stifel has the nation's second largest U.S. equity research platform and a global footprint focusing on 12 major sectors and covering more than 2,000 companies.

### Equity Research Analysts



*Figures are as of 12/31/21 and include Keefe, Bruyette & Woods (KBW), a wholly owned subsidiary of Stifel Financial Corp., and other firms acquired by Stifel.*







## Our Stifel Associates

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Stifel's intellectual capital is among the most respected in the industry. Below are just a few of the talented individuals who assist us in developing comprehensive wealth management strategies for our clients.

### **Michael P. O'Keeffe, CFA**

*Chief Investment Officer  
Head of Investment Strategy*

#### **New York, New York**

Michael leads the creation of Stifel's investment insights on markets, strategic and tactical asset allocations, and opportunistic/thematic investment ideas.

### **Lindsey Piegza, PhD**

*Managing Director  
Chief Economist*

#### **Chicago, Illinois**

Lindsey researches and analyzes economic trends and activity, world economies, financial markets, and fiscal policies.

### **Barry B. Bannister, CFA**

*Managing Director  
Chief Equity Strategist*

#### **Baltimore, Maryland**

Barry B. Bannister has been in a lead Equity Strategy role for Stifel since 2011. Prior to that, he was an equity analyst covering primarily the machinery and engineering industries since 1987.

### **Brian Donlin, CFA, FRM®**

*Managing Director  
Associate Director of Research*

#### **New York, New York**

Brian focuses on equity and derivative strategy research.

### **Kurt Longworth**

*Trust President and Chief Operating Officer – Stifel Trust*

#### **St. Louis, Missouri**

Kurt manages Stifel's trust division.

### **Aimee Jacobs, AWMA®, CEP®**

*Managing Director, Wealth Planning*

#### **St. Louis, Missouri**

Aimee oversees Stifel's financial planning, estate & tax planning, and insurance & annuity functions. She also manages a specialized program for high-net-worth investors.



## About Stifel

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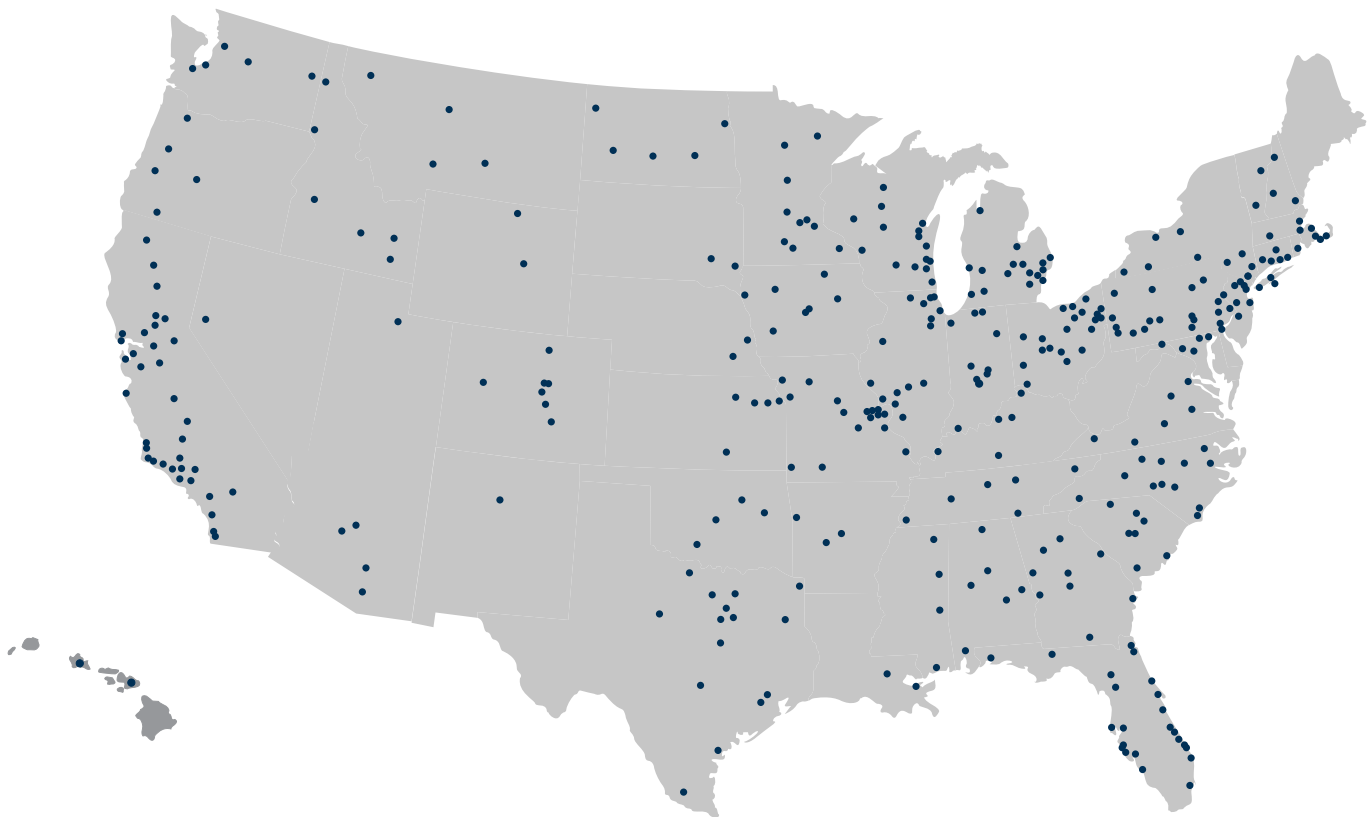
As a Stifel Financial Advisor, Jake has the support of and access to the deep resources of one of the nation's leading financial services firms. His affiliation with Stifel enables him to maintain the independent thinking and entrepreneurial spirit essential to help clients pursue their financial goals.

Stifel, Nicolaus & Company, Incorporated is a full-service wealth management and investment banking firm founded in 1890. Our philosophy on investing is grounded on a more than 130-year-old tradition of trust, understanding, and solid, studied advice. The company is a registered investment adviser with the U.S. Securities and Exchange Commission.

Our parent company, Stifel Financial Corp., went public in 1983 and has traded on the NYSE since 1987 (symbol "SF").

- Approximately 450 offices across the nation
- Seventh largest full-service investment firm in the country in terms of number of financial advisors, with approximately 2,300
- Approximately 9,000 associates
- \$436 billion in client assets under management as of December 31, 2021
- \$4.7 billion of revenue in 2021 and more than \$34 billion in total assets
- Headquartered in St. Louis, Missouri

Our equity research has ranked in the top 10 of the StarMine Analyst Awards for 14 consecutive years (includes Keefe, Bruyette & Woods (KBW), a wholly owned subsidiary of Stifel Financial Corp., and other firms acquired by Stifel). For more information about the Refinitiv StarMine Analyst Awards, see [www.stifel.com/research](http://www.stifel.com/research).















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