osaic

osaic.com

Empowering you to thrive

Our partnership with Osaic allows us to:

- ✓ Focus our efforts on your priorities and interests
- ✓ Evaluate your evolving needs
- ✓ Deliver the best experience with the highest level of service

We are here to support you every step of the way as you plan for your future. In partnership with Osaic, we are able to provide you with objective, carefully considered offerings.

Our relationship with Osaic's Broker-Dealer Osaic Wealth, Inc. (Osaic Wealth) provides crucial operational and investment support for our holistic wealth management business, so we can spend our time working to help you meet your goals.

Osaic is one of the largest networks of wealth management professionals and provides resources, scale, and stability to more than 11,000 financial professionals with over $500B in total client assets.

Clearing firm: Pershing

Your brokerage account assets are held at a clearing firm, a separate and independent entity. The clearing firm is responsible for the safekeeping, servicing, segregation, and reporting of your assets. Osaic Wealth works with Pershing LLC (Member, FINRA, NYSE, and SIPC), a subsidiary of The Bank of New York Mellon Corporation, the nation's oldest continuously operating bank. Pershing[1] is a leading provider of global financial services to institutions, corporations, and high-net-worth individuals, and custodies $2.1 trillion in global client assets.[2]

1 Pershing handles confirmation, delivery and settlement of your financial transactions. You'll receive periodic account statements and transaction confirmations, with to option to receive those electronically. Pershing is regulated by the SEC and FINRA, the regulatory bodies that also oversee broker-dealers.

2 Pershing LLC and its global affiliates, December 31, 2022.

Why I chose Osaic:

Osaic's vast range and scale of resources and support allow me to provide you with exceptional benefits:

- ✓ Access to a broad range of investment options, including stocks and bonds, mutual funds, annuities, fee-based advisory programs, and insurance
- ✓ Portfolio management and trading tools that address your needs
- ✓ The ability to deliver additional financial services, including business succession planning; estate, family, and personal needs planning; wealth transfer; deferred compensation; charitable giving; pension maximization; and qualified and non-qualified retirement plans
- ✓ The possibility to borrow against your investments without affecting the underlying value of your portfolio
- ✓ For some of these services, you may be referred to other professionals. If you require specific tax or legal advice, we encourage you to seek personalized advice from qualified professionals regarding your specific situation
- ✓ Timely and accurate execution with innovative technology
- ✓ Cybersecurity safeguards help me to protect your accounts and information

Responsible oversight

Osaic takes an active role in ensuring my business and the services are consistent with the standards of the financial services industry.

In addition to maintaining professional licenses, I attend annual compliance and continuing education meetings, so I am aware of changes in the regulatory landscape my business is also subject to periodic review to examine compliance with state and national regulatory requirements.

MEMBER SIPC SECURITIES INVESTOR PROTECTION CORPORATION

Member of SIPC, which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). Explanatory brochure available upon request or at sipc.org.

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