



1853 William Penn Way, Suite 9 · Lancaster, PA 17601 · 717 735 0013

DECEMBER 2015 INVESTMENT COMMENTARY GROWING TO MEET EXPANDING WEALTH MANAGEMENT NEEDS

Seven Summits Capital has experienced very positive growth over the last several years. This growth is a testament to our personalized and fundamentally centered approach to asset management in a financial services industry that is ever increasingly becoming impersonal, commoditized and automated. Over the last two years we have expanded our asset management to include non-traded private placements and REITs to help our clients achieve their objectives in a challenging public market environment.

In addition, Seven Summits Capital continually strives to identify partners who can help better serve the increasingly complex needs of our clients. These partnerships help Seven Summits Capital increase the breadth of the expertise that are available to our clients at all stages of their financial lives.

Today, through my working relationship with Wells Fargo Bank, in conjunction with First Clearing, we can provide clients with:

- Comprehensive Account Review Reporting
- Online Account Access
- Secured Lines of Credit
- Specialized Leasing & Lending for Aircraft, Boats, and Other Significant Purchases

Over the last two years Seven Summit Capital has forged a close working relationship with McLaughlin Financial Group, a premier retirement planning and insurance oriented financial advisory firm located in Wall Township,

NJ. Through Seven Summits Capital/McLaughlin Financial Group our clients can access:

- Customized Asset Management
- Public Securities (Stocks, Bonds, Mutual Funds, and ETF's)
- Private Placements (Private Equity, Real Estate, and Specialized Debt)
- Pre & Post-Retirement Advice Regarding Social Security, Qualified Retirement Accounts, and Tax Saving Strategies.
- Life-time Income Replacement Planning
- Long-term Care Insurance
- Life Insurance

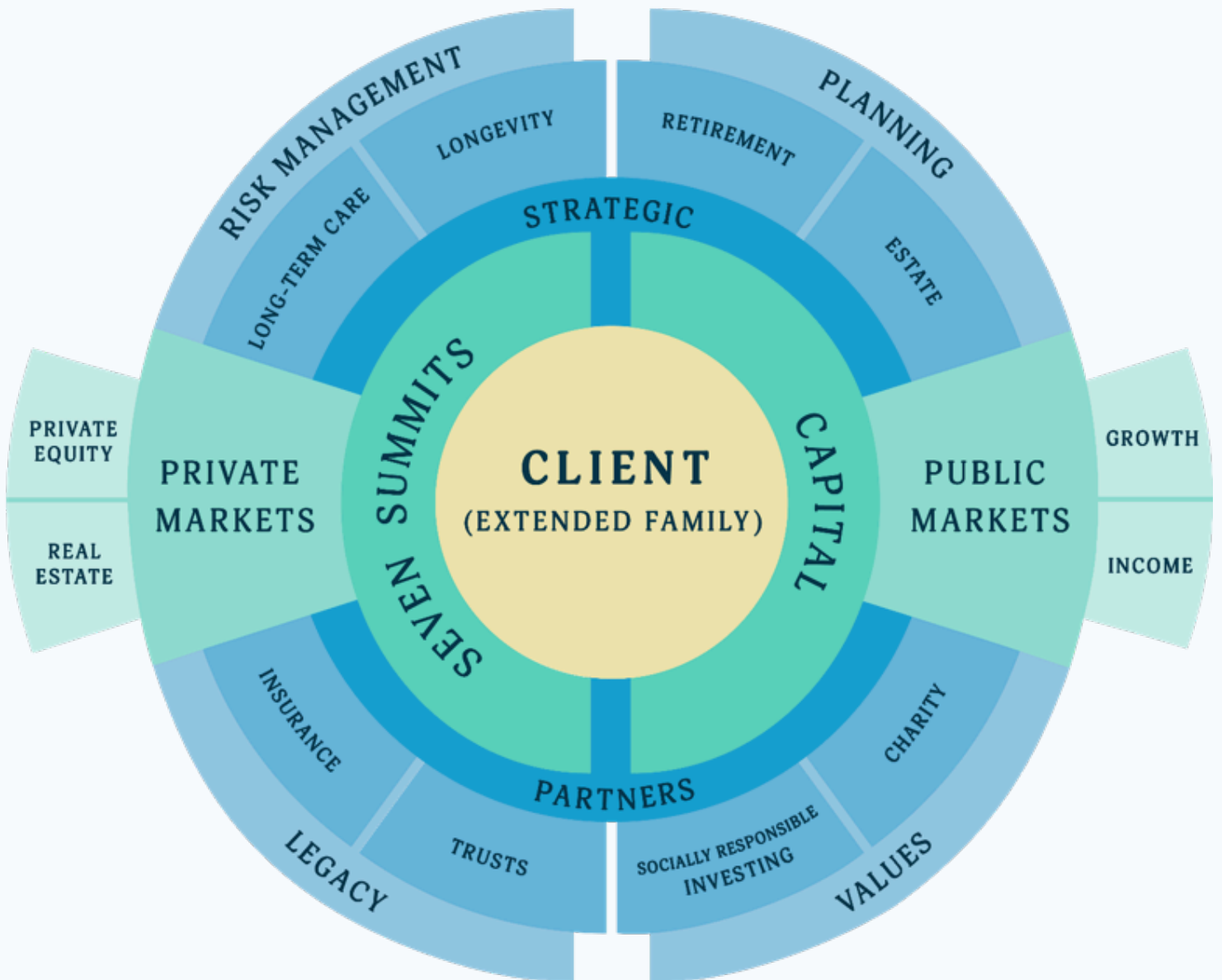
Through our mutual Registered Investment Company (RIA), Coastal Investment Advisors, Inc., Seven Summits Capital is also collaborating with Foundry Wealth Advisors, located in Baltimore, MD. Foundry Wealth Advisors is a full-service wealth management firm owned and operated by two former senior SunTrust Bank executives who have decades of trust and estate planning experience. Through the Seven Summits Capital/Foundry Wealth Advisors alliance clients can benefit from:

- Formal Comprehensive Wealth Management Review
- Wealth Management Plans to Include:
 - Global Asset Allocation Review
 - Estate Planning Assessment
 - Financial and Retirement Planning
 - Legacy – Charitable & Family Gifting Strategies
 - Education Funding Consultations
 - Review of Banking Relationships

Effectively managing personal finances is a complicated task for busy families as time is becoming an increasingly valuable commodity. Seven Summits Capital has always focused on being a trusted source of investment expertise and management. Now, with the alliances that we have formed, clients who desire more comprehensive wealth management services can access virtually any financial advice needed through Seven Summits Capital's strategic

partnerships. This approach allows your trusted advisor at Seven Summits Capital to coordinate the delivery of comprehensive retirement and financial planning, risk management, and complex financial strategies to clients at all stages of life.

The diagram below introduces Seven Summits Capital's sphere of deliverable wealth management expertise:



We are very excited to be able to confidently deliver wealth management solutions that will meet our clients' ever changing needs in a manner that will not distract us from our core asset management responsibilities. We anticipate continued expansion of our strategic partnerships in order to broaden our capabilities and geographic coverage.

With the holiday season kicking into full gear, I've tried to keep this month's commentary short and sweet, highlighting all of the services that we are proud to be able to offer clients. In terms of current market conditions, at the beginning of 2014 I first began to warn about capital market imbalances. Over the last two years the broad markets have been trendless and fraught with emotionally driven volatility and abrupt macro oriented sector rotations; these non-fundamental factors along with broad market valuation issues have rendered public markets precarious for investors fixated on short time horizons. We want you to know that Seven Summits Capital fully recognizes the challenges of today's markets and that our focus remains squarely on the long-term investment objectives that you partnered with Seven Summits Capital to help achieve.

Happy Holidays!



CURT R. STAUFFER

(C) 717 877 7422

(O) 717 735 0013

cstauffer@ssummitcapital.com

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Coastal Investment Advisors), or any non-investment related content, made reference to directly or indirectly in this newsletter will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this newsletter serves as the receipt of, or as a substitute for, personalized investment advice from Coastal Investment Advisors. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. Coastal Investment Advisors is neither a law firm nor a certified public accounting firm and no portion of the newsletter content should be construed as legal or accounting advice. A copy of Coastal Investment Advisors' current written disclosure statement discussing our advisory services and fees is available for review upon request.

Curt Stauffer is an Investment Advisory Representative of Coastal Investment Advisors. Coastal Investment Advisors is not affiliated with Seven Summits, LLC. Investment Advisory Services are offered through Coastal Investment Advisors, a US SEC Registered Investment Advisor, 1201 N. Orange St., Suite 729, Wilmington, DE 19801.

Any mention in this commentary of a potential securities or fund investment should not be construed as a recommendation for investment. Investors should consult their financial advisors for advice on whether an investment is appropriate with due consideration given to the individual needs, risk preferences and other requirements of the client.