Prudent Stewardship

Trust Through Transparency

HILGER
WEALTH STEWARDSHIP OF
RAYMOND JAMES®

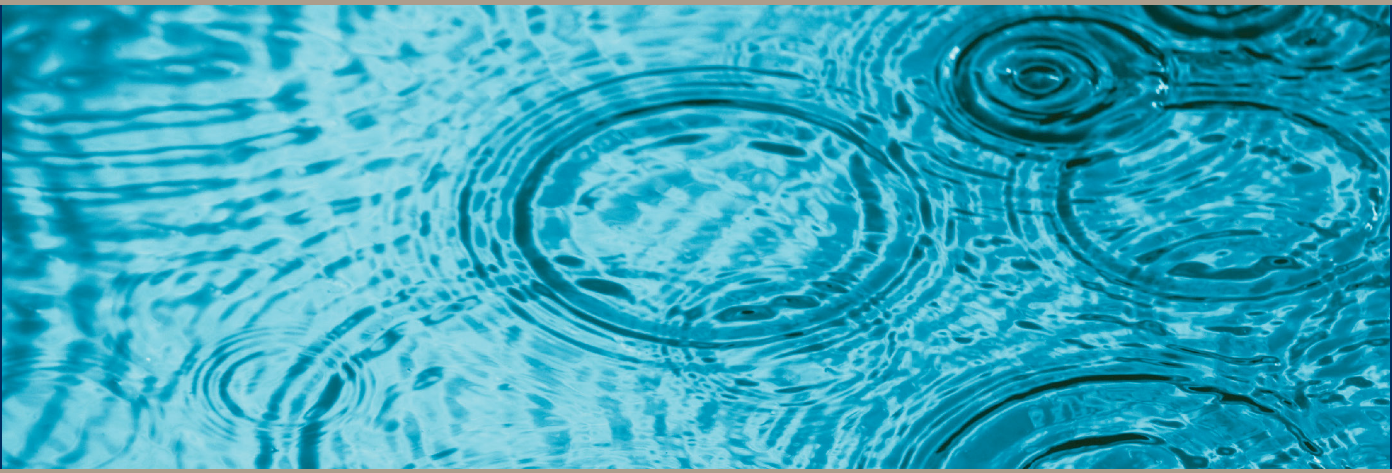
Wealth is a powerful force. We are your stewards.

Wealth is a unique force in our world – its capacity to create prosperity in people's lives is matched only by its ability to devastate when handled carelessly. And its impact reaches far beyond our own experience, shaping the lives and legacies of generations to come.

Because of all of this potential, we strive to serve as lifetime stewards of your wealth – managing it prudently and skillfully through the market's unpredictability and planning fully for everything it might become in the future.

From providing sophisticated wealth planning and asset management to building long-term legacy and charitable giving plans ...

We seek to create a straightforward strategy designed to help your wealth flow steadily from one stage of your life to the next.



Trust through transparency.

As our financial landscape grows ever more complex and clarity is lost to clutter, even the simplest investment goals can become clouded by fleeting trends and seemingly endless options.

To help you succeed in this environment, we offer something simple, something fundamental – transparency. We will help you pull aside unnecessary complexities and convoluted tactics to reveal a simple, clear path to the future you've envisioned for your family.

We have one goal at Hilger Wealth Stewardship of Raymond James – to be prudent stewards of what we have been entrusted with.

Strategic planning is about bringing precision to the natural order of things.

We view wealth and the markets as natural resources – evolving over time, moving in cycles and, sometimes, shifting in ways no one could predict. So, helping you reach your financial and life goals is a matter of developing a clear-sighted plan designed to harness the momentum of the markets while managing the integrity of your wealth.

Following a thorough, fundamental process, we seek to:

Understand
We'll begin by getting to know you and helping you clearly define your unique short- and long-term financial and life goals.

Manage
Next, we coordinate the range of resources – financial, professional and technological – necessary to design and implement your plan, supplementing our efforts with the vast capabilities of Raymond James.

Integrate
Our team will then bring together the many facets of your financial life in a comprehensive plan designed to address current needs and help you achieve your goals for the future.

Monitor
Finally, we keep a close eye on the continuing success of your plan, making adjustments when needed to accommodate changes in your life or in the markets that might impact your goals, time frames or tolerance for risk.

Raymond James at a glance

Raymond James has delivered **150 consecutive quarters of profitability***. We credit much of this performance to the firm's client-first perspective and adherence to its founding core values of **professional integrity, advisor independence and a conservative, long-term approach to investing**.

BY THE NUMBERS

- Approximately **8,800** financial advisors
- Approximately **$1.64 trillion** in total client assets*
- More than **2x** required total capital ratio*
- Stable outlook credit ratings of **A-**, **A-** and **A3** from Fitch, S&P and Moody's*

DID YOU KNOW?

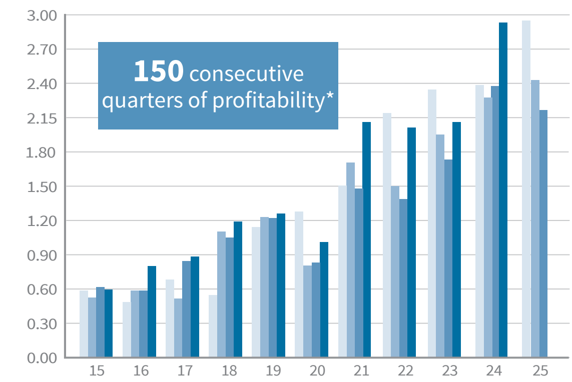
Continuing its tradition of giving back, Raymond James and its associates donated to charitable organizations in 2024, including **$7.9 million** to the United Way.

The firm also celebrated **14 years** of Raymond James Cares Month. More than **3,500 associates** volunteered over **12,800 hours** benefiting **313 charitable organizations** across **118 communities**.

Raymond James was the first in the nation to publish its Client Bill of Rights, setting the standard for the industry.

STRENGTH AND STABILITY[1]

Earnings Per Share (Basic)

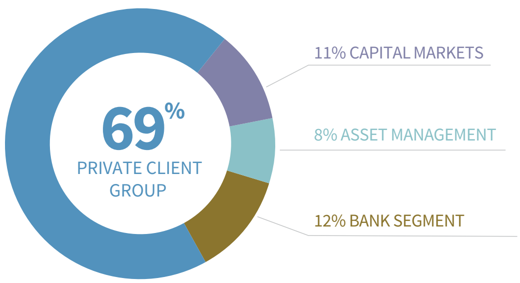


[1]During our fiscal fourth quarter of 2021, the Board of Directors approved a 3-for-2 stock split, effected in the form of a 50% stock dividend, paid on September 21, 2021. All share and per share information has been retroactively adjusted to reflect this stock split.

A DIVERSIFIED SET OF BUSINESSES[2]

Total net revenues of $12.82 billion

Total net revenue for fiscal year ending Sept. 30, 2024



2Pie chart is intended to show relative contribution of each of the firm's four core business segments. The chart does not include intersegment eliminations or the "Other" segment. "Other" includes the firm's private equity investments, interest income on certain corporate cash balances, as well as certain corporate overhead costs of Raymond James Financial including the interest cost on our public debt, losses on extinguishment of debt and certain acquisition-related expenses.

*As of 6/30/2025. Past performance is not an indication of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock. A credit rating of a security is not a recommendation to buy, sell or hold securities and may be subject to review, revisions, suspension, reduction or withdrawal at any time by the assigning rating agency. Raymond James Bank is an affiliate of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value.

Let us help you make your life and your wealth simpler.

At Hilger Wealth Stewardship, we earn trust through transparency and plan success with precision. Our mission is to help you pull aside complexity and define your goals clearly, to see through convoluted tactics and harness the momentum of the markets and to prudently manage the power of your wealth while preserving it for the future.

For over a combined 80 years, we've provided investment guidance and expertise to successful individuals, families and businesses – helping them clear the path to the futures they envision. Now, we'd like to do the same for you.

Prudent Stewardship

Michael Hilger, CEP®

Senior Vice President, Wealth Management | Managing Director

A securities industry veteran for over 40 years, Michael is a trusted advisor to his clients, offering clarity in an often unclear world and providing prudent guidance to help families manage their wealth and build lasting legacies.

Michael studied finance and international management at the University of Texas at Dallas and is a graduate of the Securities Industry Institute at The Wharton School, University of Pennsylvania.

Michael has continued to enhance his knowledge and hone his skill, earning widely recognized industry credentials including the Certified Estate Planner™ and Investment Management Consultant designations.

A native Dallasite, Michael still resides locally with his wife, Fran. Michael and his family worship at Watermark Community Church.

The Investment Management Consultant designation is awarded to those who complete the Raymond James Institute of Investment Management Consulting program.

Brandon M. Hilger

Financial Advisor

Brandon Hilger is a native of Dallas, Texas, and attended Trinity Christian Academy in Addison, then went on to attend the University of Arkansas and graduated in 2020 earning a finance degree. He was a member of the Sigma Phi Epsilon fraternity at the University of Arkansas.

In his spare time, he enjoys playing golf and is in the gym five days a week. Brandon can also speak a little German.

Prior to joining Raymond James, Brandon honed his skills at Equitable Advisors in Dallas, working closely with over 40 school campuses in Dallas and Garland Independent School Districts by offering financial planning to their educators and employees, including enrollment in their retirement plans.

While working with the individual campuses, Brandon provided financial literacy courses to some of the classrooms, raising awareness of basic finances so that kids might have an interest in the future.

Brandon has obtained his Group Life and Health licenses, as well as the Series 7, Series 63 and Series 65 licenses.

He resides with his wife, Celia, in Frisco, TX.

Jeanna Nalley

Senior Registered Client Service Associate

Jeanna believes the most rewarding aspect of her job is the relationships she builds with the clients she serves. Proactive and detail-oriented, she is an excellent problem solver and takes the time to give clients the dedicated, personalized support they deserve.

Jeanna began her financial services career with Smith Barney in 1995. She went on to hold positions with Rauscher, Pierce, Refsnes (now part of RBC) and J.C. Bradford (where she served as Michael Hilger's assistant) and joined Raymond James in 2000. Her industry certifications include Series 7, Series 63, Series 9 and Series 10 securities licenses.

Originally from Fort Worth, Jeanna currently resides in Midlothian, Texas, with her husband, Darrell, and their four children, Austyn, Morgan, Tyler and Owen.

Angelica Villa-Rios

Branch Operations Specialist

Angelica is very bright and a quick learner with exceptional communication skills, always striving to give our clients the very best service. Prior to joining Raymond James, she gained experience with several institutions such as JP Morgan Chase, Fidelity and State Farm. In addition, she has obtained her Series 7 and 63 licenses as well as her Group Life and Health Insurance license.

She is originally from Frisco, Texas, and currently lives in Dallas with her dog, Juno.

Angelica earned a degree in communications and marketing from the University of North Texas.

WHAT WE BELIEVE …

Stewardship – the careful and responsible management of something entrusted to one's care. ~ *Merriam-Webster*

Celebrate Life Every Day
Deuteronomy 10:14

Live Modestly
1 Timothy 6:10

Save and Invest Prudently
Deuteronomy 8:18

Give Cheerfully
Proverbs 3:9-10

PRUDENT STEWARDSHIP

Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.

Luke 12:47-48

All referenced links to websites are not endorsed by Raymond James.

Our Investment Philosophy
Wealth Stewardship

At Hilger Wealth Stewardship of Raymond James, we understand very clearly that we are only put in charge for a time.

Being a prudent wealth steward is a tremendous responsibility, both for the owner and those they might ask to manage it.

We prefer to focus on risk management, more so than wealth management, and believe that managing the risk can help allow wealth to become greater wealth.

Planning for catastrophic life challenges is paramount to wealth stewardship. Trying to anticipate what could go wrong can help us be prepared for when something might.

Wealth stewardship also requires communication … with our precious clients and with the professionals that they work with. We focus on simplifying the process of managing one's wealth.

Wealth can be a wonderful blessing if we are prudent and a curse if we are not.

Thank you for allowing us to be your wealth stewards.

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