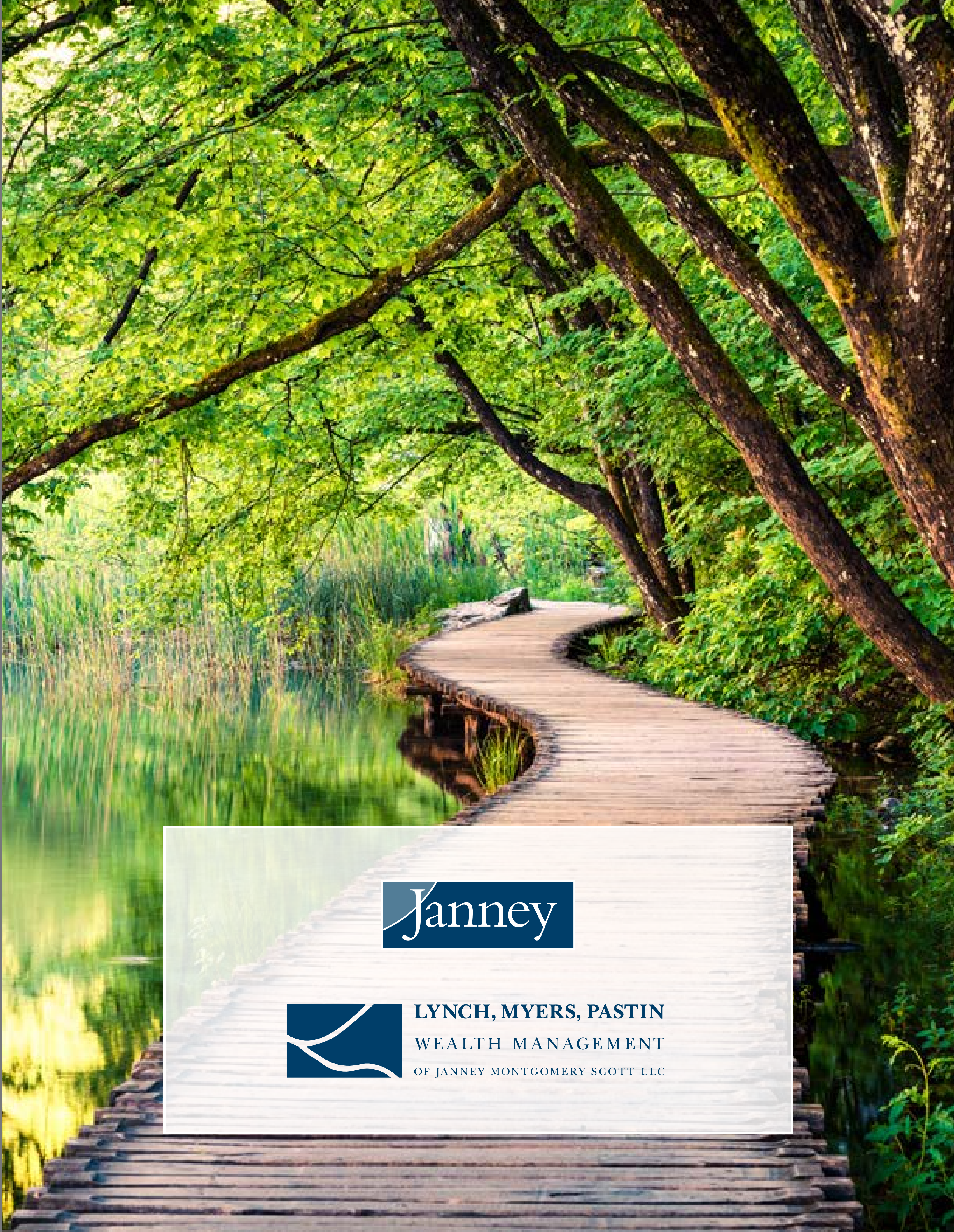

Janney

LYNCH, MYERS, PASTIN
WEALTH MANAGEMENT
OF JANNEY MONTGOMERY SCOTT LLC

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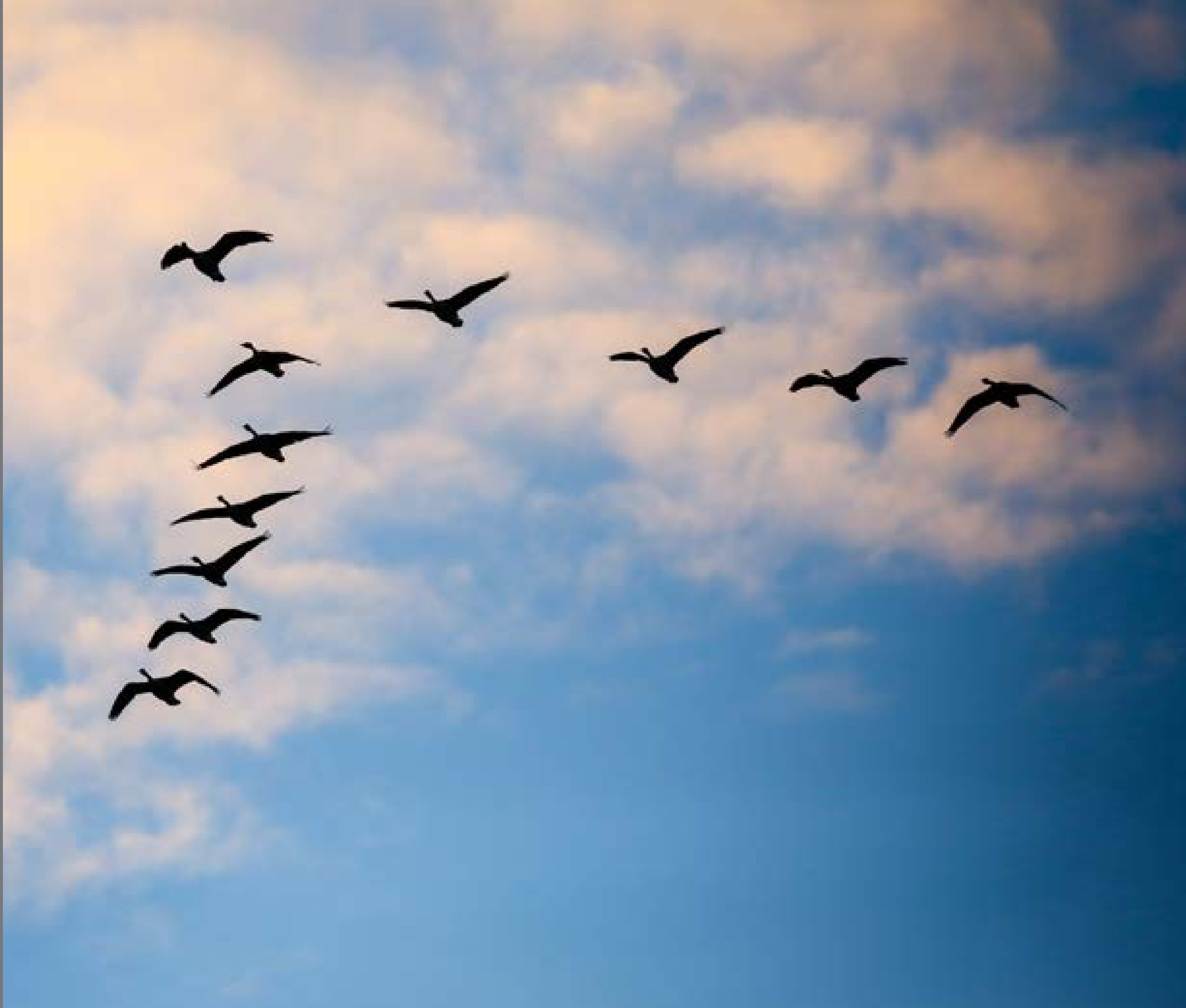

OUR PHILOSOPHY

With over 70 years of combined experience, the names of Lynch, Myers and Pastin are well known in the Western Pennsylvania financial industry and beyond. While the team has roots dating back to the regional firms of Moore, Leonard and Lynch; Richards, Lynch and Pegher; and Parker/Hunter Inc., today this combined tradition continues through Lynch, Myers, Pastin Wealth Management.

Our practice focuses on a full-service model, providing individualized and comprehensive financial planning advice covering a wide array of financial solutions including investment management, retirement/estate planning and education funding. Further, because our philosophy is based on providing tailored, individualized advice, we often work with multi-generational relationships, aiding in the intergenerational wealth transfer and becoming your family's personal CFO. When you work with us, it's about going beyond investing. It's about connecting your life and your finances. Our depth of knowledge and experience, combined with Janney's capabilities and resources, enables us to provide high quality service through bespoke advice and the implementation of financial solutions for every stage of life.

MEET OUR TEAM

DANIEL "MAC" LYNCH, CFP®, CLTC | **First Vice President / Wealth Management, Financial Advisor**
412.565.3222 | **dlynch@janney.com**

Mac joined Janney as a financial advisor after teaching and coaching at the high school level in New England. Previous to his teaching career, Mac was born and raised in Pittsburgh, PA, and attended Colby College, graduating with honors in 2005. During college, Mac was also a four-year member of the varsity baseball team and was awarded the Warren J. Finnegan Senior Athletic Award at the end of his final season.

As a CFP® Professional, Mac utilizes tailored financial recommendations. He has been profiled as a 'Pennsylvania Financial Leader' in the April 2015 edition of Forbes Magazine, a 2018 Forbes' Top Next Generation Wealth Advisor, and a Forbes' Top Next-Gen Best-In-State Wealth Advisor in 2019. Mac has also been named a Top 100 Solo Advisor to Watch by AdvisorHub in 2023 and 2024.

Engaged in his own community, Mac served on the Neighborhood Academy Board of Directors, the Executive Committee of the Carnegie Museum of Art Advisory Council (Skibo Society) and in 2015, was selected for and graduated a yearlong program through Leadership Pittsburgh as a member of the XXII class of Leadership Development Initiative. Currently, Mac serves on the Highland Park Community Council (HPCC).

CINDY W. PASTIN, CLTC, CAP® | **First Vice President / Investments, Financial Advisor**
412.562.7935 | **cpastin@janney.com**

Cindy joined Parker/Hunter Incorporated (a company that merged with Janney Montgomery Scott in 2005) as an assistant to the president and the Childs Team. Cindy became licensed in 1987. She takes the time to understand her clients' circumstances and makes recommendations based on individual client needs and priorities. Cindy currently serves on the Diocese of Pittsburgh Planned Giving Advisory Board.

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JEFFREY MYERS | **Financial Advisor** | **412.562.7936** | **jwmyers@janney.com**

After graduating from Florida State University with a bachelor's degree in Economics, Jeff entered the financial services industry in Tampa, FL. He returned to Pittsburgh, working for a global law firm managing retirement and benefit programs. His family had personally experienced the value of working with a financial advisor who had managed his family's financial needs. This led to his career decision to return to financial services. Jeff works with clients to develop appropriate strategies to build wealth while protecting against life's unexpected events. He holds Series 7 and 66 securities licenses as well as PA Accident, Life, Health and Annuity licenses.

He lives in Mt. Lebanon with his wife and two sons. In his free time outside the office, Jeff enjoys spending time with his family, being on the golf course, and coaching his children's youth sports teams.

KIM KRAPP | **Senior Registered Private Client Associate** | **412.562.8074** | **kkrapp@janney.com**

Kim Krapp originally joined Parker/Hunter, Inc. in 1997, which merged with Janney in 2005. She became securities registered in 2001 and holds the designation of “Business Productivity Specialist” following her successful completion of Janney’s RPCA Development Program in May 2020.

Kim and her husband, Rich, are lifelong residents of the South Hills area of Pittsburgh and have two sons.

SANDY ZOLKOWSKI | **Private Client Assistant** | **412.565.3209** | **szolkowski@janney.com**

Sandy is a graduate of Bradford Business School and was hired by Merrill Lynch in 1975 in the bookkeeping department. During her time there, she was promoted to an institutional bookkeeper, secretary to the operations manager, supervisor in the new accounts department, and then became a registered sales assistant and sales assistant supervisor.

Sandy left Merrill in 1988, taking a position as office manager at the Hilltop Community Children’s Center. She joined Janney Montgomery Scott in 1995 and has been using the knowledge she acquired over the years to help service our clients’ needs.

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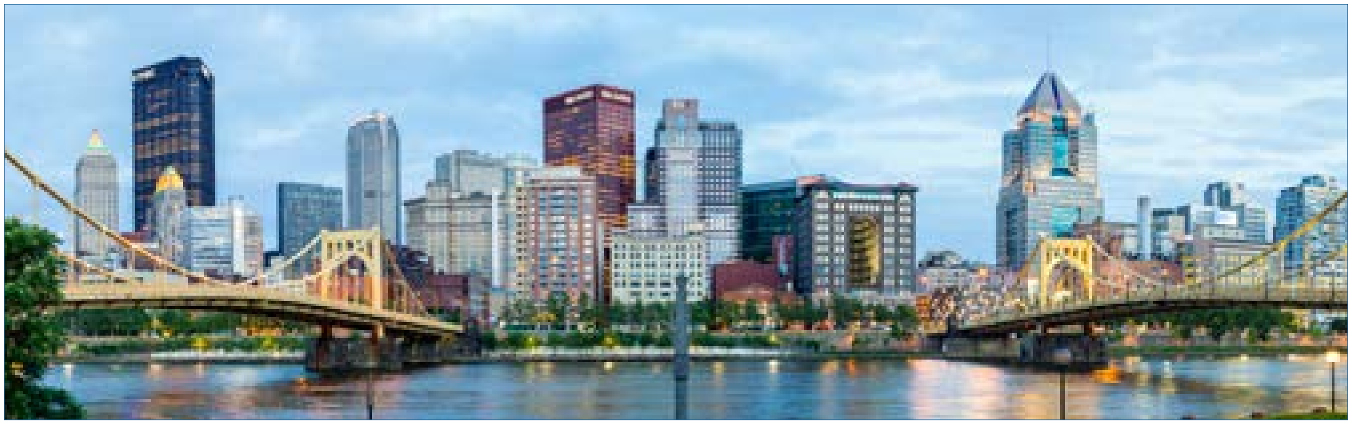

OUR COMMITMENT TO YOU

There are many financial advisory teams that you can choose from. Why work with us?

Boutique Service

- We Pride ourselves in making each relationship unique. Therefore, our team is fully dedicated to being responsive and accessible when you need us.
- Our team spans multiple generations, ensuring the support and guidance you receive will continue indefinitely. The measure of our success, and how we differentiate ourselves from others, lies in the trust we develop with you and your family.

High Impact Financial Planning

- Our holistic approach ensures your financial decisions are not made in a vacuum. We take the time to understand your unique needs, cultivate our relationship and create a customized financial plan that is reviewed as it evolves in response to your needs.
- We integrate cash flow, debt management, real estate, education, retirement, tax, estate, insurance, philanthropic, and business planning into our on-going conversations.
- Our goal is to collectively work with you and your family to develop and create the most efficient portfolio to meet your needs while mitigating risk and taxation where possible.

Customized Investment Solutions

- Guided by our investment and research team, we underweight and overweight exposure to sectors and geographies within the global market to take advantage of current market conditions.
- We blend Active and Passive investment strategies to gain asset class exposure across both public and private markets in a cost-effective manner. To do so, we utilize a combination of stocks, bonds, preferred stocks, mutual funds, ETF's and separately managed accounts.
- Access to exclusive Money Managers in alternative asset class markets such as Hedge Funds, Private Equity and Private Credit.

DISCOVER **PLAN** **DEVELOP** **EXECUTE** **REVIEW**

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A TOPIC-FOCUSED APPROACH TO ADVICE

We provide tailored advice to fit your specific needs. A topic-focused approach to planning allows us to provide advice at the time you need it most in order to help plan for major life events and financial decisions, such as saving for education, growing your family, or preparing for retirement.

With your goals in hand, we will analyze and evaluate your current financial situation—such as investment cash flow, net worth, insurance policies and tax projections. We will use this information to determine any areas of issue or concern, and make recommendations to identify opportunities and develop a plan to help you reach your goals.

We help navigate and educate you and your family through the often confusing and volatile nature of the financial world by customizing our approach to your unique circumstances and needs. We strive to establish a connection based on your terms and, in doing so, transcend that of the average business relationship.

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OUR PROCESS

STARTING OUT

- Saving and budgeting
- Repaying student loan debt
- Starting or growing a family
- Launching a business
- Buying a home vs leasing/renting

MANAGING MY HOUSEHOLD FINANCES

- Establishing an emergency fund
- Managing cash and borrowing
- Starting a retirement savings account
- Protecting your income and assets
- Managing debt
- Creating a financial plan to help reach your financial goals

GROWING MY WEALTH

- Saving for retirement
- Funding college education
- Protecting your personal and/or business assets
- Socially responsible investing
- Allocating and diversifying your investments

NEARING RETIREMENT

- Planning for health and long-term care expenses
- Planning for your business succession
- Caring for aging parents
- Planning for reliable income in retirement
- Understanding your Social Security and Medicare

LIVING IN RETIREMENT

- Planning for your estate
- Giving strategies
- Balancing your portfolio
- Generating tax-efficient income
- Managing health and long-term care costs
- Strategies for lifetime income

If you elect to establish an advisory services* relationship based on our recommendation to you, we will provide information to you on the advisory program(s) in which you choose to invest.

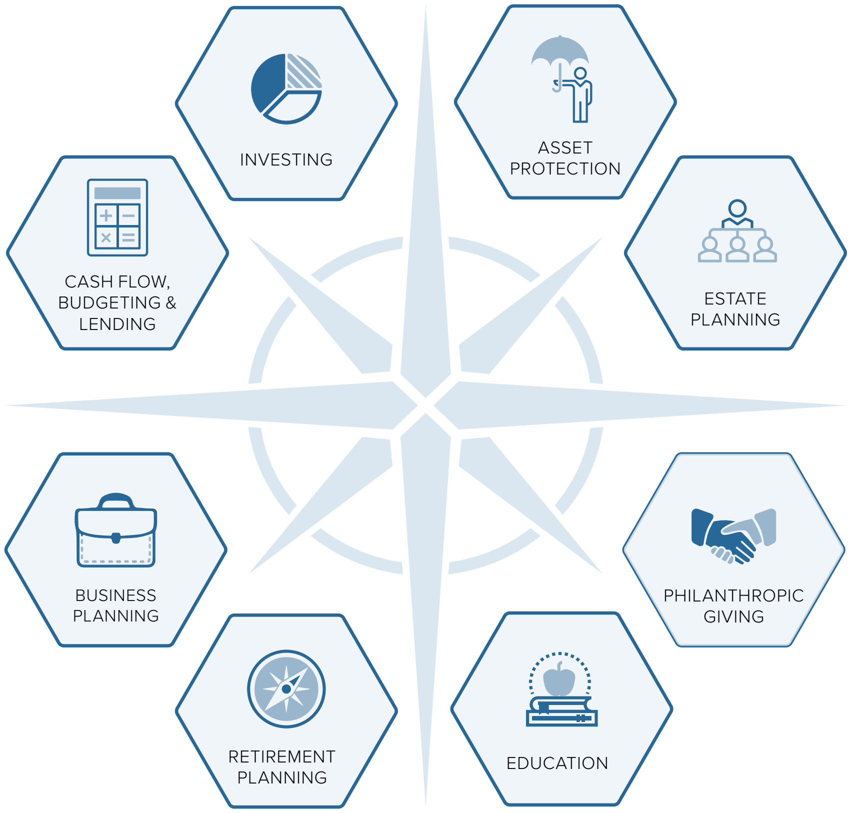
* *For a detailed description of Advisory programs' services and fees, refer to the Janney Form ADV Part 2 disclosure document, available upon request and online at www.janney.com.*

LMP PLANNING PROCESS

A DISCIPLINED APPROACH TO ACHIEVING YOUR GOALS AND NAVIGATING THE MARKETS.

As Your Net Worth Grows, Managing Your Wealth Presents Additional Opportunities and Challenges:

- Tax efficiency in savings strategies, investment process, and retirement income become more complex
- Family estate planning may require advanced trust strategies and coordination of legal and tax advisors
- Life, liability, or long term care insurance may allow you to secure your lifestyle and your family's legacy
- Additional debt management, lending, and cash management offerings
- Family businesses, real estate, or company stock may be a large portion of your wealth
- Charitable planning to support causes and organizations that are important to you



Navigating These Objectives Takes Experience, & Requires Time And Attention To Your Specific Needs

- Team members focus on specific topic areas to bring you services and solutions tailored to fit your unique needs, preferences, and goals across all areas of wealth management.

We Do Not View The Creation Of A Plan As The Finish Line, But Rather A Starting Point

- We will collaborate with your CPA and attorney to ensure that we consider a wide range of possible solutions. We will help you prioritize topics to focus on over time, bring you proactive advice whenever possible, and be available to respond to the unexpected.

The Result Is A Living Blueprint Directing All Future Recommendations.

Saving for college. Saving for a home. Starting a business. Preparing for retirement. Planning for the transfer of wealth. Whether it is today or tomorrow, for you or your loved ones, whatever is important to you is important to us.

For a detailed description of Advisory programs' services and fees, refer to the Janney Form ADV Part 2 disclosure document, available upon request and online at www.janney.com.

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FOCUSED ON THE MOST IMPORTANT FINANCIAL FUTURE IN THE WORLD — YOURS.

Life happens; we are here for you when it does. Let us work with you to develop and implement your goals both now and for future generations to come.

CONTACT US

LYNCH, MYERS, PASTIN WEALTH MANAGEMENT
JANNEY MONTGOMERY SCOTT LLC
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412.565.3209 | lmpwm@janney.com | www.lmpwm.com

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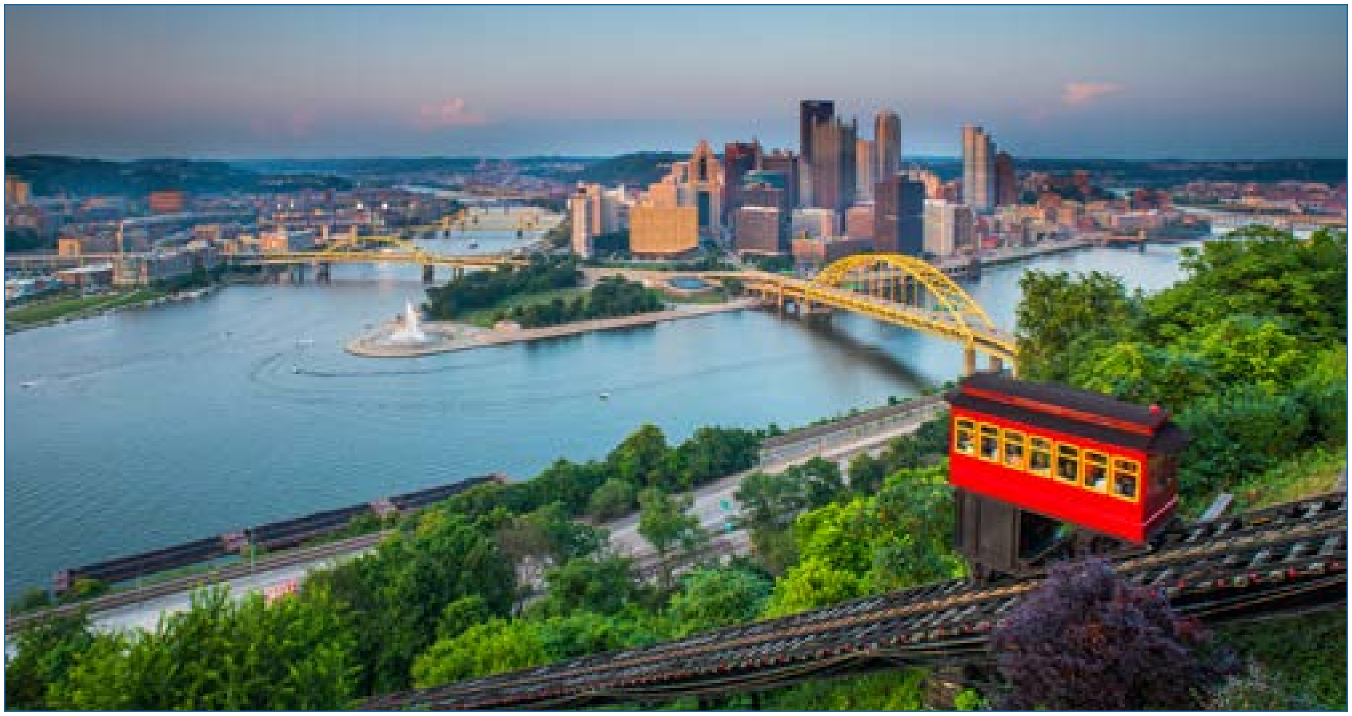

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ABOUT JANNEY MONTGOMERY SCOTT LLC

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.

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.