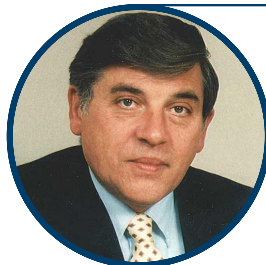
OUR TEAM LEGACY

GENERATIONS OF GUIDANCE. A TRADITION OF TRUST.



1954 | A Foundation in Education

George T. Croonquist graduates from St. Peter's College. Following two years of service in the U.S. Army in Korea, he joins Janney in 1957—then known as Joseph Walker & Sons—beginning a family legacy at the firm that continues today.

1989 | The Second Generation

After five years on Wall Street with a municipal bond firm, G. Thomas "Tom" Croonquist joins his father, George, at Janney as a Financial Advisor. The following year, Tom earns his CFP® certification, further strengthening the family's commitment to comprehensive financial guidance.

1994 | Leadership

Tom becomes Branch Manager of Janney's Hackensack office, taking on a broader leadership role while continuing to build on the foundation established by his father.

2000 | Peter Croonquist Joins Janney

After 10 years of building his own successful wealth advisory business, C. Peter Croonquist joins Janney as a Financial Advisor alongside his father, George, and brother, Tom.

2001 | The Croonquist Group Takes Shape

Together, George, Tom, and Peter establish The Croonquist Group, bringing their experience and shared commitment to clients under one team..

2015 | Expanding the Team

Janet DiBrita joins The Croonquist Group as Branch Operations Assistant, bringing decades of industry experience and adding valuable operational support to the growing practice.

2022 | A Third Generation

After five years as a Financial Advisor Consultant at Lord Abbett, Brent Croonquist joins The Croonquist Group as a Financial Advisor, working alongside his grandfather, George, his father, Tom, and his uncle, Peter, on The Croonquist Group—marking the third generation of the Croonquist family to carry the practice forward.

2022 | Strengthening Client Service

Crystal Salcedo joins Janney's Hackensack office in August 2022 as a Private Client Associate and is welcomed to The Croonquist Group in February 2023, further expanding the team's client service and support capabilities.

2024 | Continued Growth

After eight years with Janney, Charles Poggi joins The Croonquist Group as a Financial Advisor, adding his experience to a team that continues to evolve while remaining grounded in its longstanding values.

Present | A Legacy Looking Forward

Today, The Croonquist Group is a seven-person wealth management team built on generations of trust. We help clients preserve what they have built, plan thoughtfully for the future, and prepare the next generation for the responsibilities and opportunities that come with family wealth.

THE CROONQUIST GROUP OF JANNEY MONTGOMERY SCOTT LLC

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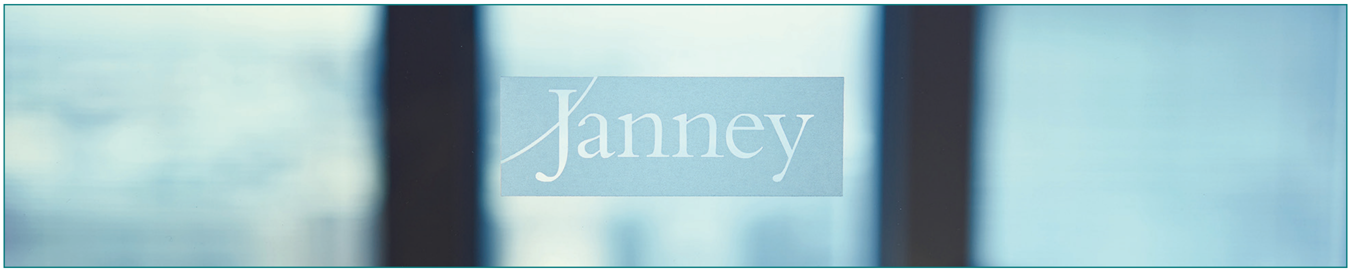

ABOUT JANNEY MONTGOMERY SCOTT LLC

With roots tracing back to 1832, the Financial Advisors of Janney Montgomery Scott LLC have continued to build their reputation for providing timely service and knowledgeable financial consultation to individual and institutional clients.

Janney Montgomery Scott LLC is an integral part of the nation's financial history, having held the second oldest membership on the New York Stock Exchange. Through this unique perspective, we have seen our industry—and our clients—evolve. We have adapted to meet the challenges presented by change while adhering to the core principles of our founders—and our client commitment: service, trust and integrity. Our core principle is helping individuals and their families grow, manage, protect and transfer their wealth.

Financial Advice and Service to Individuals, Families, and Business Owners:

- Advisory Services
- Annuities
- Asset Management
  - Private Investment Management
  - Institutional Investment Management
- Brokerage Services
- Cash Management
- Certificates of Deposit
- College Savings Planning
- Corporate Executive Services
- Equity Selection
- Equity Syndicate
- Estate Planning
- Exchange-Traded Funds (ETFs)
- Financial Planning
- Fixed Income
- Income Planning
- Insurance
- Mutual Funds
- Retirement Plans
  - Individual, Small Business & Corporate
- Trust Services
- Unit Investment Trusts
- Wealth Management

IMPORTANT DISCLOSURES

Your Relationship With Janney

Depending on your financial needs and personal preferences, as well as the fees and costs associated with those services, you may opt to engage in a brokerage relationship, an advisory relationship or a combination of both. Each time you open an account, we will make recommendations on which type of relationship is in your best interest based on the information you provide when you complete or update your client profile.

If you engage in a brokerage relationship, you will buy and sell securities on a transaction basis and pay a commission for these services. Our recommendations for the purchase and sale of securities will be based on what is in your best interest and reflect reasonably available alternatives at that time. If you engage in an advisory relationship, you will pay an asset-based fee which encompasses, among other things, a defined investment strategy, periodic review, and performance reporting. We will serve in a fiduciary capacity for your advisory relationships.

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on www.janney.com/crs which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest.

Awards and Recognitions

Reference to any award, accolade, or third-party rating received by Janney Montgomery Scott LLC ("Janney", "the Firm") or an employee of Janney herein do not constitute a guarantee of future investment success, nor does an award, accolade, or third-party rating imply any specific level of skill or performance in relation to services provided through the Firm. The selection process for this award is based on certain criteria determined by the awarding entity, which may differ from those of other awards, and may not necessarily reflect a Financial Advisor's overall performance or individual qualifications. This recognition should not be considered as an endorsement or guarantee of any Financial Advisor. As with any financial planning or investment advice, past performance is not indicative of future results, and investors should carefully consider their personal financial goals and risk tolerance before making decisions. For more information about any awards referenced, including relevant criteria, please visit Janney.com/award-disclosures or contact your Financial Advisor.