



Wrap Fee Platform Brochure

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This wrap fee Platform brochure provides clients with information about 1st Global Advisors, Inc. and the Unified Choice Platform that should be considered before becoming a client of the Unified Choice Platform. This information has not been approved or verified by any governmental authority.

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PLATFORM OVERVIEW

1st Global Advisors, Inc. is a Registered Investment Adviser, registered with the U.S. Securities and Exchange Commission, (“Adviser”). We furnish investment supervisory services intended to help meet client’s individual needs.

The Unified Choice Platform (“Platform”) is offered to individuals, trusts and corporations, as well as various retirement accounts and other entities. The Platform is designed to help address client’s investment objectives by monitoring and maintaining various Model Portfolios developed by asset managers participating in the Platform.

Adviser will advise and assist the Client by: (1) developing an investment strategy based on the Risk Profile Questionnaire (“Profile”) completed by Client and Investment Advisor Representative (“IAR”) or Affiliated Registered Investment Adviser (“RIA”) describing the Client’s financial situation, investment objectives, time horizon, risk tolerance and investment preferences; (2) executing brokerage transactions in accordance with the Model Portfolios comprising the Portfolio and/or a combination of mutual funds and Exchange Traded Funds (“ETFs”); (3) arranging for custody of Account assets; and (4) screening, retaining, monitoring and, where necessary, replacing the Asset Managers responsible for investment decisions regarding their respective Model Portfolios under the Platform. Adviser will monitor the Account and the performance of the individual Model Portfolios. As consideration for these services, Adviser will assess a Wrap Fee agreed to in the Investment Advisory Agreement.

MINIMUM INVESTMENT

The minimum investment in the Unified Choice Platform is \$500,000.

ESTABLISHING A UNIFIED CHOICE ACCOUNT

In order to participate in the Unified Choice Platform, the Client will need to establish a brokerage account with 1st Global’s clearing firm National Financial Services, LLC. (“NFS”) All trades, save some fixed income trades executed by fixed income asset managers, will be referred to 1st Global Capital Corp., an affiliated broker/dealer under common ownership, for execution. Clients are advised that a conflict of interest exists since the broker/dealer may receive compensation on some transactions. All assets in the Unified Choice Platform will be custodied through NFS.

The Client will also need to execute an Investment Advisory Agreement with Adviser in order to participate in the Unified Choice Platform. The Investment Advisory Agreement outlines the services provided to the Client through the Unified Choice Platform, and the terms and conditions governing the investment advisory relationship with Adviser. By entering into the Investment Advisory Agreement with Adviser, the Client grants discretionary authority to Adviser to initiate transactions for the Account, as described in this Brochure and the Agreement.

Security transfers can take several weeks to complete. Securities are subject to market price risk while in transfer phase. There is no guarantee that transferred securities (stocks, bonds, or mutual funds) can be liquidated in the client’s best interest. Liquidating trades will be entered as market orders. No specific consideration is given to timing or price levels.

INVESTMENT ADVISORY SERVICES

A four-step process is used to provide investment advisory services to Client’s under the Platform. First, Client, with assistance of their IAR or RIA, will provide information regarding the Client’s financial situation by completing a Profile describing the investment objectives, time horizon, risk tolerance and investment preferences. Under all circumstances, Client will promptly notify IAR, RIA or Adviser of any material changes in the information furnished by the Client in the Profile or otherwise material to Client’s financial situation, investment objectives, time horizon, risk tolerance and investment strategy.

Second, financial information provided in the Profile is scored to identify a Portfolio Type for the Client taking into consideration the Client’s investment risk tolerance, time horizon, objectives and investment preferences. Currently, the Portfolio types are designated as Ultra-Conservative, Conservative, Moderate, Growth, and Aggressive Growth. After the Portfolio Type has been determined, the Account will be invested into one or more Model Portfolios and/or a combination of mutual funds and ETFs. The IMS

Unified Choice Platform also offers access to fund of funds hedge funds (“Hedge Fund”) and a structured product in the form of a Principal Protected Note or Principal-Protected Certificate of Deposit (PPI). The Hedge Funds will only be made available to qualified purchasers, qualified clients or accredited investors as those terms are defined under applicable securities laws. The Hedge Funds will only be made available to those clients whose Profile identifies a Moderate, Growth or Aggressive Growth Portfolio Type as described above. A client is limited to an investment of up to a maximum of 10% of stated net worth in a Hedge Fund(s). In addition, up to a maximum of 30% of a client’s portfolio may be allocated to Hedge Funds and/or PPI product . The rest of the account will be allocated to the appropriate Portfolio Type as determined by the Profile. The percentage allocated to each asset class within the Portfolio Type will be proportionately reduced by the percentage of the portfolio allocated to any Hedge Fund(s) and/or PPI . Each Model Portfolio is structured with consideration provided to diversification and minimization of overall risk exposure and volatility attributable to an investment in a specific security, industry, sector, or asset class, as appropriate. Client is permitted to place reasonable restrictions on which individual or types of securities the Client does not wish to be included in the Account, within reasonable parameters set by Adviser and Asset Managers. Adviser will not substitute another security for the restricted one or request that the Asset Manager designate a substitute security. Adviser will use cash. Performance of accounts with such restrictions may differ from accounts without such restrictions, possibly producing lower overall results. Restrictions are administered on the date of purchase only, and no restriction will be deemed breached as a result of changes in a security following its purchase. Each Model Portfolio is designed to correlate to an investment style and/or management across asset classes or types such as, without limitation, market capitalizations, sectors, and/or industries. This information and any recommendations are summarized in the Investment Policy Statement (“IPS”) for the Account, which will be made available to the Client prior to implementation of each Account that is fully diversified according to the appropriate Portfolio Type. Under certain circumstances IMS Unified Choice Portfolios may be invested entirely in a single asset class. The single asset class portfolios may be invested in the Large Cap, Small Cap, International, Fixed Income and Real Estate asset classes only. No Investment Policy Statement will be created for single asset class portfolios. The minimum investment for each single asset class equity portfolio is \$100,000.00. The minimum investment for each single asset class fixed income portfolio is \$250,000.

Third, Adviser processes the transactions for each Client’s Account as necessary so that the securities held in the Account are representative of the Model Portfolio chosen, as described in the IPS. Adviser places buy (or sell) transactions for the Account that the respective Asset Managers have chosen for their Model Portfolios. The Account may also be populated with various mutual funds and ETFs available through NFS in addition to the Model Portfolios chosen for the account. At least one Model Portfolio must be chosen for the Account.

Fourth, Adviser will conduct continuing due diligence with regard to the Asset Managers available through the Platform. Adviser will be responsible for screening, retaining, monitoring and, where necessary, replacing the Asset Managers responsible for investment decisions regarding their respective Model Portfolios under the Platform based on information provided by the Investment Policy Committee as well as the third party due diligence provider.

ASSET MANAGERS AND SELECTION OF MODEL PORTFOLIOS

Adviser has entered into agreements with various Asset Managers to create and maintain the Model Portfolios in the Platform. In this respect, Adviser will buy (or sell) for the Account those securities that the respective Assets Managers have chosen to represent their Model Portfolios described in the Client’s IPS. In addition, Adviser will buy (or sell) securities when the holdings in the Asset Manager’s Model Portfolios change due to market conditions or rebalancing so that the Client’s portfolio closely mirrors the portfolios that are being managed by the respective Asset Managers.

Each Asset Manager is selected based on an assessment of that Asset Manager’s investment and operational capabilities and experiences. Adviser selects Asset Managers that possess an acceptable level of skill relative to certain asset classes, market capitalizations, sectors, and/or industries. Asset Manager selection and monitoring is facilitated through a formal Investment Policy Committee, which conducts a review and analysis of each prospective Asset Manager prior to the Asset Manager’s inclusion in the Platform. In addition to the Investment Policy Committee, Adviser has contracted with a third party due diligence provider, LCG Associates to provide a full due diligence review initially and an

on-site visit every two years thereafter and an update of qualitative data annually. LCG Associates will provide a full review of both qualitative and quantitative data analysis of each Asset Manager available in the Platform on a quarterly basis. On occasion Adviser may determine that an Asset Manager is no longer appropriate for inclusion in the Platform. In such situations, Adviser may replace an Asset Manager for any of a variety of reasons including, but not limited to, a change in the investment style or processes employed by the Asset Manager, a change in the Asset Manager's key personnel, and/or inferior performance as compared to appropriate investment benchmarks and peer portfolio managers. If it is determined that a particular Asset Manager does not consistently meet the expectations of the Committee, the Committee will consider suspending, or firing the Asset Manager. The costs of replacing asset managers will be the responsibility of the client.

In addition to utilizing Model Portfolios developed by the Asset Managers, Client and IAR may choose to implement a portion of the account using mutual funds, ETFs, a Hedge Fund, PPI or individual bond ladders. The IAR may recommend these products to supplement the investments in the Model Portfolios for each of the available Portfolio Types. In addition, if the client does not have enough assets to meet the individual Asset Managers' minimums, the IAR may recommend mutual funds, ETFs or bond ladders to fill a particular asset class.

Recommendations implicit in Model Portfolios provided to Adviser may reflect recommendations being made by a given Asset Manager contemporaneously to, or investment advisory decisions made contemporaneously for, other clients of the Asset Manager. As a result, the Asset Manager may have already commenced trading for their other accounts before Adviser has received or had the opportunity to evaluate or act on Asset Manager's recommendations. In this circumstance, trades ultimately placed by Adviser for the Client may be subject to price movements (particularly in the case of illiquid securities or large orders) that may result in the Client receiving prices that are less favorable than the prices obtained by the Asset Manager for its other accounts. On the other hand, Adviser may initiate trading based on the Asset Manager's recommendations before or at the same time the Asset Manager is also trading for its accounts.

Selecting the right Portfolio Type and Model Portfolios is critical to the long-term success of the Client's investment strategies and objectives. Adviser strives to match Client's Account with those Asset Managers and Model Portfolios approved for use in the Platform whose investment style and characteristics best fit with their Portfolio Type. The advice provided by Adviser, with respect to the Model Portfolio, is dependent largely upon information provided by the Client. It is very important that accurate and complete information is provided to Adviser. It is also imperative that the Client inform Adviser of any changes in investment objectives, personal circumstances and investment restrictions, if any, which may affect the management advice, so that Adviser can continue to provide management of the Client's Account in a manner appropriate to Client's specific circumstances.

Asset Managers currently available in the Unified Choice Platform include Navellier & Associates Inc., MFC Global Investment Management, Boyd Watterson, Neuberger Berman LLC, Eagle Global Advisors LLC, RNC Genter Capital Management, Riverbridge Partners, LLC, Adelante Capital Management, Chartwell Investment Partners, SeaCap Investment Advisors, Optique Capital Management, Kayne Anderson Rudnick Investment Management, LLC, Geneva Capital Management LTD., Todd/Veredus Asset Management, Robeco Investment Management, Inc., Argent Capital Management, LLC, Philadelphia International Advisors, LP, Ironwood Investment Management, LLC, Chartwell Investment Partners, Ellesar Investment Management, LLC and C. S. McKee. This list is subject to change without notice.

Information provided to Asset Managers regarding Client's in the Platform may include the Client's name and their Portfolio Type as well as the custodial Account number, Client's Advisor and state of residence. Information provided to fixed income Asset Managers may include the amount that has been allocated to the fixed income portion of the Account, the Portfolio Type and/or whether the Account is taxable or tax deferred. Specific Client cash needs may also be discussed if needed.

Our internal operations team will be made available to IARs or affiliated RIAs for consultations regarding any of the Asset Managers through our principal office at 8150 N. Central Expressway, Suite 500, Dallas, TX, 75206, telephone (877) 959-8400.

Neither Adviser nor its employees act as Asset Managers for the portfolios available through the Platform, however, IARs will recommend Asset Managers model portfolios, mutual funds, ETFs, Hedge Funds, PPI and/or bond ladders that are appropriate for the Client's Portfolio Type.

REVIEW OF ACCOUNTS AND REPORTS

Adviser manages the Portfolio Type and Model Portfolios to maintain consistency with the Client's IPS. Adviser will monitor the performance of the Account and the Model Portfolios/mutual funds/ETFs/Hedge Fund(s)/PPI/bond ladders comprising the Account. Adviser will rebalance the Account when an asset class is out of tolerance by more than 5%. Asset Managers may also prompt rebalancing trades when making changes to their Model Portfolio. Client grants Adviser the authority to maintain the Account in accordance with the Portfolio Type as stated in the IPS provided to the Client. Special rebalancing considerations will be made for those accounts incorporating an allocation to Hedge Funds and/or PPI. Adviser may experience limited opportunities to redeem shares because the underlying securities may not be available for sale for long periods of time and Hedge Funds impose restrictions on repurchase offers further limiting exit strategies and redemptions. Adviser will attempt to incorporate a Hedge Fund portion of the account when rebalancing but due to these restrictions, the portion of the client's account allocated to the asset allocation model may, at times, be rebalanced independent of a Hedge Fund portion of the account. The asset allocation model will be rebalanced back to the original target allocations of that model if it is not feasible for Adviser to incorporate a Hedge Fund into the equation. The PPI product will be made available in 5 year maturities. As such, the portion of the client's account allocated to the asset allocation model will be rebalanced independent of the PPI portion of the account. The asset allocation model will be rebalanced back to the original target allocations of that model if it is not feasible for Adviser to incorporate the PPI into the equation. Once the PPI matures, IAR and client will make a determination as to the disposition of the funds and will have an opportunity to rebalance the account at that time.

Client will be provided with a custodial statement from NFS on a monthly or quarterly basis depending on activity in the Account, which will include a detail of Account activity during the month or quarter (including account holdings, contributions and withdrawals, and the value of the account at the beginning and end of the period). Client will receive confirmations of the activity in the Account. Client may elect to receive confirmations on a quarterly basis via a quarterly confirmation report which will include all information relevant to the trade. By choosing to waive the right to receive daily confirmations, Client authorizes Adviser to establish online view only access for Client's Account. The Client will receive a letter from 1st Global Capital Corp., which includes instructions for logging on to the web site as well as a user ID and password. In addition, Adviser will provide quarterly performance reports to assist in monitoring of the Account.

Adviser requests that Client provide any necessary updates to the information on file with Adviser by way of the custodial account statement provided at a minimum on a quarterly basis. The IAR or affiliated RIA will contact Client at least annually to verify financial information on file with Adviser, and to obtain any new or updated information concerning Client's financial situation that may reasonably be expected to affect our advice concerning the Account.

Client performance is calculated utilizing a portfolio accounting system. The Modified Dietz method is used to calculate performance resulting in a time weighted rate of return. Performance is calculated when cash flows in or out exceed 10% of a portfolio's market value and/or from month to month. On a quarterly basis Adviser will perform an audit and reconciliation of all portfolio performance returns. Adviser does not conform to GIPS standards for performance reporting.

WRAP FEES

The Wrap Fee is a consolidated annual fee that encompasses: (1) services provided by Adviser; (2) services provided by the Investment Advisory Representative for the gathering of information and maintenance of Client's Account information; (3) the Asset Managers' services in managing their respective Model Portfolios; and (4) the costs associated with clearing, and custody.

The wrap fee schedule for the Platform is as follows:

The following fee schedule applies to accounts with both Equity and Fixed Income Asset Managers.

Price Tier	Equity Manager Fee	Fixed Income Manager Fee	Clearing & Custody Fees	Fixed 1st Global Fee	Variable 1st Global Fee
First \$250,000	0.40%	0.30%	0.20%	\$300	0.45%
Next \$250,000	0.40%	0.30%	0.12%	\$0	0.35%
Next \$500,000	0.40%	0.30%	0.10%	\$0	0.34%
Next \$1,000,000	0.40%	0.30%	0.07%	\$0	0.33%
Next \$3,000,000	0.40%	0.30%	0.03%	\$0	0.27%
Next \$5,000,000	0.40%	0.30%	0.00%	\$0	0.20%
Next \$10,000,000	0.40%	0.30%	0.00%	\$0	0.15%
Next \$30,000,000	0.40%	0.30%	0.00%	\$0	0.10%
Above \$50,000,000	0.40%	0.30%	0.00%	\$0	0.05%

The minimum Clearing and Custody fee is \$600.00.

Advisory fees for utilizing 1st Global's fixed income desk will be 0.20% of the amount of the fixed income portion of the Account. The portion of the Account using the fixed income desk will also be subject to clearing & custody fees and the fixed and variable 1st Global fees.

Reasons the investment advisory fee percentage may change each quarter include but are not limited to:

- The number of managers, or the percentage of assets managed by each existing manager, changes. Hiring additional managers or giving existing managers larger portions of the portfolio to manage may subject these portions of the account to fees from asset managers. Furthermore, as the assets managed by each investment manager changes at a rate different from other asset managers or other investment products, the percentage allocated to each manager will vary, which will in turn cause the total percentage fee to vary.
- Breakpoints in Clearing and Custody fees are reached. When accounts increase in value, the Clearing and Custody fee percentage may decrease, while conversely, when accounts decrease in value, the Clearing and Custody fee percentage may increase.

The portion of the account allocated to the Hedge Fund and PPI will be subject to the fixed and variable 1st Global fees. The clearing and custody fees do not apply. Hedge Funds will also be subject to underlying fund expenses including management and other servicing fees. The client may be responsible for a repurchase fee, a percentage of the amount requested, if the client requests a distribution and has been invested in the Hedge Fund for less than the stated holding period outlined in the offering memorandum. The Hedge Funds may also assess a performance fee. For more information regarding the fees of a Hedge Fund, please refer to the Private Placement Memorandum offered at time of sale and available from the Hedge Fund directly.

The fees and expenses associated with the PPI product may change from offering to offering. For a complete list of fees and expenses associated with the PPI, please refer to the offering document.

As stated earlier, clients may choose to implement a single asset class portfolio within the Unified Choice Platform. Of the single asset class portfolios, a fixed income only portfolio will be subject to a unique fee schedule. This fee schedule takes into consideration the frequency of trading in a fixed income only

account and makes adjustments to clearing and custody fees accordingly. A client may also be transitioned to this fee schedule if a diversified portfolio utilizing multiple asset classes transitions into a single asset class fixed income portfolio.

The following fee schedule applies to accounts with only a Fixed Income Asset Manager

Price Tier	Fixed Income Manager Fee	Fixed 1st Global Fee	Variable 1st Global Fee
First \$250,000	.30%	\$300	.34%
Next \$250,000	.30%	\$0	.26%
Next \$500,000	.30%	\$0	.26%
Next \$1,000,000	.30%	\$0	.25%
Next \$3,000,000	.30%	\$0	.20%
Next \$5,000,000	.30%	\$0	.15%
Next \$10,000,000	.30%	\$0	.11%
Next \$30,000,000	.30%	\$0	.08%
Next \$50,000,000	.30%	\$0	.04%

Clients electing a diversified portfolio in which a fixed income manager is the only Asset Manager chosen in the portfolio will **not** be responsible for paying any clearing and custody fees. Instead, the client will bear transaction costs of no more than \$15.00 per transaction for all equity and ETF trades. Client shall bear transaction costs of \$15.00 on the vast majority of mutual fund trades; however, trades in some fund families will incur an additional charge of \$10.00 for a total of \$25.00 per transaction. To review the list of current fund families for which this additional charge will apply, please see the current 1st Global Advisors, Inc. Form ADV Schedule F which can be obtained from your financial advisor or go to www.1stGlobal.com. Portfolios shall bear fixed income transactions costs of no more than \$39.50 per trade. The client will be responsible for the full fee schedule above with the addition of an equity Asset Manager in the portfolio, including clearing and custody fees.

This fee schedule will not apply to fixed income only portfolios if the client owns another IMS Unified Choice account with a similar registration. In these cases the standard fee schedule will apply to all accounts and will not be aggregated for reduced costs. Reduced costs may be available if both accounts can be and are combined into a single custodial account.

We have contractually agreed to pay each fixed income manager .30% of the value of the client's fixed income portfolio annually as charted above. A fixed income manager may choose to be paid less than .30% if they so choose without advance notice.

The total wrap fee paid by the Client will also include an additional fee paid to the IAR or affiliated RIA up to a total Client fee of 3.00%.

Equity securities in the Account are priced daily based on closing prices as reported by FT Interactive Data. Fixed income securities are priced weekly and at month end by the Merrill Lynch and JJ Kenny pricing services. Account values are based on prices received from these services for purposes of calculating the market value of the assets in the Account, which are subject to the fee.

The fee for each quarter is payable in advance and will be calculated as follows:

Fees for Asset Managers: The billing rate for each Asset Manager is multiplied by the portion of the account allocated to the Asset Manager and divided by four.

Fees for Clearing and Custody: The variable Clearing and Custody fee percentage is multiplied by the account value and divided by four.

Fees for Advice: The fee percentage for advice is multiplied by the account value and divided by four.

The total quarterly Investment Advisory Fee will be the sum of each of the preceding three fee amounts. Client shall receive a detailed invoice outlining each of the three fee amounts as well as the total fee.

The initial fee will be calculated proportionately based upon the number of days remaining in the quarter and based on the market value of the Account as of the close of business on the day the assets are transferred into the Client's Account and shall be withdrawn from the assets in the Account automatically. Additional assets received into the Account during any billing period may be charged a pro-rata fee based on the number of days remaining in the billing period.

Unless Client has chosen to pay fees by other means, Adviser will withdraw the amounts of such fees from the assets in the Account automatically on or after the first business day of each quarter upon receipt of an invoice. In any event in which fees are due and payable but there are insufficient funds available in the Account to cover such fees, and the account is a cash account, Adviser is authorized to withdraw the amounts of such fees, liquidating assets if necessary, from Account being managed by Adviser.

If Client has chosen to pay fees by other means, fees will be paid each quarter within 30 days of delivery of invoice. If Adviser does not receive payment of fees by the 45th day after the date of the invoice, Adviser will withdraw the amounts of such fees, liquidating assets if necessary, from Account.

Adviser shall not be compensated on the basis of a share of capital gains upon or capital appreciation.

The Wrap Fee does not include some fees imposed by the custodian of the Account or internal management and operating fees or expenses imposed or incurred by ETFs, and/or mutual funds in which the Account may be invested. Custodial fees may include but are not limited to account transfer fees, wire transfer fees, retirement account fees or returned check fees. For a complete list of all fees and charges please refer to 1st Global's website at www.1stglobal.com /Client Account Information/ Brokerage Fees & Charges.

The Clearing and Custody fee paid by Client is based on the total assets in the account, except for Fixed Income only portfolios as described above. The clearing and custody fee on Fixed Income only portfolios is assessed on a per transaction basis as described above and not based on the total assets in the account. The Custodian excludes certain assets (Non-chargeable assets) from the amount it charges the Adviser. Non-chargeable assets include certain mutual funds, bank CDs, non-marketable securities and cash. Adviser will retain the difference between the amount paid by the Client and the amount charged to Adviser by the custodian on these non-chargeable assets. Client may benefit more from utilizing an Asset Manager's Model Portfolio in each asset class where possible due to the fact that Clearing and Custody fees apply to the total assets in the account, therefore, Client may pay these fees for assets which are considered non-chargeable assets.

For Accounts containing mutual funds, there will be no front-end or contingent deferred sales load imposed on mutual fund investment purchases, however, 1st Global Capital Corp. may receive additional payments from various mutual fund sponsors for rendering specific services to the mutual fund. This compensation will not exceed .68% of the aggregate amount under management. The firms from which we receive these fees are Prudential Investments LLC, Fidelity Funds, InvestcoAIM, John Hancock Funds, LLC and Oppenheimer Funds Distributor, Inc. 1st Global Capital Corp. may also receive 12(b)1 distribution fees which usually will not exceed .50% of the aggregate amount under management. These expenses may result in payments to 1st Global Capital Corp. and may be a conflict of interest. Clients may also be charged early redemption fees should fund holdings in the account be liquidated within a certain period of time, typically within 30 to 180 days dependent upon each mutual fund company's policy. Clients should refer to the respective mutual fund's prospectus and statement of additional information for information regarding these fees and expenses. Clients invested in a Hedge Fund may also be responsible for repurchase fees if the client requests a distribution and has been invested in the Hedge Fund for less than the stated holding period outlined in the offering memorandum.

Client's clearing and custody fee includes the first 1000 transactions in the account on a pro-rated calendar year basis commencing 45 days from the funding date of the account. Thereafter, the costs of the first 1000 transactions each calendar year are included in the clearing and custody fees. After the trade threshold is exceeded in any one calendar year, portfolios will bear transaction costs for exchange traded funds, stocks, bonds or other securities of no more than \$10 per transaction. Client shall bear transaction costs of \$10.00 on the vast majority of mutual fund trades; however, trades in some fund families will incur an additional charge of \$10.00 for a total of \$20.00 per transaction. To review the list of current fund families for which

this additional charge will apply, please see the current 1st Global Advisors, Inc. Form ADV Schedule F which can be obtained from your financial advisor or go to www.1stGlobal.com. Fixed Income only portfolios are not subject to this asset based clearing and custody charge and will be charged for each transaction in the portfolio at a rate of no more than \$15.00 per trade on equity and ETF transactions and no more than \$39.50 on all fixed income transactions. Client shall bear transaction costs of \$15.00 on the vast majority of mutual fund trades; however, trades in some fund families will incur an additional charge of \$10.00 for a total of \$25.00 per transaction. To review the list of current fund families for which this additional charge will apply, please see the current 1st Global Advisors, Inc. Form ADV Schedule F which can be obtained from your financial advisor or go to www.1stGlobal.com. Transaction costs are not commissions; they are clearing costs charged by the designated clearing firm on the account.

Adviser believes it is obligated to seek the best possible execution cost for all its Clients, one aspect of which includes attempting to obtain the best price in executions of individual securities, and that the best execution cost may be accomplished through the aggregation of Client orders. Adviser will not aggregate transactions unless it believes that aggregation is consistent with its duty to seek best execution for its Clients and is consistent with the terms of the Investment Advisory Agreement. No Client will be favored over any other Client and each Client that participates in an aggregated order will participate at the average share price for transactions in the aggregated order. Different Asset Managers provide trade order signals at varying times throughout the business day. It is possible that more than one Asset Manager will purchase the same security at different times on the same day. In this case, the Client may have the same security purchased more than once in a given day at different average share prices.

Most trades will be executed through 1st Global's clearing firm, NFS, however, some Asset Managers in the Platform will execute transactions away from NFS in order to obtain better execution, particularly Asset Managers who trade in fixed income securities. There may be costs such as mark ups or mark downs associated with those trades placed away from NFS that the Client will incur.

Adviser will compensate the Asset Managers from the Advisory Fee at fee rates that are based on a percentage of the value of the total assets of the Platform that are invested in accordance with the respective Asset Manager's Model Portfolios. These fee rates are based on, among other things, asset class, investment style and assets allocated to that particular Asset Manager. The fees paid by Adviser to each Asset Manager for use of their Model Portfolios may vary among such Asset Managers. This may create a conflict of interest for Adviser since net revenues may be increased if those Model Portfolios of Asset Managers to whom we pay lower fees than other Asset Managers are included in Client's Account.

PAYMENTS TO INVESTMENT ADVISORY REPRESENTATIVES

Adviser may pay a portion of the Investment Advisory Fee to IARs or affiliated RIAs for services provided in obtaining information from Client regarding Client's financial situation and investment objectives, updating Adviser with respect to changes in Client's financial situation, and for recommending the Platform to the Client. Since the compensation paid to an IAR or RIA may be more than what the IAR or RIA would receive if the Client participated in other Platforms or than Client would pay separately for investment advice, brokerage, and other services, the IAR or RIA may have financial incentive to recommend the Platform over other Platforms or services.

If the investment advisory, brokerage, custody and other services received under the Platform were paid for separately, the actual costs could vary from the Wrap Fee paid depending upon such factors as, without limitation, the size of the Account, the Model Portfolio, the number of transactions, and the number of Model Portfolios in the Account. The total fee amount will be determined by Client and IAR or RIA and is negotiable and Adviser may, at our sole discretion, waive any fee, whether on an ongoing or one-time basis. Comparable services may be available separately from other sources for fees lower or higher than those charged by Adviser.

OTHER BUSINESS ACTIVITIES

Certain of Adviser's principal executive officers also serve in executive and/or management roles with other companies that are affiliated or under common control with Adviser. These other companies include 1st Global Capital Corp. (a FINRA member securities firm) and 1st Global Insurance Services (a master-general insurance agency). The amount of their time spent on behalf of the other companies varies.

OTHER FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS

Executive officers of Adviser as well as most investment adviser representatives of 1st Global Advisors, Inc. are also registered representatives of 1st Global Capital Corp.

The majority of investment adviser representatives of 1st Global Advisors, Inc. are also principals in or employees for their own or others' accounting or law firms. The clients to whom they offer the Adviser's services frequently are the same as to whom they offer accounting or legal services.

Some investment adviser representatives offering Adviser's services are owners or investment adviser representatives of their own Registered Investment Advisory firms. These individuals will provide services on behalf of their own Registered Investment Advisory firms, but will act as a co-advisor with regard to the IMS Unified Choice Platform of Adviser.

EDUCATION AND BUSINESS STANDARDS

Adviser generally requires successful completion of university study and/or its educational or business equivalent. Adviser selects only those persons who have demonstrated knowledge of the financial and economic principles needed in providing investment advice. These skills are demonstrated by their business background, education, passing of FINRA securities examinations, or professional designations such as Certified Financial Planner (CFP) or Certified Public Accountant (CPA).

EDUCATION AND BUSINESS BACKGROUND

Stephen Anthony Batman

Year of Birth: 1956

Education:

From/To	Institution	Course	Degree
1974 – 1976	Garden City Community College	Engineering	Associates
1977 – 1979	University of Kansas	Accounting	B.S.

Business Background:

From/To	Firm	Position
10/2008 to Present	1st Global Advisors, Inc. 8150 N. Central Expwy, Ste 500, Dallas, TX	CEO
10/2008 to Present	1st Global Capital Corp. 8150 N. Central Expwy, Ste 500, Dallas, TX	CEO
10/2008 to Present	1st Global, Inc. 8150 N. Central Expwy, Ste 500, Dallas, TX	Chairman and CEO
5/92 to 10/2008	1st Global Advisors, Inc. 8150 N Central Expwy, Suite 500 Dallas, TX	President
5/92 to 10/2008	1st Global Capital Corp. 8150 N Central Expwy, Suite 500 Dallas, TX	CEO and President
5/92 to 10/2008	1st Global, Inc. 8150 N Central Expwy, Suite 500 Dallas, TX	Chairman, CEO & President
1/2001 to	1st Global Ventures, Inc.	President, FinOp, Director

3/2005 8150 N. Central Expwy, Ste 500, Treasurer
Dallas, TX

Michael Anthony Pagano

Year of Birth: 1967

Education:

From/To	Institution	Course	Degree
1985 – 1989	University of Connecticut	Business Administration	B.S.
1992 – 1995	University of Miami		J.D.

Business Background:

From/To	Firm	Position
2/2007 to Present	1st Global Advisors, Inc. 8150 N. Central Expwy, Ste 500, Dallas, TX	Chief Compliance Officer Executive Vice President
2/2007 to Present	1st Global Capital Corp. 8150 N. Central Expwy, Ste 500, Dallas, TX	Chief Compliance Officer Executive Vice President
5/2001 to 2/2007	1st Global Advisors, Inc. 8150 N Central Expwy, Suite 500 Dallas, TX	Chief Compliance Officer Vice President
5/2001 to 2/2007	1st Global Capital Corp. 8150 N Central Expwy, Suite 500 Dallas, TX	Chief Compliance Officer Vice President
1/2002 to 3/2005	1st Global Ventures, Inc. 8150 N. Central Expwy, Ste 500, Dallas, TX	Chief Compliance Officer Vice President
1/2001 to 5/2001	Terra Securities Corporation Schaumburg, IL	Chief Compliance Officer
8/99 to 5/2001	Capital Brokerage Corp. Richmond, VA	Counsel

David C. Knoch

Year of Birth: 1971

Education:

From/To	Institution	Course	Degree
1988 - 1992	University of Massachusetts, Amherst	Political Science	B.A.

Business Background:

From/To	Firm	Position
10/2008 to Present	1st Global Advisors, Inc. 8150 N Central Exwy, Suite 500 Dallas, TX 75206	President and COO
10/2008 to Present	1st Global Capital Corp. 8150 N Central Exwy, Suite 500 Dallas, TX 75206	President and COO

10/2008 to Present	1st Global, Inc. 8150 N Central Exwy, Suite 500 Dallas, TX 75206	President and COO
10/2005 to 10/2008	1st Global 8150 N Central Exwy, Suite 500 Dallas, TX	VP - Advisory Services Operations
03/2001 to 10/2005	1st Global 8150 N Central Exwy, Suite 500 Dallas, TX	Mutual Funds Manager
11/2000 to 3/2001	1st Global 8150 N Central Exwy, Suite 500 Dallas, TX	Sr. Operations & Process Specialist
2/1998 to 11/2000	State Street Bank & Trust Co. Boston, MA	Account Manager

PROXY VOTING

Adviser has engaged the services of Institutional Shareholder Services (ISS) to provide execution of proxy votes for Clients of 1st Global Advisors, Inc. ISS will vote proxies for all Client accounts in the IMS Unified Choice Platform unless the Client is an ERISA Client and has retained proxy-voting responsibility. ISS shall provide timely execution of specified proxy votes for the accounts on the Client's behalf, in accordance with the proxy voting guidelines provided to ISS by Adviser.

Adviser's procedures are designed to ensure that proxies are voted in a manner that is in the best interest of the Client, which may result in different voting results for proxies for the same issuer. Adviser shall consider those factors that relate to the Client's investment, including how its vote will economically impact and affect the value of the Client's investment (keeping in mind that, after conducting an appropriate cost-benefit analysis, not voting at all on a presented proposal may be in the best interest of the Client).

ISS will maintain records of voting decisions, shares voted, and justification of votes.

The Adviser will generally vote in accordance with management's recommendations as to matters dealing with:

- Election of directors (where no corporate governance issues are implicated)
- Selection of independent auditors
- Increases in or reclassification of common stock
- Amendments of Articles of Incorporation or by-laws to coincide with changes in Federal or State regulations
- Changes in the board of directors
- Outside director compensation
- Proposals that maintain or strengthen the shared interests of shareholders and management
- Proposals that increase shareholder value
- Proposals that will maintain or increase shareholder influence over the issuer's board of directors and management

The Adviser will generally vote with management for proposals that maintain or increase the rights of shareholders.

Client's may obtain a complete list of all proxy voting policies or request a record of how proxies for specific securities were voted by submitting a request in writing to 1st Global Advisors, Inc. 8150 N. Central Expressway, Suite 500, Dallas, TX, 75206.

TERMINATION

Client may terminate the Investment Advisory Agreement within five business days of signing the Agreement without incurring any charges. Furthermore, Client or Adviser may terminate the Agreement at any time and for any reason, upon thirty (30) days written notice to the other party. Upon notice of termination, Adviser will await further instructions from Client as to what steps Client requests to liquidate and/or transfer the portfolio and remit the proceeds. Upon receipt, Adviser will instruct brokers, dealers and others to liquidate and/or transfer the portfolio and remit proceeds to Client. Open transactions may be completed after receiving notice of termination. A refund of the Adviser's unearned Advisory Fee will be made on a prorated basis as determined by the Adviser.

UPDATES TO THIS BROCHURE

Adviser will update this Wrap Fee Platform Brochure when there are any material changes in this Platform or the services provided thereunder, but in any event Adviser will review this brochure no less frequently than within ninety (90) days of the end of Advisers' fiscal year and make any necessary changes at that time. Client will be notified via the quarterly advisory fee invoice of how to obtain a current copy of this brochure.