Janney

SCHEINKER
LEGACY WEALTH ADVISORS
OF JANNEY MONTGOMERY SCOTT LLC

September 20, 2026

I have spent the past few weeks reflecting on what to share with you in this year's letter. My thoughts kept returning to August 26th, when we celebrated my father Jerry's 84th birthday.

He showed up to dinner in his usual work attire—even though he retired three years ago. When he asked why I wasn't at work, I gently reminded him it was 6:30 in the evening. In that moment, I realized he didn't care about the time, because Jerry was always an absolute workhorse. Growing up, I watched him bring home mountains of research, take late phone calls, and talk market trends with anyone who would listen.
It took me 53 years to fully realize it, but I have officially turned into my father. Wealth management is a 24-hour business, driven by a deep passion. Like Jerry, I find it all-encompassing. Whether I am answering client emails late into the night, constantly studying market shifts, or staying in continuous communication with you, that drive defines my life.

Living Our *Core Values*

To help manage this passion and better serve you, Todd and I have spent the last year working with an Executive Coach. It has been an incredibly eye-opening process. Our most recent milestone was formally outlining the *Core Values* for our team at SLWA.
These values shape how we think, how we work, and how we serve. They reflect the mindset and discipline that guide our daily decisions, strengthen our relationships, and ensure we deliver thoughtful advice through every stage of your financial life. When I shared these final *Core Values* with my dad, he just smiled. For me, that smile summed up everything.

JANNEY MONTGOMERY SCOTT LLC
40 Wight Avenue, Suite 510
Hunt Valley, MD 21030
office 443.471.8730
toll-free 888.211.2663
fax 667.219.4012
www.scheinkerwealthadvisors.com

WWW. JANNEY.COM MEMBER: NYSE, FINRA, SIPC FOR IMPORTANT INFORMATION ABOUT JANNEY AND YOUR BEST INTERESTS, SEE WWW.JANNEY.COM/CRS
SECURITIES AND INVESTMENT ADVISORY SERVICES OFFERED THROUGH JANNEY MONTGOMERY SCOTT LLC A REGISTERED INVESTMENT ADVISER.

Janney

TRUTH & HONESTY

We lead with integrity by connecting hearts and minds. How we advise, who we hire, and how we show up reflects our leadership, our brand, and our commitment to our clients.

TRUST

Trust is earned through clear communication and consistent follow-through. It is the result of transparency, accountability, and doing what we say we will do.

CULTIVATING EXCELLENCE FROM WITHIN

Sustainable success starts internally. When our thinking is disciplined and our purpose is clear, we make better decisions, lead with confidence, and guide clients through complexity with calm and conviction.

CONSISTENT EVOLUTION

We commit to continuous learning and disciplined adaptation. By staying curious and responsive, we ensure our guidance remains relevant as markets and client lives evolve.

HARD WORK

We work hard because the work matters. Our discipline, preparation, and pride in execution drive meaningful outcomes for the clients who rely on us.

Team Milestones and Growth

Our mission is only possible because of the incredible team around us. Before I hand the letter over to Todd, I want to share a few exciting updates:

- Dan Verbic joined our team and has truly hit the ground running, already building wonderful connections with many of you.
- Jordan Higgins is actively pursuing her Certified Divorce Financial Analyst (CDFA®) designation to bring even deeper specialized expertise to our practice.
- Our Dedicated Staff Laura and Carrie, continue to work tirelessly behind the scenes, pouring their best efforts into taking care of your daily needs.

Janney

Family and Community Updates

On a personal note, life is moving fast. My twins are just a few months away from turning 18, and we are currently in the absolute thick of the college search process.
Outside the office, I continue to dedicate time to causes I care about deeply. As a board member of **CraniUS Therapeutics**, I am proud of the immense progress we are making. We have created the first purpose-built cranial infrastructure for continuous access to the brain and are currently awaiting our second FDA approval. Additionally, this October marks my sixth year helping to host the **Cal Ripken, Sr. Foundation's College Basketball Tip-Off Event**, raising vital funds to help build youth development parks.

Thank you, as always, for your continued trust, partnership, and shared journey.
At Scheinker Legacy Wealth Advisors, we empower individuals and families to ***Know Their Worth*** — financially, personally, and generationally. We believe true wealth is built through clarity, courage, and conviction by delivering tailored, performance-based strategies that honor your values and help to amplify your legacy. We don't just manage assets — we cultivate excellence.

Sincerely,

Joshua A Scheinker
Managing Director – Wealth Manager
Scheinker Legacy Wealth Advisors
Janney Montgomery Scott, LLC

****

Thank you, Josh!

At Scheinker Legacy Wealth Advisors, we believe that managing wealth for our clients originates in process and structure. True wealth planning requires coordination across taxes, estate planning, investments, family legacy, and long-term decision-making. That's why we developed the *TALON Process*. TALON is a comprehensive framework designed to

help affluent families integrate every financial decision through a multigenerational structure.

What exactly is the *TALON Process*? Let me highlight the letters in the TALON acronym and how it applies to you and your family.

"T" stands for Tax-Aware:

Every financial decision we make at Scheinker Wealth is evaluated through a tax-aware lens. We understand that tax efficiency can be an important driver of long-term wealth accumulation. Our *TALON Process* evaluates investment strategies, income planning, charitable giving, business transitions, retirement distributions, and estate structures with after-tax outcomes as an important consideration for our clients.

"A" stands for Advanced Asset Allocation and Structural Transparency:

True wealth management requires integration. The *TALON Process* evaluates investment portfolios, estate structures, tax strategies, insurance planning, cash flow, and charitable objectives together - not in isolation. Our team believes in optimizing every aspect of a client's financial life.

"L" stands for Legacy and Multi-Generational Planning:

Multi-generational planning is designed to preserve family wealth and values. Legacy planning extends beyond asset transfer. We help families prepare future generations for stewardship, responsibility, and long-term financial confidence.

"O" stands for Opportunistic Sourcing:

Identifying planning and investing opportunities that may otherwise be overlooked. Financial markets, tax laws, and family circumstances constantly evolve. Financial markets, tax laws, and family circumstances constantly evolve. Our Scheinker Wealth process seeks to proactively identify opportunities that we believe may improve long-term outcomes for our clients and their families.

Janney

"N" stands for Non-Teleological Thinking:

Non-teleological thinking means that our team is focusing rigorously on the "what is." Markets and life are complex. Emergent systems are influenced by countless variables including investor psychology, macro forces, innovation, and randomness. Current realities, observable facts, and actual conditions are more important than subjective narratives which serve to distract from what's relevant and critical.

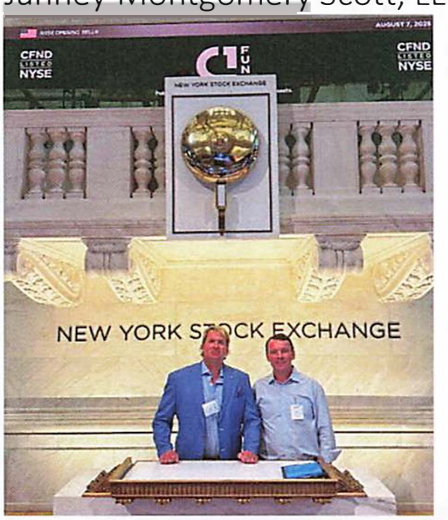
Non-teleological thinking promotes humility, reduces bias, and improves resilience — aligning our ideas and experience with mental models, inversion, and behavioral finance which includes factors like tuning out noise, and focusing on controllable factors.

We are proud of the process and team that we continue to build at Scheinker Legacy Wealth Advisors to serve our clients. Tying together our *TALON Process* (the mind) with our *Core Values* (the heart) helps our clients, and the families we serve, build, protect, and ultimately transfer their wealth with intention.

Thank you for being our valued client. Our team is passionate about what we do and passionate about the privilege of working with you.

Many thanks.

Todd Garliss
First Vice President – Wealth Manager
Scheinker Legacy Wealth Advisors
Janney Montgomery Scott, LLC



Janney Montgomery Scott LLC, its affiliates, and its employees do not provide tax, regulatory, accounting, or legal advice. Please consult your independent tax and legal advisors regarding your individual circumstances. The TALON Process is a proprietary planning Framework developed by Scheinker Legacy Wealth Advisors to support financial planning and decision-making. It does not guarantee investment results, tax outcomes, or the achievement of any financial objective. All investing involves risk, including the possible loss of principal.