Janney

VenturePoint Partners

OF JANNEY MONTGOMERY SCOTT LLC

Your Private Wealth Partner in all of Life's Ventures

Our mission at VenturePoint Partners is to be the trusted guide throughout every venture in our clients' lives, whether it be asset accumulation and growth, financial planning, risk management, retirement and distribution, or legacy planning. VenturePoint Partners prides itself on being the trusted advisor for high-net-worth and ultra-high net worth individuals and families. Together, we unite our expertise, resources, and commitment to excellence to deliver the highest level of service and guidance to the clients and families we serve. VenturePoint Partners: Your Private Wealth Partner in all of Life's Ventures.

With diligent management and oversight of client accounts, our aim is to discover areas of improvement in our client's financial profile. We emphasize the need for disciplined review to ensure clients' plans continue to meet their needs, goals, and objectives.

AWARDS & RECOGNITION

VenturePoint Partners is an experienced and knowledgeable wealth advisory team. Our team has been recognized by Forbes as a Best-in-State Wealth Management Team for its hand-on client-centric approach to advising. Our mission is to provide clients with solutions to help them reach their goals and offer them peace of mind through prudent and strategic financial management.

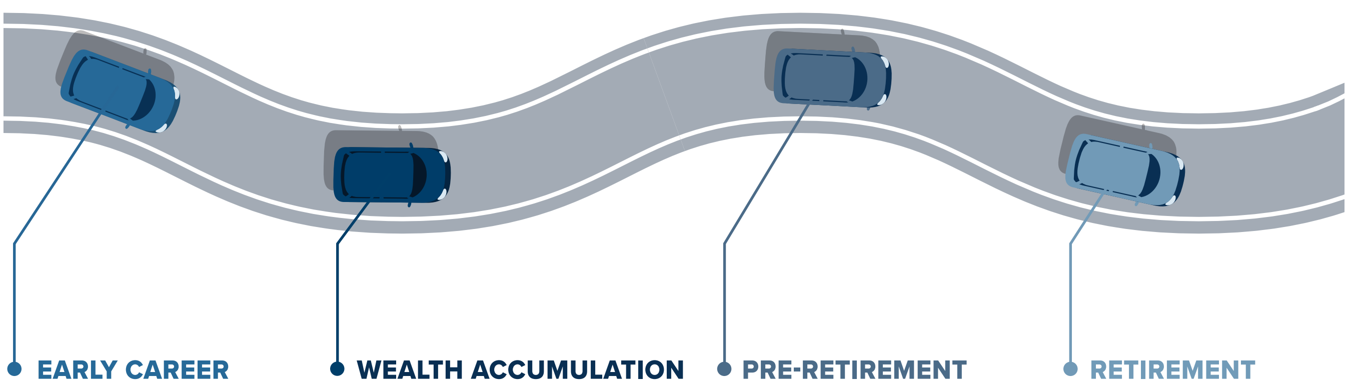
- **VenturePoint Partners:** 2026 Forbes Best-in-State Wealth Management Team
- **Jeffrey Genkinger:** 2024 Forbes Best-in-State Next Generation Wealth Advisor

BEYOND INVESTING. CONNECTING.

There's more to managing wealth than just investments. Our team can help connect your life and goals by implementing strategies and solutions that align with your unique needs and preferences.

If you are just starting out in life, in your peak earning years, nearing retirement, or contemplating your legacy—we are here for you. When you work with us, it's about going beyond investing. It's about connecting your life and your finances.

VENTUREPOINT PARTNERS: YOUR PRIVATE WEALTH PARTNER IN ALL OF LIFE'S VENTURES



EARLY CAREER

- Initial Financial Planning
- Saving and budgeting
- Retirement Planning Education
- Starting or growing a family
- Home purchase
- Insurance and risk management
- Early estate planning

WEALTH ACCUMULATION

- Intermediate to long-term financial planning
- Detailed retirement strategy & planning
- Major purchases
- Asset protection
- Tax management
- Education funding for children
- Philanthropy

PRE-RETIREMENT

- Retirement income planning & tax efficiency
- Understanding Social Security and Medicare
- Healthcare planning
- Family Wealth & Multigenerational planning
- Business Succession

RETIREMENT

- Legacy planning
- Philanthropic strategy
- Managing health and care costs
- Asset distribution

MEET THE TEAM

With our combined industry experience, we strive to provide excellent services as we guide our clients through the phases of investing: wealth accumulation, wealth preservation, and wealth distribution. To learn more about our team, click here.

Please contact Nadav, Jeff, Seth, or Ben for matters related to portfolio management, investment reviews, market insights, wealth transfer and estate planning strategies, and financial planning implementation. They also oversee client relationship management and referrals, and provide guidance on retirement income planning, cash-flow analysis, and estate planning.

NADAV BAUM
Executive VP / Wealth Management
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Senior VP / Wealth Management
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Assistant VP / Wealth Management
Financial Advisor
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BENJAMIN ZIOLKOWSKI, CFA, CFP®
Financial Advisor
412.562.8120 | bziolkowski@janney.com

Reach out to Matt for financial planning (Social Security, college savings, budgeting, cash flow, charitable giving), retirement income and cash-flow planning, life and long-term care insurance, and MyJanney, MyNetWorth, or Document Vault assistance.

MATTHEW O. BASH
Account Executive
412.562.8026 | mbash@janney.com

OUR SERVICE TEAM

We are very fortunate to have a talented and dedicated team of Client Service Associates. They handle all day-to-day administrative matters and routinely assist us in delivering and implementing investment management and financial planning advice to our clients in a timely, efficient, and highly personalized manner. Reach out to Emily, Kelsey, JoAnn, or Brock for operational support. They manage withdrawals, wires, ACHs, transfers, RMDs, account paperwork, statements, tax documents, and MyJanney enrollment.

Pittsburgh and St. Pete's support:

EMILY (RHODES) SANDERS
Private Client Associate
412.562.8127 | esanders@janney.com

KELSEY NAUGHTON
Private Client Associate
412.562.8109 | knaughton@janney.com

New Castle support:

JOANN LOGAN
Branch Operations Assistant
724.656.4400 | jlogan@janney.com

BROCK CHEURCO
Registered Private Client Associate
724.656.4416 | bcheurco@janney.com

OUR UNIQUE APPROACH AND PROCESS

Whatever is important to you is important to your financial plan—your family, home, children's education, job and more. Understanding your finances is one part of the financial planning process. Understanding you is the most crucial. We take into consideration all of the aspects of your life to help you effectively plan to meet current needs while staying focused on your future objectives

Our process has many steps, 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 your needs
- An implementation strategy in line with your best interests with the sufficient and appropriate actions and investment vehicles
- Periodic review of your financial plan to help align your finances with achieving your financial goals

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.

OUR ADVISORY SERVICES PROCESS

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.*

WHAT YOU CAN EXPECT

We treat our clients as an extension of our family. We are committed to giving you peace of mind so you can spend your time doing what you love most, while we work diligently toward your goals and deliver a level of service that will exceed expectations.

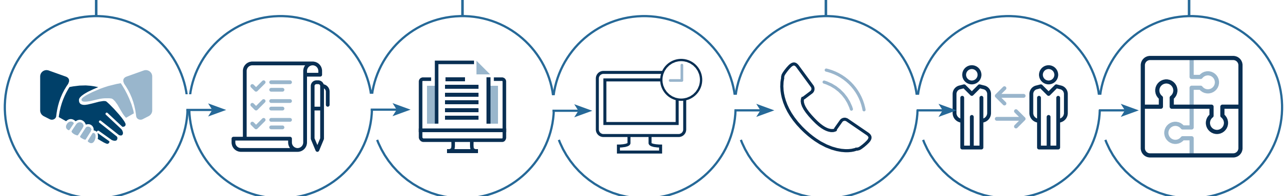
From Day 1, we want you to know what to expect from us. Below is a timeline of our New Client Onboarding Experience.

Client signs new account paperwork, account numbers are established, begin account funding/ account transfer process

As soon as assets are received, we will notify you & get your accounts invested according to the agreed-upon Investment Proposal. We will also send you instructions on how to access your accounts through our online platform, MyJanney

We will call to walk you through your first monthly Janney statement

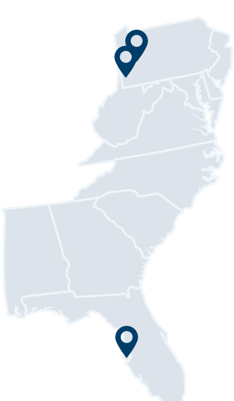
1st quarterly review with our team. At this meeting, we will discuss how often you'd like to meet with us to review your accounts and financial plan going forward



Client signs new account paperwork, account numbers are established, begin account funding/ account transfer process

You can expect a follow up call or email from us to see if you have any questions about MyJanney

We will schedule follow up meetings to review your estate plan, life insurance, and any other financial planning needs, if applicable



CONTACT US

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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.