BROKERAGE SERVICES

WINTRUST® WEALTH MANAGEMENT

Wintrust Investments offers three levels of brokerage service to retail customers:

- Full Service Brokerage
- Limited Service Brokerage
- Self-directed Brokerage

Full Service Brokerage

Full service describes the service provided by our Financial Professionals who work in our bank branch locations as well as our stand alone offices in downtown Chicago IL and Appleton WI. These Financial Professionals will open accounts, recommending the most appropriate account type, the investments to meet your needs, as well as execute those transactions. They offer financial advice, guidance, and education on a variety of investment topics.

Our Financial Professionals can recommend investment solutions in either a commission-based brokerage account, or a fee-based investment advisory account. Brokerage accounts are typically appropriate for clients who need advice on certain investment decisions, and trade infrequently. These individuals are sometimes referred to as “buy and hold” investors. On the other hand, a fee-based investment advisory account is more appropriate for individuals who require ongoing investment advice and account monitoring, who trade more frequently, and would rather that a financial professional is advising on all aspects of the investment portfolio or making the investment decisions for them.

These professionals have access to a wide range of investment products to meet your needs, including stocks, bonds, mutual funds, exchange traded funds, closed end funds, unit investment trusts, equity and index options, 529 Education Savings accounts, variable and fixed annuities, life insurance products, and alternative investments. Based on your investment profile and specific needs, and regardless if your account is a commission-based brokerage account or a fee-based investment advisory account, your Financial Professional will recommend a combination of these investment vehicles to build a well-rounded portfolio that correlates to your stated investment objective and risk tolerance.

Limited Service Brokerage

Limited service brokerage is offered by our dedicated Strategic Advice Team. This team, comprised of Financial Professionals located in our Chicago office, work with retail customers whose investment needs are limited in nature. These customers typically have smaller account balances and require infrequent investment advice.

The Strategic Advice Team typically works with you to identify an investment advisory portfolio that matches your investment objective and risk tolerance, using portfolios of mutual funds. Should you not qualify for a fee-based investment advisory account, the Strategic Advice Team can recommend investment solutions from a limited menu of mutual funds. The Team can also provide education savings solutions through 529 Education Savings accounts.

The Strategic Advice Team will meet with you annually to review the portfolio and its performance, and reestablish the customer’s investment needs. Should your needs change that would require additional investment service beyond what the Strategic Advice team offers, you would be referred to a Full Service Financial Professional.

Self-Directed Brokerage

For investors that are comfortable with making all of their own investment decisions, our Self-Directed Brokerage service is more appropriate. This service is supported by a team of experienced customer service agents, who are located in our Chicago office, and who will provide excellent trade and operations support. In a self-directed relationship, the Support Team will not provide any investment advice of any kind.

When making your own investment decisions through our Self-Directed Brokerage services, you will be able to buy and sell equities, bonds, mutual funds, exchange traded funds, and index and equity options.

Should you want investment advice, the Support Team will refer you to either our Strategic Advice Team, or a full service Financial Professional, depending on your needs.