EDWARDS FITZPATRICK GROUP

Advice for the life behind your wealth.



Edwards Fitzpatrick Group
of
JANNEY MONTGOMERY SCOTT LLC

Financial advice for professionals, families, and business owners navigating complex financial lives.

OUR APPROACH

Better advice begins with being known.

Success creates opportunity. It also creates complexity—a concentrated position here, a deferred compensation plan there, a business that has quietly become the largest asset on the balance sheet. Left uncoordinated, those pieces work against one another.

The quality of financial advice depends on the quality of the understanding behind it. Our work begins by seeing all of it at once, and by learning what your success is meant to support—then building one strategy that reflects it.

> You have put care into building what you have. We bring that same discipline to helping you make informed decisions about it.

HOW WE WORK TOGETHER

01

Listen

We start with your priorities, your obligations, and what you are working toward—before any recommendation is made.

02

Assess

Together we look at the full picture: business and household, investments and taxes, family and legacy.

03

Recommend

One written strategy, with the reasoning and the tradeoffs behind each decision explained plainly.

04

Revisit

Markets move and priorities shift. We return to the strategy on a regular cadence, and whenever something material changes.



EDWARDS FITZPATRICK GROUP

The life behind your wealth is where our work begins.

We help bring your financial decisions together, clarify the tradeoffs, and keep your strategy connected to what matters most.

WHO WE SERVE

Clarity for the choices success creates.

Our practice is rooted in Houston's business and professional community. We regularly work alongside clients' accountants, attorneys, and other professionals so important financial decisions can be considered in context.

Corporate executives

Equity compensation, deferred compensation, option exercises, and concentrated positions, where timing, liquidity, tax considerations, and risk can intersect.

Business owners

Bringing business and personal planning into one view, from cash flow, borrowing, and liquidity through succession and transition.

Attorneys and professionals

Clear, efficient advice for demanding schedules and financial lives that may include complex compensation, ownership interests, and competing priorities.

Families and individuals

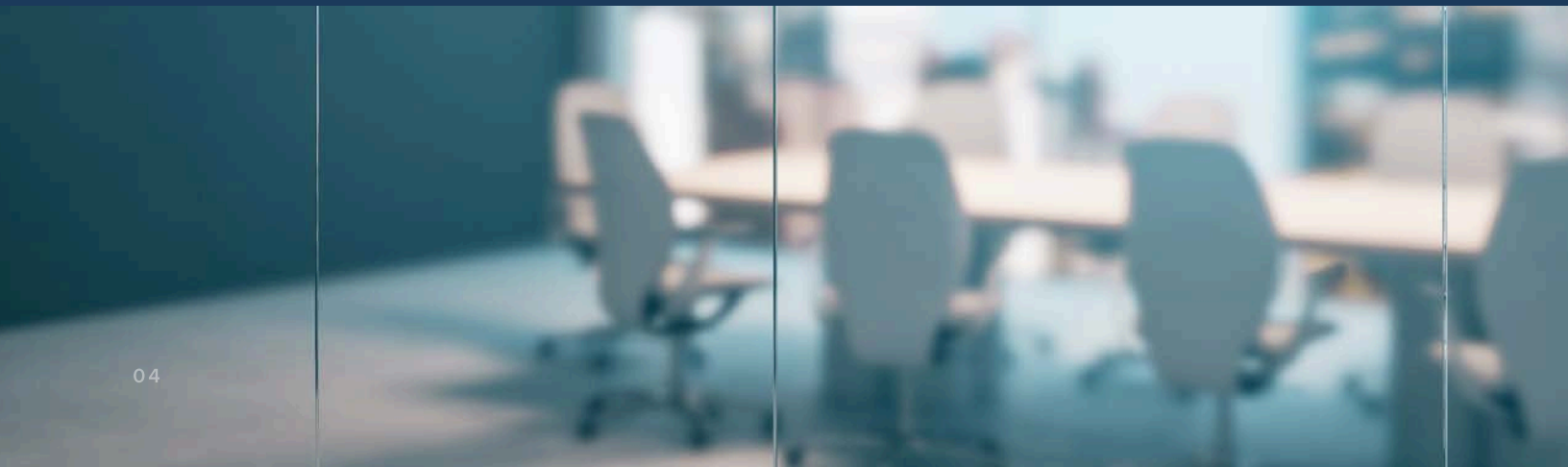
Advice that evolves across everyday decisions, major transitions, retirement, and multigenerational priorities.

Family offices

Investment oversight and coordination across multigenerational portfolios, including due diligence, risk review, and consolidated reporting.

Liquidity events and inheritances

A business sale, inheritance, settlement, or other significant event can change the financial picture quickly. We help create space to understand the choices before major decisions are made.



CAPABILITIES

A disciplined approach to the decisions you face.

Successful investing means different things to different people. Benchmarks provide useful context, but they are only one way to evaluate results—we believe an investment strategy should be measured by how well it supports your long-term financial goals. We begin with your objectives, time horizon, and tolerance for risk, build diversified portfolios through a disciplined research process, and review positioning as markets and your circumstances change.

	WHAT WE HELP YOU DECIDE	SOLUTIONS WE DRAW ON
01	**Planning for what comes next** A financial plan connects the decisions you are making today with the priorities you are working toward, then evolves as your life changes.	– Financial planning – Retirement income – Social Security considerations – Healthcare costs
02	**Investing with intent** Diversified portfolios developed and reviewed around your objectives, time horizon, liquidity needs, and tolerance for risk—weighing return opportunities against the level of risk appropriate for you, so you understand what you own and the role it plays.	– Portfolio management – Fixed income – Alternative investments – Concentrated positions
03	**Managing tax considerations** Investment and planning decisions can create important tax considerations. We account for those implications as part of the broader strategy and coordinate with your tax professionals where appropriate.	– Tax-aware investing – Withdrawal sequencing – Deferred compensation – Option exercises
04	**Transferring wealth deliberately** We help coordinate investment, beneficiary, trust, and charitable planning with your attorneys and other professionals so the different parts of your strategy remain aligned.	– Estate planning coordination – Trust services and strategies – Charitable giving – Education funding
05	**Protecting what you have built** We help identify risks that could disrupt the plan and prepare for transitions before they become immediate decisions.	– Risk and protection planning – Liquidity and lending solutions – Business succession – Continuity planning

Markets will experience periods of growth, volatility, and decline. No strategy can eliminate market risk or guarantee results, but we believe a disciplined, long-term perspective is an important part of pursuing lasting financial success. All investing involves risk, including the possible loss of principal. Diversification and asset allocation do not guarantee a profit or protect against loss in declining markets. There is no assurance that any investment strategy will achieve its objectives or be successful.

THE TEAM

The advisors, and the team behind them.

Three advisors and a dedicated client service associate, working together on the same households. There are no handoffs here—the people who build your plan are the people who answer the phone, prepare the paperwork, and know your accounts by name.



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Sean Fitzpatrick

Managing Director / Investments

Sean's focus is financial planning and wealth management built for the long term. His clients have worked hard for what they have, and he brings that same care and consistency to looking after it—backed by his Wealth Management Specialist accreditation.

A Houston native, Sean returned home after graduating from the DePaul University College of Commerce in Chicago. He is active in local organizations and enjoys golf, hunting, fishing, and traveling with his wife and three children.

Barron's
America's Top 1,200 Advisors, 2020–2025
America's Top 1,500 Advisors, 2026

Forbes
Best-In-State Wealth Advisors, 2018–2026



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James Edwards

Managing Director / Investments

Jim helps clients build and preserve wealth, pairing asset management with ongoing investment planning. He works on portfolios across equities, options, and fixed income, adding alternatives such as private equity, real estate, and structured solutions where appropriate.

A Certified Wealth Management Specialist and Chartered Retirement Planning Counselor℠, Jim was a senior executive at UBS and Paine Webber before joining the industry's advisory side. Jim is most proud of his endowment to the College of Arts and Sciences at Texas Tech and creation of the Edwards Emergency Support Fund, providing immediate financial impact and relief for students facing unexpected hardships.

Barron's
America's Top 1,200 Advisors, 2025
America's Top 1,500 Advisors, 2026

Forbes
Best-In-State Wealth Advisors, 2024–2026



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Christin Simon, AAMS®

Vice President / Investments

Christin works across comprehensive financial planning reports, investment research, and portfolio analysis for client households. She holds the Wealth Management Specialist™ (WMS™) designation, reflecting additional training across key wealth management disciplines, including investments, retirement planning, risk management, estate planning, and tax planning.

Devoted to a service-first approach, she excels at servicing clients' needs and building long-lasting relationships.

Licenses
Series 7 and Series 66

Designations
Accredited Asset Management Specialist℠



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Allison Spinelli

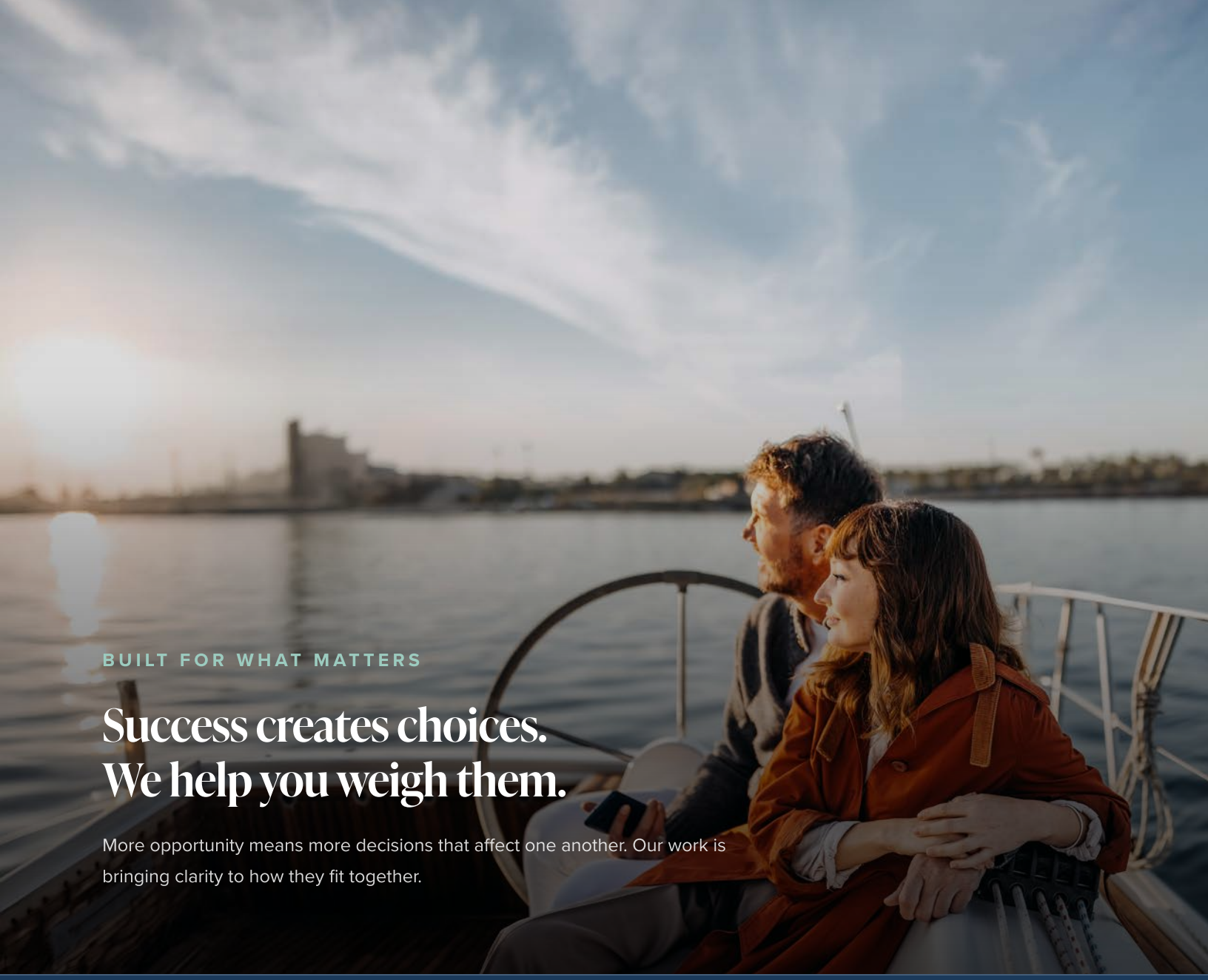
Practice Business Manager

Allison is the administrative arm of the team, handling scheduling, cash movement, account transfers and setups, and day-to-day client communication.

She and her husband, Chris, love to cheer on their hometown Astros.

Areas of focus
Account setup and transfers
Cash movement and distributions
Scheduling and client requests

Awards and third-party ratings are not indicative of future performance and should not be considered an endorsement or guarantee of any Financial Advisor. Selection criteria vary by organization. For details, visit www.janney.com/awards-disclosures.



BUILT FOR WHAT MATTERS

Success creates choices. We help you weigh them.

More opportunity means more decisions that affect one another. Our work is bringing clarity to how they fit together.

INVESTMENT AND LIQUIDITY SOLUTIONS

Sophisticated investment, lending, and liquidity strategies tailored to support evolving financial objectives and risk profile.

Investment banking & advisory solutions

Connect business owners with M&A, capital markets, and transaction-readiness support.

Alternative investment solutions

Provide qualified investors access to hedge funds, private equity, private credit, real assets, and manager oversight.

Cash management & lending solutions

Align liquidity, borrowing, credit, and spending strategies with your broader plan.

THE FIRM BEHIND US

Enduring strength. Personal guidance.

With roots dating back to 1832 and more than 190 years of financial strength, Janney has remained committed to a client-first culture. As a privately held firm, Janney gives its Financial Advisors the support, resources, and flexibility to provide personalized guidance tailored to each client's needs and goals.

190+

YEARS OF FINANCIAL STRENGTH

Roots dating back to 1832, with perspective developed across generations of change.

$170+B

IN CLIENT ASSETS

Meaningful scale and resources supporting clients and advisors across the firm.

100%

WEALTH MANAGEMENT

Janney's business is dedicated to wealth management.

Privately held

FOCUSED ON YOU

As a privately held firm, your advisor can focus on what matters most to you and your family.

Client assets as of Q2 2026.



BOUTIQUE BY DESIGN

Firm resources. One relationship.

Janney has maintained a structure designed to support accessibility, responsiveness, and personal relationships. When a decision calls for specialized expertise, we bring it into the conversation—you continue working with the people who know your situation.

Investment research and perspective

Firm-wide research and market analysis provide additional perspective as we evaluate opportunities, risks, and portfolio decisions.

Planning specialists

Dedicated planning professionals for retirement income, insurance analysis, and the more technical modeling a complex situation can require.

Trust and estate services

Trust services and estate planning support coordinated with your attorney, so documents and portfolio stay aligned.

Business owner advisory

Support for valuation questions, liquidity planning, and succession conversations well ahead of a transition.

WORKING WITH JANNEY

Depending on your financial needs and personal preferences, 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, ongoing monitoring, and performance reporting. Your Financial Advisor 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.



START A CONVERSATION

Let's talk about what comes next.

There is no cost to start the conversation, and no obligation.

OFFICE

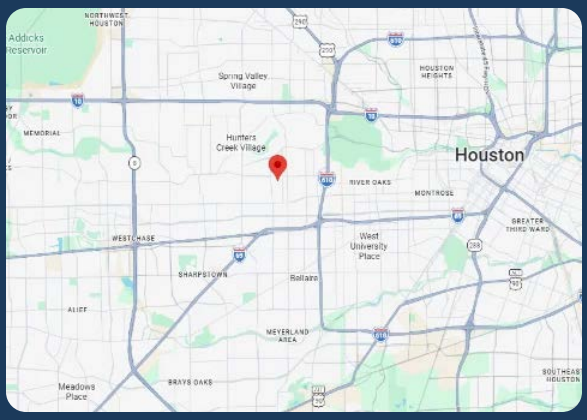
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ONLINE

www.EdwardsFitzpatrickGroup.com



Our Houston office is easy to reach, with visitor parking on site.

Edwards Fitzpatrick Group
of
JANNEY MONTGOMERY SCOTT LLC

Janney

Investing involves risk, including the possible loss of principal. There is no assurance that any investment strategy will be successful. Janney Montgomery Scott LLC, its affiliates, and its employees do not provide tax, regulatory, accounting, or legal advice; please consult your own tax and legal professionals. Awards and recognition are not indicative of future performance and do not guarantee a certain level of results; rating methodologies vary by publication.



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