LJW
WEALTH MANAGEMENT
OF
RAYMOND JAMES

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OUR MISSION AND GUIDING PRINCIPLES

We partner with our clients to successfully navigate significant business, life, and legacy complexities creating financial freedom and well-being.

In pursuit of our mission, we are guided by the following principles:

Our clients always come first • We will provide the highest level of **service** with **integrity** • We **communicate** clearly and frequently • We **collaborate** with valued centers of influence to create comprehensive solutions to meet each client's unique objectives • We always **think critically** and at the highest level of quality regarding complex issues, always prioritizing the goals and needs of our clients

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Lisa Walsh, CPWA®, CEPA®

Private Wealth Advisor | Certified Exit Planning Advisor
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With 30 years of industry experience, Lisa knows the key to a well-designed plan is to develop a comfortable rapport with each client, understanding their individual objectives, needs, concerns, and financial situation. Clients know they can rely on Lisa for the dedicated and personalized service they deserve while her attention to detail ensures clients' plans remain aligned with their long-term objectives and near-term needs. Lisa's clientele includes business owners, professional women, and high-net-worth families. From helping preserve their wealth and passing it on to their family, to fulfilling their philanthropic legacies, she prides herself in making financial planning a meaningful experience. Lisa was named to the Forbes|Shook Top Women Wealth Advisors Best-In-State List in 2025 and the Forbes|Shook Best-in-State Wealth Advisors in 2025*. She earned her Certified Exit Planning Advisor (CEPA) credential and the Private Wealth Advisor designation from Raymond James which recognizes her expertise in managing the financial concerns of families, individuals, and organizations of significant wealth. As an active member of her community, Lisa serves on various boards and committees of institutions such as Nardin Academy, The Cullen Foundation, and Hospice Buffalo. In the past, Lisa held positions for WNY Women's Foundation, Kenmore Mercy Hospital Foundation, and Roswell Park. Originally from Kenmore, Lisa lives in Buffalo. She has two children, Katie and PJ, and enjoys golfing, cooking, working out, and walking her dog, Kutcher.

Paul A. Metcalfe, AIF®, AAMS™, CEPA®

AVP, Wealth Management | Investment Management Consultant | Certified Exit Planning Advisor
paul.metcalfe@raymondjames.com

Paul has been with Raymond James for over 14 years, guiding clients through the challenging waters of financial planning while helping them follow their lifelong dreams and aspirations. Throughout his tenure at Raymond James, Paul was primarily responsible for guiding, educating, and building investment strategies for advisors and clients. He gained extensive experience through his roles within the Asset Management Services department, a group responsible for researching various viable portfolio options and investment vehicles, before becoming an advisor. He takes a hands-on approach to wealth management and focuses on serving business owners, retirees, and clients from all walks of life. By establishing deep and valued relationships, Paul can comprehensively understand his client's needs and goals and work to enhance and preserve investments through long-term financial solutions. Paul is an Accredited Investment Fiduciary®, an Accredited Asset Management Specialist®, and a Certified Exit Planning Advisor®. Originally from Manchester, England, Paul now resides in Seminole, Florida where he enjoys spending time with his wife, Jacquelyn, his daughters, Presley and Saylor, and his dog, Remi. His hobbies include CrossFit, playing golf, and building/racing cars.

Private Wealth Advisor is a designation awarded by Raymond James to financial advisors who have demonstrated mastery in anticipating and managing the expansive financial needs of nigh-net-worth individuals, families, and organizations.

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

Investments & Wealth Institute™ (The Institute) is the owner of the certification marks "CPWA®" and "Certified Private Wealth Advisor®". Use of the CPWA® or Certified Private Wealth Advisor® signifies that the user has successfully completed IMCA's initial and ongoing credentialing requirements for wealth advisors.

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Jennifer York-Whitbeck, CRPC®

Financial Planning Consultant
jennifer.york@raymondjames.com

Jen has more than 25 years of industry experience – 20 of those years being with Lisa. Her designations include Chartered Retirement Planning Counselor®, and she holds Series 7, 63, and 66 securities licenses, as well as life and health insurance licenses. Jen works hand-in-hand with the LJW team on all aspects of the business. She prepares financial plans, reporting for clients and prospective clients, and assists with investment management research, rebalancing, and trading. Jen earned a bachelor's degree from SUNY Buffalo. Her volunteer work includes Habitat for Humanity as a member of the Education Committee and as a family liaison. She also spent several years tutoring for Literacy Volunteers. Both organizations allowed her to help people in Buffalo take a step forward in improving their lives. Originally from Ingleside TX, Jenn lives in north Buffalo with her husband Scott. She enjoys spending time with family and friends, especially her two sons: Alex who lives in Colorado, and Leo who attends college. Jen loves good food and wine, reading, hiking, and theater.

Kristin Byrnes

Business Practice Coordinator
kristin.byrnes@raymondjames.com

Kristin has 20 years of financial services experience with 14 of those years spent at Raymond James. Her role at LJW Wealth Management focuses on relationship management, marketing, and business development. Before joining LJW, she held various investment research and portfolio management roles. She spent nine years at Raymond James' home office in St. Petersburg, FL. While her experience centers around macroeconomic and capital market research, asset allocation guidance, product due diligence, and portfolio management, she is now utilizing her strong interpersonal skills, creativity, and passion for writing and content creation. Kristin graduated Magna Cum Laude with a BBA in Finance from St. Bonaventure University. She is a Buffalo native who spent nine years living in Tampa before returning home with her son, Jameson, and cat, Ari. When she isn't at a hockey rink watching her son, she enjoys boating, yoga, cooking, and spending time with friends and family.

Garek Schultz

Registered Client Service Associate
garek.schultz@raymondjames.com

Garek joined the LJW team in 2024 as a client service associate and is thriving in his new role of assisting clients' needs and growing the team's overall capabilities. He is dedicated to helping clients accomplish their financial goals by delivering white-glove service and a passionate attitude, no matter the task. Garek graduated from Mercyhurst University with a bachelor's degree in finance in December 2020. Through college, he focused on wealth management capstones, learning the importance of having a financial plan. Since graduating college, Garek has worked in various roles within the finance industry most recently at M&T Bank as a corporate development analyst. He holds the Series 7 license and is currently pursuing the Series 66. As a Buffalo native, he is a faithful Bills fan and in his free time, enjoys playing golf, kickball, and spending time with his fiancé, Claire.

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2025 Forbes Best-in-State Wealth Advisors

The Forbes Best-in-State Wealth Advisors 2025 ranking, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2023 to 6/30/2024 and was released on 4/8/2025. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weighs factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 48,944 nominations, roughly 9,722 advisors received the award. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit https://www.forbes.com/best-in-state-wealth-advisors/ for more info.

2025 Forbes Top Women Wealth Advisors Best-in-State

The 2025 Forbes ranking of Top Women Wealth Advisors Best-In-State, developed by SHOOK Research, is based on an algorithm of qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, assets under management, compliance records, industry experience and best practices learned through telephone and in-person interviews. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. This ranking is based upon the period from 9/30/23 to 9/30/24 and was released on 02/11/2025. Research Summary (as of February 2025): 48,220 nominations were received and 2,436 women won. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its financial advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the ranking. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit https://www.forbes.com/lists/best-in-state-women-advisors/?sh=64b505e81d11 for more info.

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Trevor Bennett, CFP®, CPWA®, CIMA® Private Wealth Consultant	Leann Detmer, J.D., LL.M, CTFA® Wealth Strategist
Brian Lefort, CFP®, ChFC®, CLU® Wealth Planning Specialist	William Sherriff, Jr. Private Wealth Mortgage
Julie Lyman, Private Wealth Trust Manager	Ken Grider, Managing Director, RJ Investment Banking

Raymond James and your Raymond James Financial Advisors do not solicit or offer residential mortgage products and are unable to accept any residential mortgage loan applications or to odder or negotiate terms or any such loan. You will be referred to a qualified Raymond James Bank employee for your residential mortgage lending needs.

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A BREADTH OF SERVICES
TO SERVE A VARIETY OF NEEDS

Whether you are an individual with personal and family goals or the person charged with the financial goals of your organization, we are here to provide you with an array of financial and investment planning services essential to your success. We will work hand-in-hand with you – and, if need be, your other professional advisors – to select the service that best suits your needs, then apply our investment insight and expertise to tailor the required service to your unique situation and with your specific goals in mind.

- **ALTERNATIVE INVESTMENTS**
- **BANKING & LENDING SOLUTIONS***
- **EDUCATION PLANNING**
- **ESTATE, CHARITABLE GIVING & TRUST****
- **FINANCIAL PLANNING**
- **INVESTMENT STRATEGIES**
- **LONGEVITY PLANNING**
- **PORTFOLIO MANAGEMENT**
- **RETIREMENT PLANNING**
- **RISK MANAGEMENT**

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Wealth Management Consultative Process

1. **Discovery Meeting**
   Complete discovery meeting
2. **Financial Planning Meeting**
   Presentation of financial plan
3. **Mutual Commitment**
   Confirmation of commitment
4. **45-Day Follow-Up**
   Organization of account paperwork
5. **Regular Progress Meetings**
   Review of progress and implementation of wealth management plan

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We have the tools and resources to ensure that you understand your choices and how they can impact your confidence in retirement.

Pursuing your goals

Retirement is all about making good decisions.
This is a great time
to identify and record your goals.

There are a lot of decisions and trade-offs facing you as you consider your next phase of life.

- What are your goals for retirement, how much income will you need, what do you want to do with your money and your time?
- What benefits can you expect?
- What about your health?

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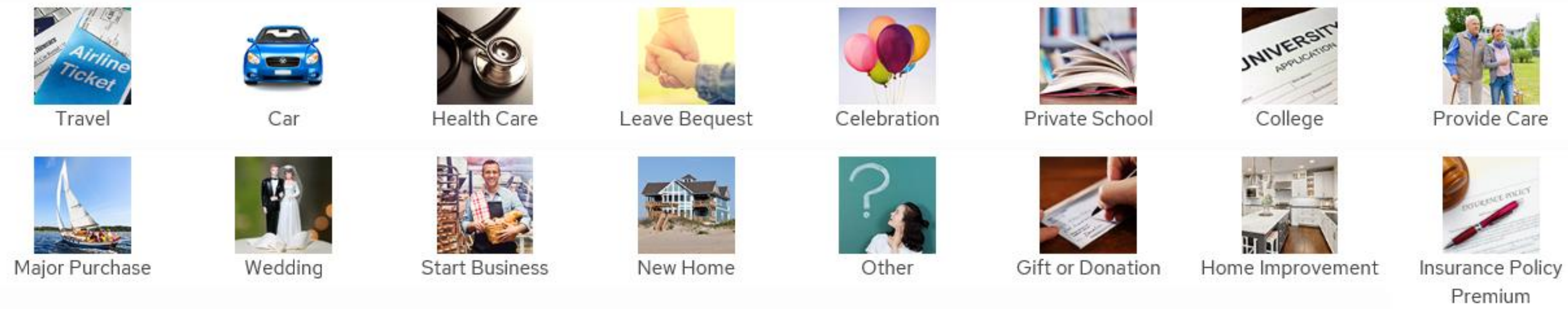
GOAL CREATION

The planning process starts with a question: What does your ideal retirement look like? Allow yourself to dream a little. Think of how much you would like to spend on things such as travel, charity, home improvements or even a new car.



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EXPERTISE FOR THE BIG PICTURE

AND FINER DETAILS

Our experienced team serves a variety of clients, playing an important role in your inner circle. Whether we are providing professional investment consulting or complete financial planning, you can rely on us to take care of the big picture and the finer details with an approach that is as disciplined as it is strategic. It all starts with developing a deep understanding of your needs. From there we aim to offer personalized attention, the highest level of service with integrity, and the advocacy needed on your side of the table. Our rigorous process is designed to create a comprehensive plan.

Assess
As we listen to you, we learn about your objectives, your perspective on risk and your liquidity needs. We then devise a plan to support your personal goals through professional investment management and strategic planning.

Create
Using the details you have confided in us and our access to high-quality research and analysis, we narrow down a selection of investments and an allocation tailored to your financial life. We will then present our recommendations and outline the steps needed to implement your plan.

Implement
Once you have approved the plan, we put it into action by choosing investment vehicle types and services uniquely suited to your needs, goals and risk tolerance. We craft your portfolio carefully, making the most of the choices available to serve your precise situation.

Manage
After establishing your plan, we continue to provide ongoing support. We stay abreast of what's ahead, helping you remain equipped for the challenges of tomorrow.

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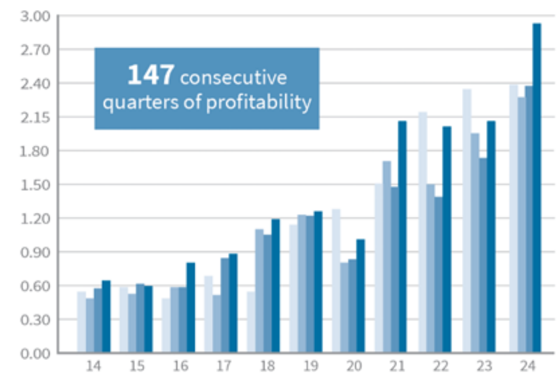
RJ AT A GLANCE

Raymond James has delivered **147 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 $1.57 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

STRENGTH AND STABILITY[1] – Earnings Per Share (Basic)



DID YOU KNOW?

Continuing its tradition of giving back, Raymond James and its associates donated to charitable organizations in 2023, including **$6.9 million** to the United Way.

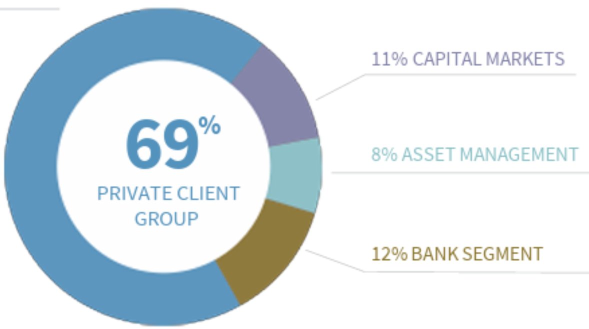
The firm also celebrated **13 years** of Raymond James Cares Month. More than **3,300 associates** volunteered over **8,300 hours** benefiting **269 charitable organizations** across **120 communities**.

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

A DIVERSIFIED SET OF BUSINESSES[2]

Total net revenues of $12.82 billion

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



As of 9/30/2024. 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. © 2024 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2024 Raymond James Financial Services, Inc., member FINRA/SIPC. 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. 24-BDMKT-6697 JPR 10/24

[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. [2]Pie 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.

OUR PROMISE TO YOU

As a firm that puts clients above all else, we want you to have the highest level of confidence in doing business with your advisor and Raymond James. Our guiding principles have led us to over 141 quarters of continuous profitability.[1] The integrity, strength and stability at the foundation of our firm offer the most important protection for your accounts. And we back our efforts with a pledge you can believe in.

In addition to offering the comprehensive security measures you expect from a leading financial services company, we're proud to offer you this assurance:

We will reimburse you for losses in any of your Raymond James accounts due to unauthorized access to a Raymond James system that occurs through no fault of your own.[2]

1 As of 03/31/2023. Past performance is not indicative of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock.

2 Raymond James will determine the type and amount of any reimbursement, including whether to replace the assets in your account. We may not compensate you for losses for which you are reimbursed, or eligible for reimbursement, through other coverage, such as an insurance provider. This reimbursement requires you to promptly tell us of any unauthorized access to your account and to comply with our requests and procedures during the review of your reimbursement. We may ask you to cooperate with us in connection with any investigation, to take steps to protect against further losses, and to sign documents in connection with any reimbursement. We reserve the right to not reimburse your losses in your retail brokerage account if you have not complied with any of the foregoing.

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