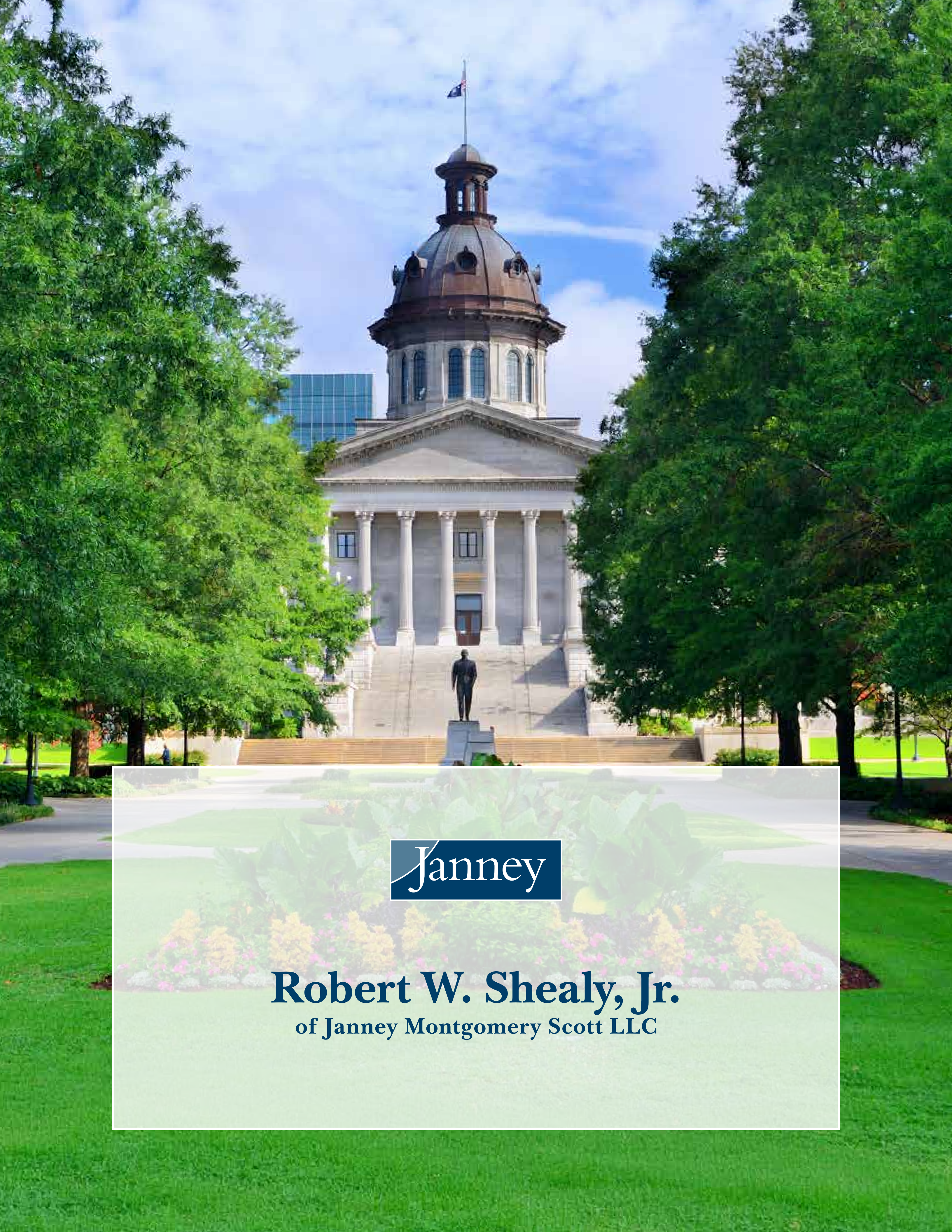


Janney

Robert W. Shealy, Jr.

of Janney Montgomery Scott LLC

GET TO KNOW ROB

803.223.7016

rshealy@janney.com

ROBERT W. SHEALY, JR., CFP® | **Senior Vice President/Wealth Management, Financial Advisor**

As a seasoned Financial Advisor, Rob has guided individuals and families through three decades of market cycles, providing comprehensive strategies to help them grow, manage, protect, and transfer their wealth.

Rob graduated from Clemson University with a Bachelor of Science in Financial Management and a minor in accounting. He later attended the University of South Carolina where he completed the Certificate of Financial Planning education program at the Darla Moore School of Business. He is designated as a CERTIFIED FINANCIAL PLANNER® professional from the Certified Financial Planner Board of Standards, Inc. and is licensed through FINRA with Series 7, Series 65, and Series 63 registrations. Rob retired honorably from the South Carolina Army National Guard after 22 years of service. He resides in Lexington, SC with his wife Kristen and is the proud father of four boys – Thomas, Colin, Mason, and Robert.

When he is not working, he enjoys spending time with family and friends, attending Clemson football games, and exercising. He is a member of Mt. Horeb Methodist Church and remains active in his community though numerous philanthropic efforts. He has served as an assistant baseball coach for the Diamond Youth Baseball League where his son, Robert, played first base. He is a member of various clubs and organizations including American Legion Post 193, Riverbanks Zoo & Garden, and Veterans of Foreign Wars.

MEET THE TEAM

With over 50 years of combined financial industry experience, we strive to provide excellent service as we guide our clients through the phases of investing: wealth accumulation, wealth preservation, and wealth distribution. Learn more about the team below.

803.223.7017

jhaltiwanger@janney.com

JULIE E. HALTIWANGER | **Senior Registered Private Client Associate**

As a Senior Registered Private Client Associate, Julie works alongside Rob to deliver comprehensive administrative and operational support while providing each client with personalized service. She assists in the day-to-day operations and plays an integral role in ensuring an outstanding client experience. Julie is a graduate of the University of South Carolina, earning a Bachelor of Science in Management. She holds her Series 7, Series 63, and Series 65 licenses, and resides in Chapin, SC with her husband Donnie. Outside the office, she enjoys traveling and boating on Lake Murray with her family.

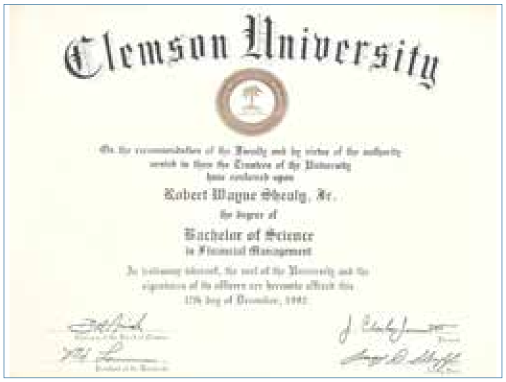
803.223.7025

mblack@janney.com

MEREDITH BLACK | **Marketing Intern**

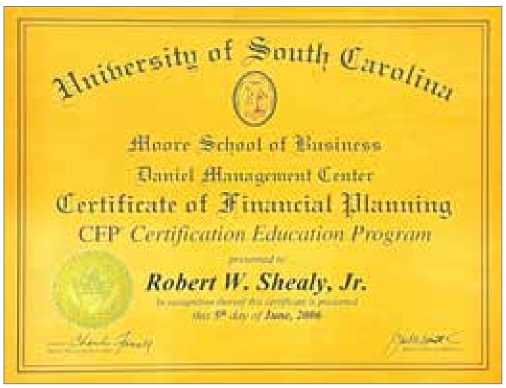
As a Marketing Intern, Meredith assists in developing and executing marketing strategies that strengthen Rob's professional brand and client communication. She brings a background in sales, recruitment, and marketing to support initiatives that enhance client engagement and uphold Rob's commitment to trusted financial guidance. Meredith is a Clemson graduate and enjoys shopping, reading, and spending time with her friends and family.

EDUCATION AND DESIGNATIONS: HELPING US SERVE YOU



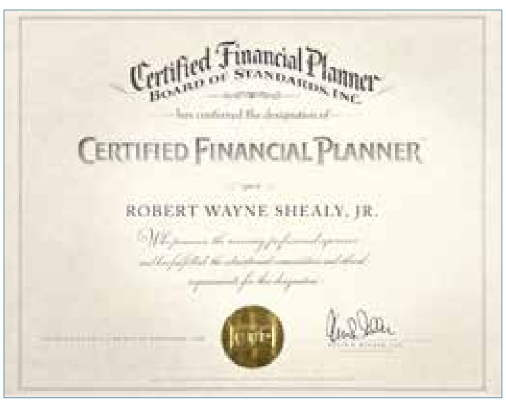
CLEMSON

Rob earned a bachelor's degree in financial management and a minor in accounting from Clemson University. Clemson has been recognized by Niche as the No. 1 college in South Carolina for Accounting and Finance. Through this program, he gained thorough knowledge of business and learned to assess an organization's profitability and overall financial health. He developed superb insight into financial markets, the operation of financial institutions, and the financial management of business operations.



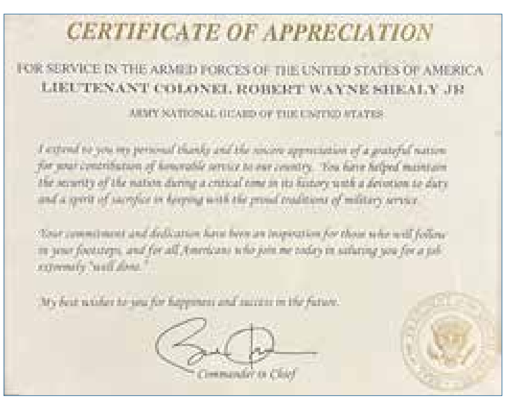
USC

Rob completed the Certificate of Financial Planning education program at the Darla Moore School of Business at the University of South Carolina. Through this program, he gained the skills to analyze and provide guidance across all core financial planning topics as outlined by the Certified Financial Planner Board of Standards. The coursework prepared him to sit for post-graduate certification examinations and pursue the Certified Financial Planner designation.



CFP

The CERTIFIED FINANCIAL PLANNER® certification is widely recognized as the standard of excellence in financial planning. To earn this designation, Rob completed advanced education that covers investments, retirement, tax, income, and estate planning. He also passed a rigorous examination designed to test his ability to apply financial planning knowledge in real-life situations. Rob was required to gain several years of hands-on experience before the certification was awarded. As a CFP® professional, he commits to a strict code of ethics, pledging to always put his clients' best interests first. The CFP® mark signals that Rob has the training, experience, and integrity necessary to provide trusted financial guidance.



U.S. ARMY VETERAN

Rob enlisted in the U.S. Army as an infantryman and was assigned to the prestigious 10th Mountain Division in Fort Drum, NY. Afterwards, he transferred to the South Carolina Army National Guard. He attended officer candidate school at Palmetto Military Academy and graduated as 2nd Honor graduate. Upon graduation, he trained at Fort Huachuca to become a Military Intelligence Officer. Several years later, he deployed to Taji, Iraq in support of Operation Iraqi Freedom. While there he received numerous awards and letters of appreciation. Afterwards, Rob was named commander of the 218 Military Intelligence company. He led the unit during drug interdiction activities on our Northern and Southern borders.

MY JANNEY SUPPORT TEAM

Rob is supported by a team of wealth management professionals and investment strategists headquartered in Philadelphia, Pennsylvania. Their exceptional depth and breadth of experience in the areas of financial planning, portfolio management, and asset protection allow for the highest level of specialized financial management.

GUY LEBAS | Chief Fixed Income Strategist, Director, Custom Fixed Income Solutions, Janney Capital Management

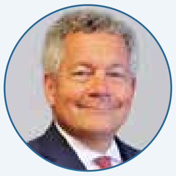
Guy is responsible for overseeing Janney's Fixed Income Strategy & Research (FISR) group, a team charged with providing insight into the bond markets across four verticals: economic & interest rate strategy, credit research, municipal research, and balance sheet strategy. He is also a frequent guest on CNBC, Bloomberg TV, and Fox Business News as well as a regular speaker at financial industry conferences.

MARK D. LUSCHINI | Chief Investment Strategist, President and CIO, Janney Capital Management

Mark serves as the Chief Investment Strategist for Janney Montgomery Scott LLC. Mark is responsible for establishing the firm's broad outlook relating to conditions in the capital markets and the economy and for developing investment strategies best suited to satisfy the goals of individual and institutional clients. He is also regularly seen on CNBC, Bloomberg TV, and Fox Business News.

SHURDONNA S. JOSEPH | Vice President, Director of High Net Worth Consulting

Shurdonna serves as Vice President and Director of Janney's High Net Worth Consulting Group, providing tailored strategies to address the complex financial needs of affluent individuals and families. She brings extensive experience in advanced financial planning, helping clients achieve their goals through comprehensive estate, retirement, and wealth transfer solutions. With over 15 years in the financial services industry, Shurdonna is dedicated to guiding business owners, executives, and professionals toward long-term financial success.

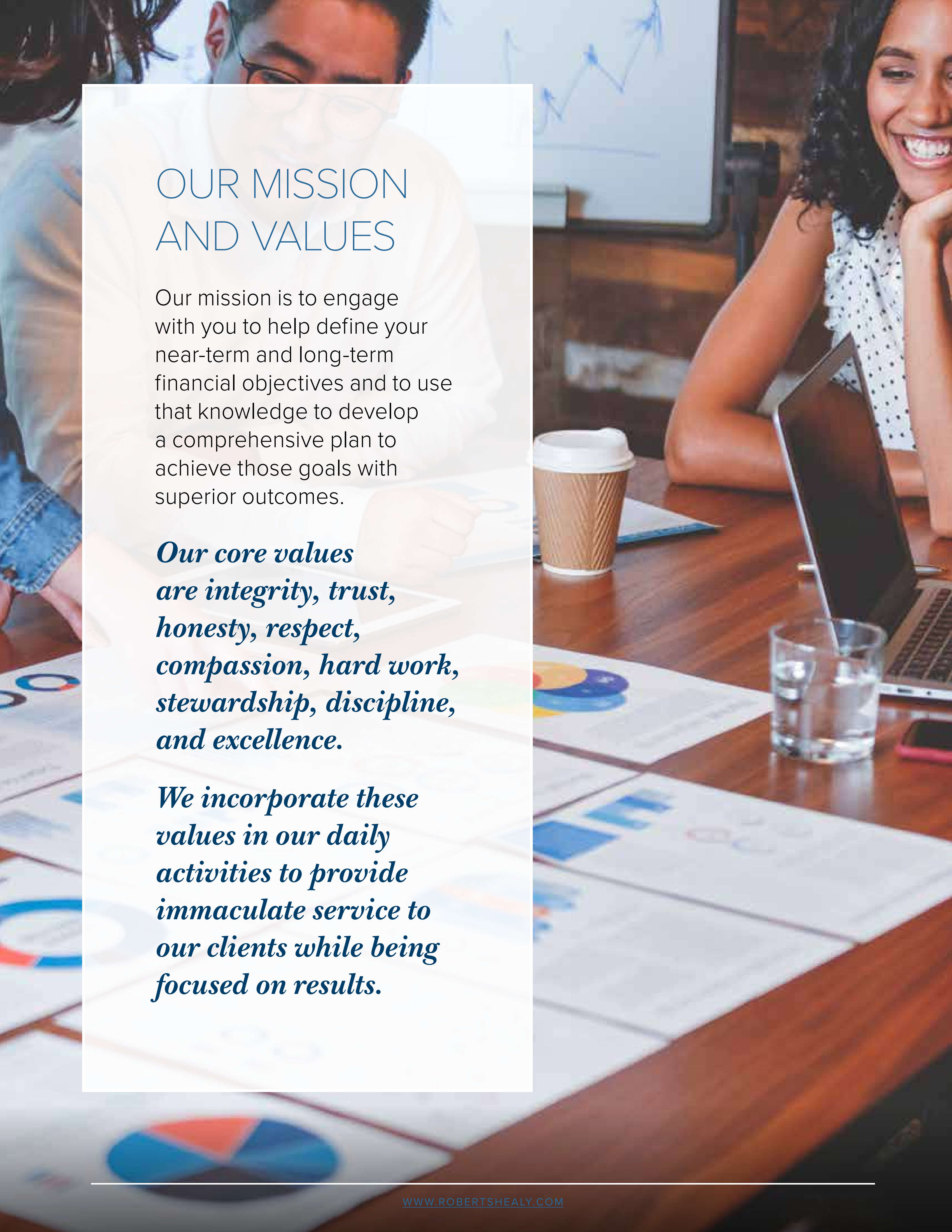


JAY L. GUYER | Vice President, Senior Financial Planner

Jay serves as Vice President, Senior Financial Planner in Janney's Wealth Planning Department. He focuses on supporting advanced financial planning efforts, and complex planning needs for Financial Advisors in Janney's Mid-Atlantic region. Jay has more than 35 years of experience in the financial services industry. He is a CERTIFIED FINANCIAL PLANNER® Professional, Chartered Life Underwriter®, and Chartered Financial Consultant®. He holds a Certification for Long-Term Care® designation, as well as his Series 6, 7, 24, 63, and 65 securities licenses. Jay also earned the Pennsylvania Life, Accident & Health, Fixed and Variable Annuity licenses. He received his J.D. and LL.M. in Tax Law from Taft Law School and has a bachelor's degree in education from Juniata College.

ZANE BYRAMJI | Head of Investment Company Solutions

Zane serves as Head of Investment Company Solutions within Janney's Wealth Management Department. He is a CERTIFIED FINANCIAL PLANNER® professional with over 14 years of experience in the financial services industry. Prior to joining Janney, he managed the daily operations for a boutique brokerage firm. Zane graduated from the University of Toronto with a Bachelor of Commerce in Finance and Economics. He holds his Series 7 and 66 licenses.



OUR MISSION AND VALUES

Our mission is to engage with you to help define your near-term and long-term financial objectives and to use that knowledge to develop a comprehensive plan to achieve those goals with superior outcomes.

Our core values are integrity, trust, honesty, respect, compassion, hard work, stewardship, discipline, and excellence.

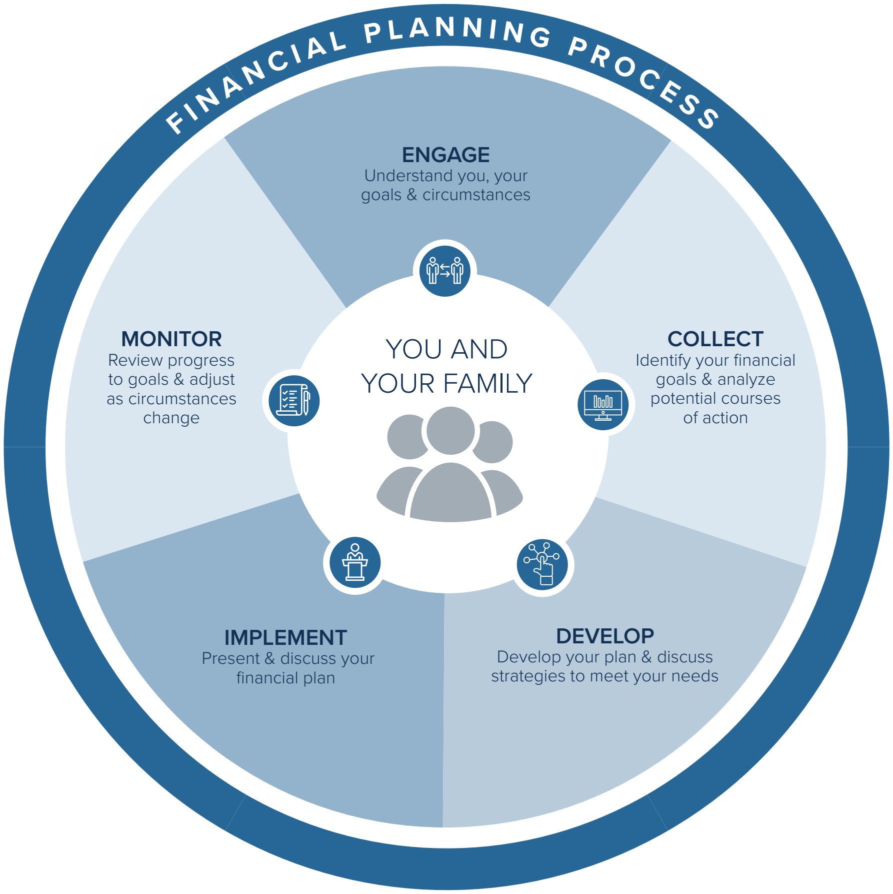
We incorporate these values in our daily activities to provide immaculate service to our clients while being focused on results.

OUR FINANCIAL PLANNING PROCESS: A FOCUS ON YOU

We treat your goals as our own. Whatever is important to you is important to your financial plan – your family, home, children's education, job, retirement, and more. We take into consideration all aspects of your life to help you effectively plan to meet current needs, while staying focused on your future objectives.

Our process is comprehensive, but its foundation is simple:

- A strong relationship between us, built on mutual understanding and agreement.
- A comprehensive approach that uses in-depth analysis of each area of your life to tailor a plan to help meet your needs.
- An implementation strategy that is evidence based and is in line with your best interest.
- Periodic review of your financial plan to help align your finances and investments with your risk tolerance, time horizon, and financial goals.
- The flexibility to choose a brokerage relationship, an advisory relationship, or a combination of both.



OUR ADVISORY SERVICES

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.

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* *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.*

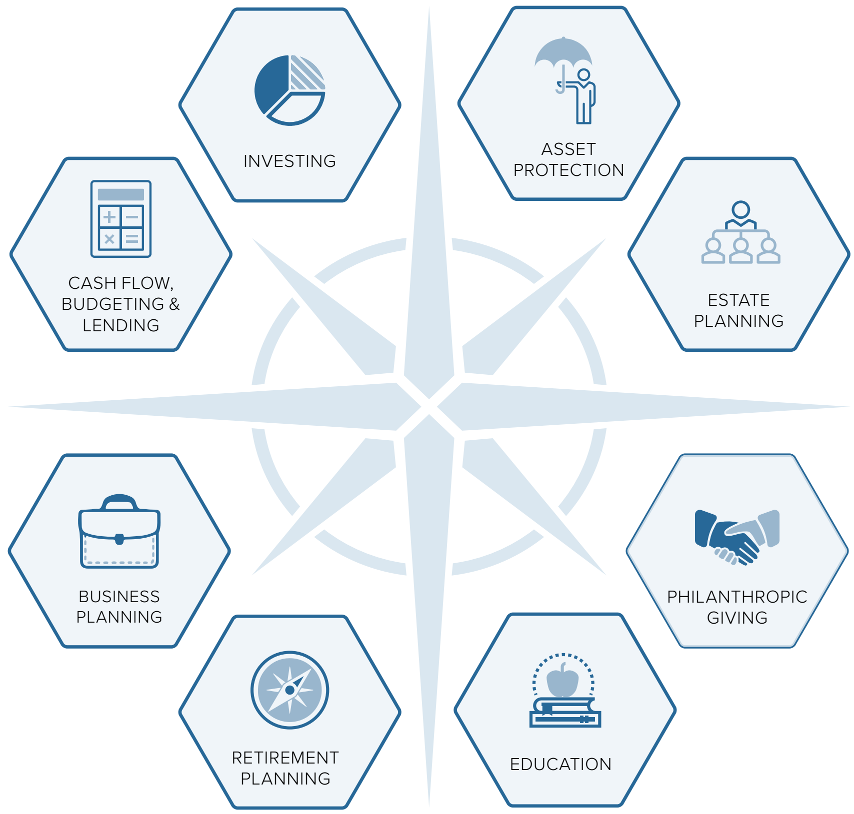
OUR PLANNING PROCESS CONTINUED

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

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

- Tax efficiency in investment strategies, investment process, and retirement income become more complex.
- Family estate planning may require advanced trust strategies and coordination with legal and tax advisors.
- Life, liability, or long term care insurance may allow you to secure your lifestyle and your family's legacy.
- Tax-advantage saving plans are designed to help with educational costs.
- Comprehensive Social Security strategies are available to potentially maximize benefits.
- Charitable planning allows you to support causes or organizations that are important to you.

Financial Planning Topics



Navigating Your Investment Objectives Takes Experience And Requires Attention To Your Specific Needs

Our planning process has been developed and refined through decades of experience addressing the unique challenges and opportunities of high-net-worth families.

We focus on specific topic areas to offer 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

Following the development of an initial plan, we will communicate on a consistent basis. We are aware of events and circumstances in your life that require change, and we are able to respond to the unexpected. Constant evaluation of your plan doesn't mean constant change. We will help you prioritize topics to focus on over time, bringing you proactive advice whenever possible. We are also able to collaborate with your Certified Public Accountant and attorney to ensure that we consider a wide range of possible solutions.

The result is a blueprint of your total wealth picture, guiding asset allocation recommendations.

OUR COMMITMENT TO YOU

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

High-net-worth families should demand a higher quality experience. Our team is committed to delivering that experience.

Boutique Service For A Small Number Of Families

We are financial professionals and investment managers for families with a net worth of $1 million or more. With decades of experience serving high-net-worth families, our personalized approach to financial planning has a fundamental objective: to simplify the complexity of your financial picture and to align your finances with the outcomes you wish to achieve.

We work with a limited number of families so that we may spend the time and attention necessary to provide you great service. Our team is fully dedicated to being accessible and responsive when you need us.

The measure of our success, and how we differentiate ourselves from other teams, lies in the strength of our relationship with you.

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 goals, cultivate our relationship, and create a customized financial plan that is reviewed and updated in response to your needs.

We integrate cash flow, debt management, retirement, income, tax, estate, insurance, philanthropic, and business planning into our on-going conversations with our clients. We apply a time-tested standard of care to each topic to bring you the best lessons our experience has taught us.

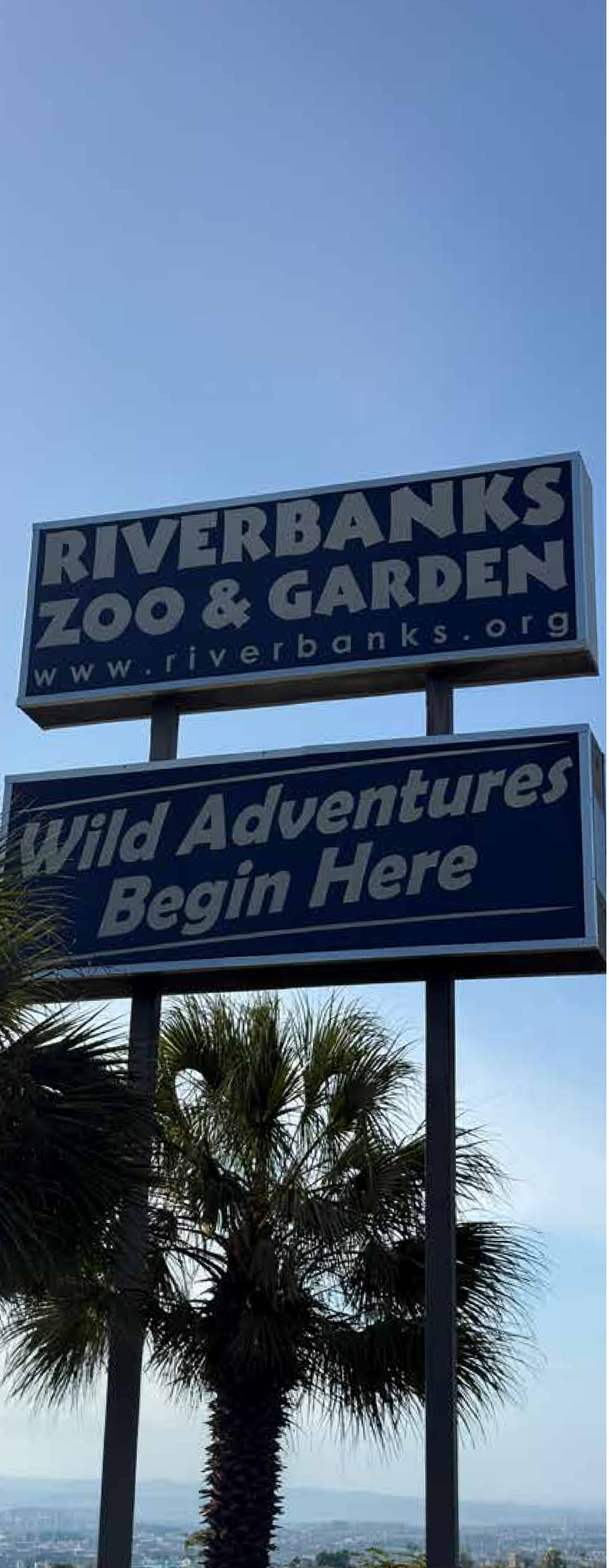
Our assessment considers your current financial situation, near-term and long-term goals, and unexpected events with a focus on risk management and the impact of taxation.

Customized Investment Solutions

Taking into account historical risk and return characteristics of various asset classes as well as your risk tolerance, we aim to craft the most efficient asset allocation to help reach your short-term, intermediate-term, and long-term goals.

Guided by our experience and research, we underweight and overweight exposure to sectors and geographies within the global market to take advantage of current market conditions.

We utilize ETFs (exchange traded funds) to gain broad asset class exposure in a diversified, cost-effective, tax efficient, and transparent manner.



OUR 10 FAVORITE BUSINESS QUOTES

"There are no secrets to success. It is the result of preparation, hard work, and learning from failure."

-COLIN POWELL

"A satisfied customer is the best business strategy of all."

-MICHAEL LEBOEUF

"Whether you think you can, or you think you can't –you're right."

-HENRY FORD

"Live in your vision, not your circumstances"

-CHUCK PAGANO

"Change will not come if we wait for some other person or some other time. We are the ones we've been waiting for. We are the change that we seek."

-BARACK OBAMA

"Luck is what happens when preparation meets opportunity."

-SENECA

"If everybody is thinking alike, then somebody isn't thinking."

-GEORGE PATTON

"Our foremost rule for ourselves and our partners is to keep our word. Our investment philosophy involves an abiding faith that people will do what they say."

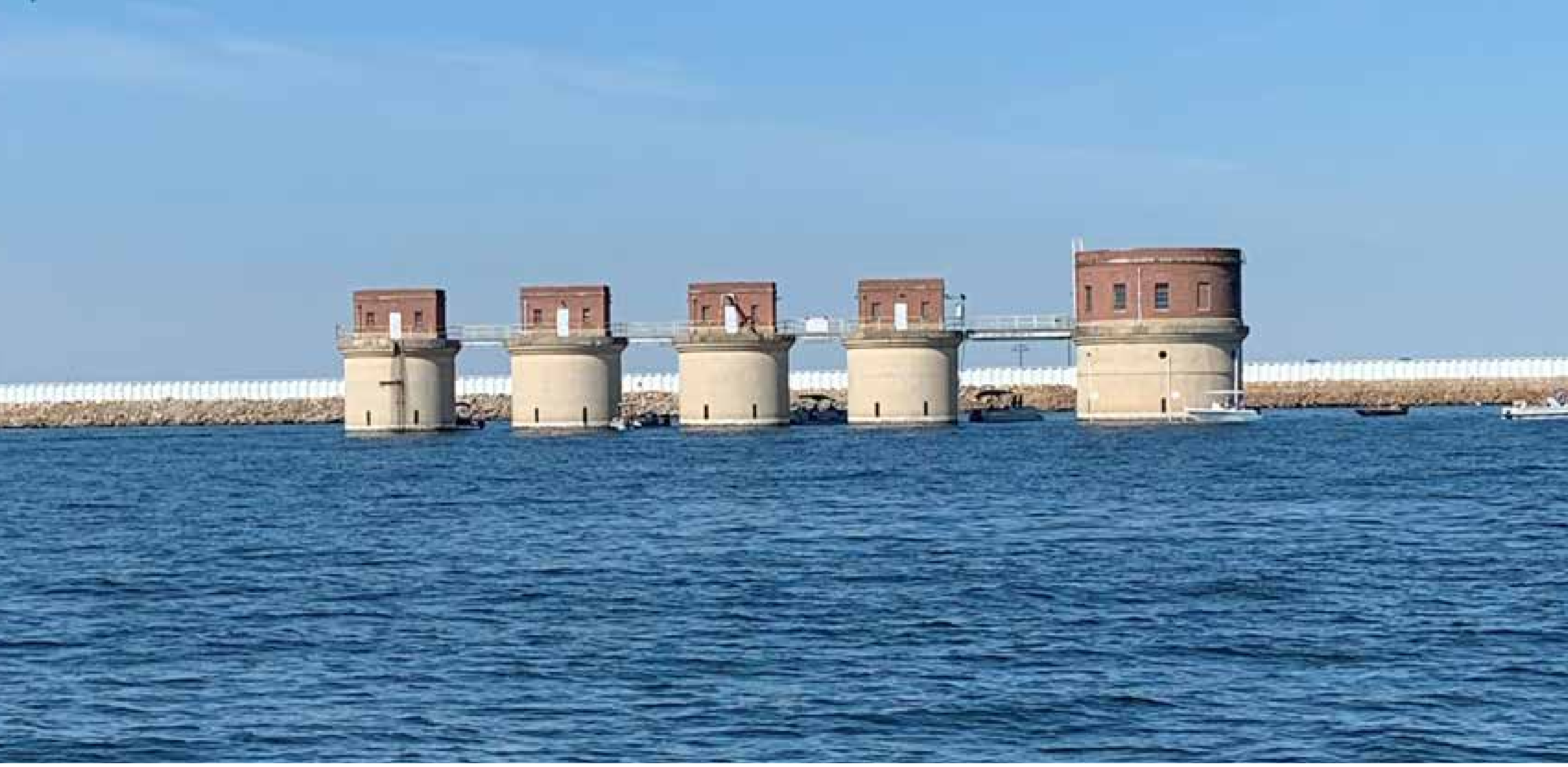
-JAMES OWENS

"There are two pains. The pain of discipline and the pain of regret. You have to choose the pain you'll endure."

-KEVIN ELKO

"Do to others what you would have them do to you.

-MATTHEW 7:12



CONTACT US

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Website: www.RobertShealy.com
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Julie E. Haltiwanger
Phone: 803.223.7017 | Email: jhaltiwanger@janney.com
Website: www.RobertShealy.com

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 purpose 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.