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BILL KREBS, CRPC®, CLU, ChFC®

Senior Vice President, Investments

TURNER KREBS, CFP®

Financial Advisor

CHARLES BETTS, CIMA®

Senior Vice President, Investments

CHARLIE BETTS, AAMS™

Financial Advisor

TEAM INTRODUCTION

Bill Krebs, Charles Betts, Turner Krebs and Charlie Betts have more than 70 years of combined experience in the financial services industry with the goal of simplifying life planning and financial affairs for busy clients and their families.

Our mission at Piedmont Wealth Advisors is to not only become your valued financial partner but also to be the last partner you will ever need in planning for your future. We see it as our privilege to get to know what enriches your life and to take the time to understand what is most

important to you. Only by investing the time it takes to know you and your family can we help you craft a plan that is uniquely aligned with the future you've envisioned for your family.

OUR PASSION

Make a difference by serving clients with the highest level of integrity and professionalism ... co-creating their best financial experience!

TEAM EMPHASIS

- Life Planning / Financial Advisory
- Retirement Planning Services
- Cash Management & Lending¹
- Trust & High-net-worth Solutions
- Investment Management
- Life Insurance & Long-term care solutions
- Philanthropic Planning / Donor Advised Funds³
- Longevity Planning

¹Banking and lending solutions are offered through Raymond James Bank, member FDIC, an affiliate of Raymond James & Associates, Inc.

²Insurance and annuities offered through Raymond James Insurance Group. Raymond James & Associates, Inc., is affiliated with Raymond James Insurance Group.

³Donors are urged to consult their attorneys, accountants or tax advisors with respect to questions relating to the deductibility of various types of contributions to a donor advised fund for federal and state tax purposes. To learn more about the potential risks and benefits of donor advised fund, please contact us.

RAYMOND JAMES®



TEAM BACKGROUNDS



BILL KREBS, CRPC®, CLU®, ChFC®

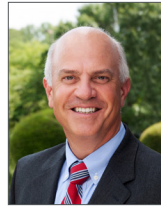
Senior Vice President, Investments
bill.krebs@raymondjames.com

As a financial services industry veteran with more than 30 years of experience, Bill offers a wealth of knowledge to

help our clients address each of their financial goals and objectives. He provides guidance in comprehensive financial planning, with a specialty in assisting senior corporate executives and their families. He has attained the Chartered Retirement Planning CounselorSM, Chartered Life Underwriter® and Chartered Financial Consultant® designations.

Bill spent 23 years at Merrill Lynch before becoming a founding partner of Piedmont Wealth Advisors with his long-time associate Charles Betts. Prior to working in the financial services industry, Bill served for four years as an infantry officer with the first ranger battalion, an elite special operations unit of the United States Army. Bill continued his training in the military through Airborne, Ranger, Jumpmaster and Jungle Warfare School. The eagle in the Piedmont Wealth Advisors logo stands tribute to the values of strength and preparedness instilled in him during his service to our country.

Bill is a graduate of Wake Forest University, Leadership Greensboro and the Merrill Lynch Executive Leadership program. Active in his community, he is an elder at Westover Church and a member of the Greensboro Estate Planning Council, National Eagle Scout Association and the U.S. Army Ranger Association. He lives in Greensboro, North Carolina, with his wife, Sarah, and they are blessed to have three children, William, Turner and Kathryn, along with several grandchildren.



CHARLES E. BETTS, CIMA®

Senior Vice President, Investments
charles.betts@raymondjames.com

Charles has more than 25 years of experience in the financial services industry

and oversees our team's investment platform and investment strategies. In addition, he is responsible for client reporting and assists with business development and marketing opportunities. Charles' skills, organization and systematic approach to investing help clients navigate the complexity of the financial markets.

Charles is a Certified Investment Management Analyst® (CIMA®) and a member of the Investments & Wealth Institute (formerly IMCA). He began his career in New York City, later joining Prudential Securities as a financial advisor and moving to Merrill Lynch in January 2000. In 2011, he and Bill founded Piedmont Wealth Advisors of Raymond James. Charles is a member of the Institute of Investment Management Consulting as well as the Portfolio Management Group at Raymond James. He earned a degree from the University of North Carolina at Greensboro.

An active member of his community, Charles is a graduate of Leadership Greensboro. He is a current member and past board member of the Greensboro Sports Council, a past board member and Investment Committee chair of the United Methodist Foundation of Western North Carolina and a board member of the Excellence Foundation at UNC Greensboro. Charles has served on the Eagle Scout Board of Review and has held various leadership roles at his church.

Charles enjoys golfing, traveling, reading and watching sports in his spare time. Charles and his wife, Rachel, live in Greensboro, and have three children.

TEAM BACKGROUNDS



TURNER KREBS, CFP®

Financial Advisor

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Turner is knowledgeable in comprehensive financial planning and works closely with families and professionals to help them pursue their goals. By providing personalized financial guidance, he strives to alleviate the stress in our clients' lives and steer them toward financial balance.

A detail-oriented problem-solver and CERTIFIED FINANCIAL PLANNER™ practitioner, Turner has attained the prestigious CFP® certification, one of the most respected financial planning credentials and the recognized standard of excellence in personal financial planning.

Before joining our team in 2012, Turner helped the nonprofit organization Cru, a Christian ministry across several college campuses in Buenos Aires, Argentina. He earned a bachelor's degree in business administration from the University of North Carolina at Chapel Hill.

Turner is an active member of Westover Church and helps lead a Spanish-speaking Bible study group. He loves to run, play basketball, do F3 workouts, and watch Tar Heel sports in his spare time. A Greensboro native, he lives with his wife, Agustina, and their son, Winston.



CHARLIE BETTS, AAMS™

Financial Advisor

charlie.betts@raymondjames.com

Charlie joined Piedmont Wealth Advisors in January 2022 and holds Series 7 and Series 66 licenses, as well as an Accredited Asset Management Specialist™ designation. Born and raised in Greensboro Charlie currently lives in Wilmington. His initial team responsibilities are focused on client service, investment strategy support, business development and referrals.

Charlie is a graduate of NC State and in his free time enjoys playing soccer, golf and spending time with his dog, Winston. Charlie is an avid Wolfpack fan and dedicated supporter of the school through thick and thin. As the PWA team continues to be in growth mode serving clients, they are happy to have another qualified member join the team.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Investments & Wealth Institute™ (The Institute) is the owner of the certification marks "CIMA®" and "Certified Investment Management Analyst®." Use of CIMA® and/or Certified Investment Management Analyst® signifies that the user has successfully completed The Institute's initial and ongoing credentialing requirements for investment management professionals. Raymond James is not affiliated with the organizations mentioned above.

TEAM BACKGROUNDS



BARBARA NORWOOD

Client Service Associate

barbara.norwood@raymondjames.com

Barbara serves as a client service associate. She is most often the first person you will see when you visit the office and the first person you will speak to when calling the main office. She joined the firm in January 2022.

She has held a variety of positions throughout her career. Barbara's past work experience includes office manager in the medical field, managing a small business, to most recently customer service manager at a local publishing company.

Originally from Charlotte, North Carolina. She attended the University of North Carolina at Greensboro and graduated with a degree in human environmental sciences. She has been married to Michael for 30+ years and they have three children, Seth, Jeannette and Julia.

Barbara is an active member of Westover Church, where she serves as a small group leader in the high school youth group. She enjoys spending time with her family, traveling, discovering trails in and around Greensboro, volunteering in the community, dancing and is a huge sports fan.



LANE BAUSERMAN

Client Service Associate

lane.bauserman@raymondjames.com

In her role as Client Service Associate for Piedmont Wealth Advisors, Lane brings over 20 years' experience in the financial services industry to our team in handling the administrative support for our clients and their families. Her organization and attention to detail allows us to efficiently handle the many tasks that are required for providing the level of service Piedmont Wealth Advisors offers.

Lane is a Greensboro native with two adult children as well as two cats. She has a wealth of experience, including working for the last 20+ years with a financial advisory firm based out of Charlotte. She has a passion for getting to know clients and learning how to best serve them.

Both inside and outside of office, Lane is a lifelong learner. She enjoys solving family mysteries as a hobby genealogist, and she has also sharpened her skills with recent certifications in Cyber Crime & Digital Forensics as well as Information Technology.

PLANNING

We are client-driven, using your goals as the starting point in planning. Since no two families are alike, we start by listening. We don't just discuss your account balances, but take a deep dive to understand your cash flows, family picture and aspirations. Together, we develop a custom financial plan that acts as a road map to reaching your goals, evolving as your life does.

DIGITAL PLATFORM

Instead of the old financial plans that were out of date soon after printing, we use Goal Planning & Monitoring, innovative financial planning software from Raymond James. This program is fully dynamic and customizable, helping us visualize where you are on the path to reaching your goals each step of the way. We can even run "what-if" scenarios to analyze the impact of changes such as a nursing home stay, job change or early retirement.

Wealth organization: Many clients come to us with a collection of accounts spread out between multiple firms, insurance companies, and employers. We work tirelessly to track down every item and stray account on the balance sheet. We then assist in consolidating and simplifying as much as possible, giving clients a holistic understanding of their financial picture.

But we don't stop there! We know how hard it can be for an heir to piece together the details of an unorganized estate. So, we guide our clients through a process to seamlessly convey all accounts and details to their spouses or desired heirs, giving them access to a secure, digital archive for essential documents as well as financial and non-financial details.

Audit – insurance and beneficiaries: We audit the source documents for all personal and group life insurance, annuities, disability coverage and long-term care plans.

Our actions: After each meeting, we prepare a "financial punch-list" that highlights recommended actions and next steps. We work through this with your other advisors until everything is completed.

Expectations and service protocol: We clarify your expectations in terms of communications as well as meetings. Rather than assuming, we ask for clarity on your expectations. Typically, we review performance issues on a quarterly basis and review planning issues once a year. We often refer to this annual review as the "Lifeboat Drill."

SUMMARY PARTNERSHIP

We help simplify life planning and wealth management for busy clients and their families. We often serve as a consolidation play for our clients, when they are ready to intentionally move to a state of simplicity and greater convenience.

OUR APPROACH TO THE INVESTMENT PROCESS

We view our business model as one where we work for and are employed by our clients and not the investment firm. Our interests and intentions are centered on what is best for the client, and we are fortunate to have access to the world-class research of Raymond James.

BASED ON YOUR GOALS

We do not make investment recommendations in a vacuum. Instead, we listen - learning as much as we can about you, your family, and your history as it relates to investments. This information helps us understand your feelings about investing, your tax situation, your comfort level as it relates to risk, and generally what your life goals are as well as your financial goals. From this information we begin to formulate a specific strategy based on your unique goals and priorities.

ASSESSING RISK

In our discovery process, we carefully review your assets, liabilities and insurance in an attempt to identify any areas that could create risk. For example, family wealth is sometimes concentrated in a single stock, so we'll discuss strategies to mitigate such exposure. Before moving forward with portfolio construction, we make sure our clients are as bulletproof as possible as it relates to insurance, cash management and legal planning.

INSTITUTIONAL PROCESS

Our approach to investment management is rooted in the investment process commonly implemented by foundations, endowments and other institutional investment funds. While investment returns are not guaranteed, we firmly believe that by implementing and sticking to the principles of this investment process, our clients significantly increase the probabilities of success over the long haul.

OPEN ARCHITECTURE AND DUE DILIGENCE

Instead of being limited to working with one investment manager or proprietary products, we believe our clients benefit from our "open architecture" platform. This allows us to seek out the most competitive options out of the broad array of available investment managers, services and products. With so many choices available to clients today, we believe our thorough due diligence process is critical in selecting the most qualified managers to make the investment decisions for your portfolio.

CORE PORTFOLIO

For many of our clients, we recommend a portfolio with a core anchored in companies that have good cash flows and a history of providing above-market dividends. In addition, the individual companies in the portfolio have demonstrated an ability to increase their dividends on a regular basis, which we view as an attractive hedge against inflation.

MANAGING VOLATILITY

To facilitate balance among economic sectors and to round out a portfolio with additional diversification, we typically use carefully selected mutual funds and/or exchange traded funds (ETFs) to gain exposure to additional asset classes to include small- and mid-cap stocks, international stocks, emerging market stocks, commodities and fixed income. We believe a portfolio with good cash flow characteristics that is balanced across industry sectors and asset classes has the potential to deliver consistent returns over many different market environments.

*Asset allocation does not ensure a profit or guarantee against a loss.

You should discuss any tax or legal matters with the appropriate professional.

RAYMOND JAMES CLIENT BILL OF RIGHTS

1. A client is entitled to courteous service from his or her financial advisor and all other associates of our firm.
2. A client has the right to work with a trustworthy, independent professional financial advisor who is competent in financial planning matters and investing, someone who will be available at all times to answer questions and encourage the client to participate in regular portfolio reviews, as well as communicate with the client on a regular basis. A client has the right to ask his or her financial advisor for, and to receive, information from our firm about his or her work history and background, and to contact the client's state or provincial securities agency to verify the employment and disciplinary history of a financial advisor and our firm.
3. All financial planning and investment recommendations should be based upon a client's needs and objectives. A client's financial advisor is responsible for assisting the client in the diversification of the client's investments through allocations among asset classes and individual securities. In the event a client initiates an investment decision without the benefit of or against the advice of his or her financial advisor, the order ticket and trade confirmation will be marked "unsolicited," reflecting that the decision is the client's sole responsibility. For accounts managed by a professional money manager, the order ticket and confirmation will reflect that the decision is the responsibility of the money manager, not the financial advisor.
4. Each client has the right to expect that recommendations will be made consistent with the objective of enhancing his or her financial well-being. While the performance of individual investments can fail to achieve reasonable expectations and markets can underperform their historical averages, a client has the right to receive recommendations based upon the goal of attaining superior performance in light of the facts and circumstances known at the time of investment selection. Unfortunately, future performance may not be consistent with goals and/or past performance.
5. Reasonable investment alternatives suitable for a client's individual objectives should be presented with full disclosure of both risks and costs, as well as benefits.
6. A client has the right to know all costs and commissions associated with an investment, as well as fees the firm charges for its services. An exception to the above is that the commissions and trading profits are included in the purchase price of a security traded in a principal capacity. (Please ask your financial advisor for the most current copy of our fees and charges brochure.)
7. A financial advisor should project reasonable, achievable results to prevent the formation of unreasonable expectations on the client's part. But a client needs to remember that many unforeseen factors can frustrate expectations and result in losses, particularly in the short term.
8. Transactions should be executed in a timely fashion, at the best available price, with prompt reports to the client.
9. Information should be clearly communicated.
10. Client account statements should reflect all positions held and cash receipts and disbursements made by a broker/dealer. With the exception of infrequently traded securities, all positions should be priced as accurately as possible. Fixed income securities prices are often estimated utilizing general formulas.
11. Errors should be corrected and complaints addressed promptly. For trade errors, a corrected trade confirmation should be issued promptly, and the subsequent correction reflected in the next client account statement should reflect the correction.
12. If a problem is not resolved to a client's satisfaction, the client has the right to contact the branch manager and/or Raymond James international headquarters.
13. Information about a client's financial situation will be kept confidential. Raymond James has the highest regard for client privacy. We believe in a client's right to the privacy of his or her personal information. We do not sell personal information to anyone. When a client provides his or her financial advisor and/or Raymond James personal information, such as name, email address or telephone number, Raymond James does not provide this information to any external organization unless we are required to by regulation, except as necessary to process a client's orders or provide the services requested, or by operation of law. Unless a client requests otherwise, all subsidiaries of Raymond James may share client information internally to provide informed service.
14. A client has the right to select his or her financial advisor. In the event a client is uncomfortable or dissatisfied with a financial advisor, he or she has the right to ask the firm to suggest alternative professionals for consideration.