

### We Open Markets.

### INTL FCStone Inc. connects clients with the global markets across asset classes – providing execution, post-trade settlement, clearing and custody.

Our clients use our financial platform, our market intelligence and our high-touch service to hedge their risk, seek out trading opportunities, make investments efficiently, and improve their businesses. Our relentless focus on helping them accomplish these objectives has enabled us to establish leadership positions in a number of complex fields in financial markets around the world.

A Fortune 500 company with a nearly 100-year track record, we provide products and services within the commodities, securities, foreign exchange and global payments sectors. INTL clients include the producers, processors and end users of virtually every major traded commodity; commercial counterparties; and governmental, nongovernmental and charitable organizations. The company also serves institutional investors, brokers, professional traders, CTA/CPOs, proprietary trading groups, commercial banks and major investment banks.

Our client-first approach emphasizes guidance, integrity, transparency and trust, which often leads to deeply valued, long-term relationships.

Innovative and well-capitalized, our businesses are supported by our global infrastructure of regulated operating subsidiaries, advanced technology platforms and a team of more than 2,000 employees. We currently serve more than 30,000 commercial and institutional clients, and more than 125,000 retail clients across more than 130 countries.

### WHO WE SERVE ·······

#### **COMMERCIAL CLIENTS**

## COMMODITY PRODUCERS • WHOLESALERS • CORPORATIONS • MERCHANTS • GRAIN ELEVATORS • MERCHANDISERS • IMPORTERS/EXPORTERS • INTRODUCING BROKERS • END USERS

We provide our 7,000 to 10,000 commercial clients globally with a high-value-added and high-touch service designed to help them quantify and monitor their exposure to commodity and financial risks, develop plans to control and hedge those risks, and provide post-trade reporting against their specific objectives. We do this through a wide range of products, from listed exchange-traded futures and options to basic OTC instruments to structured products that are customized to suit the client's individual risk profile and needs. To our mid-sized clients, we offer structured products that are usually reserved for the largest clients of global banks, as well as high-touch risk management consulting traditionally associated with smaller boutiques.

Complementing these capabilities, we offer physical trading in both metals and agricultural markets where, on a selective basis, we can assist our clients in procuring or selling commodities or by-products, arrange logistics support and financing for these products, or embed risk management programs in physical contracts to enable our clients to bypass the accounting complexities involved in using derivatives.

We support this highly unique offering via highly efficient and increasingly robust technology platforms and a fully digitized global market intelligence offering.



# INTL · FCStone

Commodities · Global Payments · Foreign Exchange · Securities

## FINANCIAL STATISTICS

## Common Stock & Financial Highlights (as of 9/30/19):

- Nasdag (INTL)
- Operating revenues: \$1,106.1 million
- Net Income: \$85.1 million
- Total assets: \$9.9 billion
- Stockholders' equity: \$594.2 million

#### **INTL FCStone By The Numbers:**

- More than 40 offices across 5 continents
- Manage business in more than 130 countries
- More than 2,000 employees
- 129 million exchange contracts traded
- 1.8 million OTC contracts traded
- Deals in approximately 140 currencies

## INTL FCStone subsidiaries have access to the following exchanges:

• ASX	• IDEM
• BMF	• LME
• CBOT	• MDEX
• CFE	• MGEX
• CME	• TMX
• COMEX	• NASDAQ
• CLTX	• NFX
• DGCX	• NYMEX
• DMX	NYSE ARC
• EEX	• NZX
• ERIS	• OMXS
• EUREX	• OSAKA
• EURONEXT	• ROFEX
• HKFE	• SGX
ICE CAN	• SAFEX
ICE EU	• TOCOM

ICE EU
ICE US

#### Markets Traded

Grains/Oilseeds • Dairy • Forest Products • Meats/Livestock • Softs • Energy • Renewable Fuels • Metals • Currencies • Financial Futures • Securities •

### WHO WE SERVE CONTINUED .....

#### **INSTITUTIONAL CLIENTS**

#### PROFESSIONAL TRADERS • FUNDS • INSTITUTIONAL MONEY MANAGERS • COMMERCIAL BANK TRUST AND INVESTMENT DEPARTMENTS • BROKER-DEALERS • INSURANCE COMPANIES • INTRODUCING BROKER DEALERS AND THEIR CLIENTS

We provide agency execution as well as commit capital to ensure efficient execution for our clients across multiple products. These include domestic and foreign stocks, ETFs, equity options, treasuries, agencies, mortgage-backed securities, and municipal bonds, as well as high-grade and high-yield corporate bonds, emerging market issuers, convertible bonds and SPACs.

As part of our integrated offering, we provide competitive and efficient clearing on nearly all major derivatives and securities exchanges globally, as well as prime brokerage in securities, major foreign currency pairs and swap transactions. Additionally, we provide clearing of foreign exchange transactions, in addition to clearing of a wide range of OTC products. Finally, we offer correspondent clearing for wealth advisors and wealth management capabilities for retail clients.

For clients with equities needs, we make markets in more than 5,000 ADRs, GDRs and foreign ordinary shares – of which 3,600-plus trade in the OTC markets. In addition, we will, on request, make prices in more than 10,000 unlisted foreign securities. We are also a broker-dealer in Argentina, where we provide institutional execution in the local capital markets.

We also act as an institutional dealer in fixed income securities, including United States Treasury, United States government agency, agency mortgage-backed and asset-backed securities. In addition, we originate, structure and place debt instruments in the international and domestic capital markets. These instruments include complex asset-backed securities (primarily in Argentina) and domestic municipal securities. We also actively trade in a variety of international debt instruments, as well as operate an asset management business.

Finally, through our London-based EMEA oil voice brokerage business, we provide brokerage services across the fuel, crude and middle distillates markets to well-known commercial and institutional clients throughout these regions.

#### **GLOBAL PAYMENTS**

## BANKS • COMMERCIAL BUSINESSES • CHARITIES • GOVERNMENTS • NONGOVERNMENTAL ORGANIZATIONS

We offer competitive and transparent pricing in approximately 140 currencies across 170 countries, which we believe is more than any other payments solution provider. This includes a full-fledged domestic payments capability for both in-bound and out-bound payments in Brazil.

Our proprietary FXecute global payments platform is integrated with a financial information exchange ("FIX") protocol, one of the first of its kind for cross-border payments in non-G20 currencies. It enables clients to view real-time market rates for various currencies, execute and manage orders in real-time, and view the status of their payments through an easy-to-use portal. Additionally, as a member of the Society for Worldwide Interbank Financial Telecommunication ("SWIFT"), we are able to offer our services to large money centers and global banks seeking more competitive international payments services. As a SWIFT-accredited service bureau, we provide support to our 300+ global network of correspondent banks.

The INTL FCStone Inc. group of companies provides financial services worldwide through its subsidiaries, including physical commodities, securities, exchange-traded and over-the-counter derivatives, risk management, global payments and foreign exchange products in accordance with applicable law in the jurisdictions where services are provided. References to certain overthe-counter ("OTC") products or swaps are made on behalf of INTL FCStone Markets, LLC ("IFM"), a member of the National Futures Association (NFA) and provisionally registered with the U.S. Commodity Futures Trading Commission ("CFTC") as a swap dealer. IFM's products are designed only for individuals or firms who qualify under CFTC rules as an 'Eligible Contract Participant ("ECP") and who have been accepted as customers of IFM. INTL FCStone Financial Inc. ("IFCF") is a member of FINRA/NFA/SIPC and registered with the MSRB. IFCF is registered with the U.S. Securities and Exchange Commission ("SEC") as a Broker-Dealer and with the CFTC as a Futures Commission Merchant and Commodity Trading Advisor. References to securities trading are made on behalf of the BD Division of IFCF and are intended only for an audience of institutional clients as defined by FINRA Rule \$12(c). References to exchange-traded futures and options are made on behalf of the FCM Division of IFCF. Wealth Management is offered through SA Stone Wealth Management Inc., member FINRA/SIPC, and SA Stone Investment Advisors Inc., an SEC-registered investment advisor, both wholly owned subsidiaries of INTL FCStone Inc. INTL FCStone Ltd. ("IFL") is registered in England and Wales, company no. S616586. IFL is authorised and regulated by the Financial Conduct Authority (registration number FRN:446717) to provide to professional and eligible customers including, arrangement, execution and, where required, clearing derivative transactions in exchange traded futures and options. IFL is also authorised to engage in the arrangement and execution of fransactions in exchange trade

Trading swaps and over-the-counter derivatives, exchange-traded derivatives and options and securities involves substantial risk and is not suitable for all investors. The information herein is not a recommendation to trade nor investment research or an offer to buy or sell any derivative or security. It does not take into account your particular investment objectives, financial situation or needs and does not create a binding obligation on any of the INTL FCStone group of companies to enter into any transaction with you. You are advised to perform an independent investigation of any transaction to determine whether any transaction is suitable for you.

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#### **Unique Capabilities**

INTL FCStone Inc. is focused on providing valueadded financial solutions to approximately 30,000 commercial and institutional clients, and 125,000+ retail clients across the globe. We use our capital, expertise and knowledge to protect our customers' bottom line margins, reduce costs and provide efficient, market-based solutions in complex markets worldwide.

Our capabilities include:

- Risk Management Advisory Services
- Futures Brokerage and Clearing
- OTC and Structured Products
- Physical Trading in Select Commodities
- LME Metals Trading
- Global Payments and Treasury Services
- Foreign Exchange Execution and Prime Brokerage
- Equity Market-Making
- Securities Custody and Clearing
- Fixed Income
- Wealth Management
- Asset Management
- Market Intelligence

#### **For Further Information**

As a public company, all financial information and filings can be viewed on the website of the Securities and Exchange Commission or on the INTL FCStone website at www.intlfcstone.com. The website also contains more information about our products and services.

The Company's wholly owned operating subsidiaries include INTL FCStone Europe S.A.; FCC Futures, Inc.; FCStone Commodity Services (Europe) Ltd; FCStone do Brazil Ltda.; FCStone Group, Inc.; FCStone Merchant Services, LLC; FCStone Paraguay S.R.L.; Gainvest Asset Management Ltd.; Gainvest Uruguay Asset Management S.A.; INTL Asia Pte. Ltd.; INTL FCStone Nigeria Ltd.; INTL Capital S.A.; INTL CIBSA S.A.; INTL FCStone Banco de Cambio S.A.; INTL FCStone (BVI) Limited; INTL FCStone Commodities DMCC; INTL Custody & Clearing Solutions Inc.; INTL FCStone Capital Assessoria Financeira Ltda.; INTL FCStone de Mexico, S. de R.L. de C.V.; INTL FCStone DTVM Ltda.; INTL FCStone Financial Inc.; INTL FCStone Financial (Canada) Inc.; INTL FCStone (HK) Ltd.; INTL FCStone Ltd; INTL FCStone (Netherlands) B.V.; INTL FCStone Pte. Ltd.; INTL FCStone Pty Ltd; INTL FCStone S.A.; INTL FCStone (Shanghai) Trading Co., Ltd; INTL FCStone Markets, LLC; INTL Gainvest S.A.; INTL Participacoes Ltda.; INTL Netherlands B.V.; INTL Pagos S.A.U.; INTL Technology Services LLC; SA Stone Investment Advisors Inc.; SA Stone Wealth Management Inc.; Westown Commodities, LLC