TEXAS CAPITOL GROUP of RAYMOND JAMES®

AUSTIN OFFICE

6034 WEST COURTYARD DR., SUITE 305

AUSTIN, TX 78730

SANTE FE OFFICE

125 LINCOLN AVE., SUITE 200

SANTA FE, NM 87501

512.418.4432 // www.texascapitolgroup.com

Wealth management that fits you

At Texas Capitol Group, we believe that wealth management isn't about simply having a plan, but rather having the right plan for you. We invest the time to get to know you as well as you know yourself. Only then, can we provide the truly personalized advice you deserve.

We work closely with you to understand not only your complete financial picture, but also what drives you to succeed and what keeps you up at night, the dreams you have for your family, the goals you have for your business, and more. We then create a holistic financial plan designed to fit you—before even considering the investments and other strategies required to help you get there.

We build and manage portfolios ourselves in order to ensure both that the strategies fit your needs and that your best interests are always put first. We keep you informed, so you know what you own, why you own it and what it costs. And, we leverage the vast resources and intellectual capitol of Raymond James to provide the comprehensive services and advice you deserve for each of your financial needs.

Individuals, families, doctors and other small businesses trust us to help them with everything from managing cash flow and de-risking portfolios to building wealth, designing retirements, selling businesses, and creating legacies. And we'd like to help you too.

Because wealth management should fit your unique needs.

Agenda

1

Our comprehensive resources for complex wealth

A team of professionals supported by extensive resources and a strong parent company

2

A process designed to help you reach your goals

Our approach to learning who you are and recommending the solutions you need

3

A modern approach to wealth management

Coordinating your financial plan to simplify your life

1 *Our team*

OUR COMPREHENSIVE RESOURCES FOR COMPLEX WEALTH

A team of professionals supported by extensive resources and a strong parent company

Meet our team

TERESA FINNEY, WMS, AIF®

Senior Vice President, Investments

512.418.4432 | teresa.finney@raymondjames.com

How I can help you

Teresa offers a personalized approach to goal planning and investing, and takes pride in developing close relationships with each of her clients. She educates clients about their portfolios and develops plans tailored to their unique goals and objectives.

What makes me knowledgeable

Teresa has been a professional in the financial services industry for over three decades and uses the knowledge and experience that she has gained to serve her clients on a daily basis. Prior to joining Raymond James, Teresa worked at Morgan Stanley Smith Barney in Austin. Teresa is an alumna of Babson College and the University of Houston. She earned her Wealth Management Certification in 2015 and also holds the Accredited Investment Fiduciary certification.

Getting to know me

Teresa lives in the Austin area with her husband, Russ, daughters Jennifer and Erika, and her three long-haired dachshunds, Duke and Trudy and Raven. In her free time, Teresa enjoys running, swimming, fly fishing, skiing, horseback riding, painting and spending time with her family. She is a member of Dell Children's Hospital Circle of Friends, the Austin Women's Chamber of Commerce, and Austin Rotary Club where she serves on many committees. She works with the Austin Creative Trust, she is on the Parent's Leadership Council for the School of the Art Institute of Chicago.

Meet our team

ALEXIS GUILBEAU, MBA

Senior Registered Client Service Associate

512.418.4429 | alexis.guilbeau@RaymondJames.com

How I can help you

Alexis focuses on deepening relationships with clients, providing the comprehensive service our clients have come to expect. She is often the first call clients make and can answer most any questions that you have. She is also in charge of planning all of our unique client appreciation events.

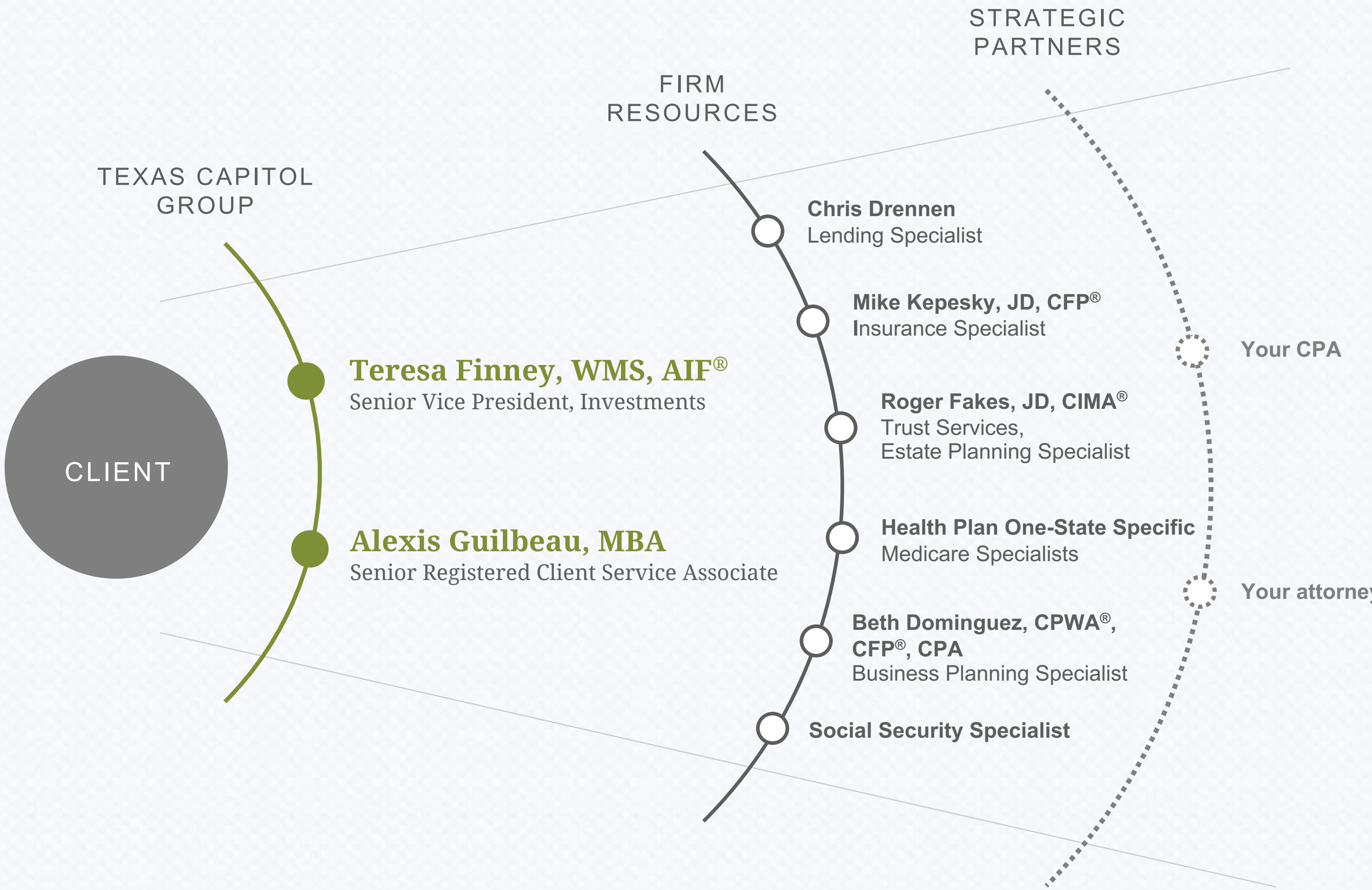
What makes me knowledgeable

Alexis rejoined Texas Capitol Group in early 2020 after a short time away from the company. She has more than a decade of experience helping clients to reach their goals. Her prior industry experience include Ameriprise Financial and Northwestern Mutual. Alexis holds a Bachelor of Business Administration and Bachelor of Arts in French from Millsaps College. She also earned a Masters of Business Administration from the Else School of Management at Millsaps College. She holds Series 7, 63, and 66 securities licenses, as well as a Texas Life, Accident, & Health insurance license.

Getting to know me

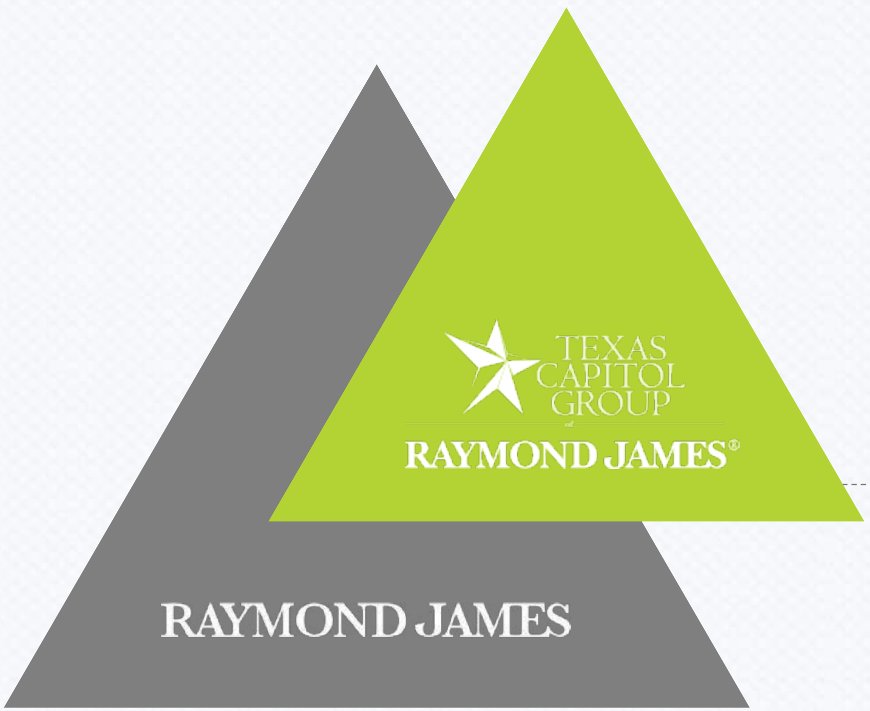
Alexis and her fiancé, Cooper, are getting married in 2021. They live in northwest Austin with their dog, Lilah, and two cats, Lilly and Molly. When she’s not in the office, you can usually find her outside or baking in the kitchen. She enjoys cooking, traveling, and getting involved in our community. She is a former Philanthropy Advisor for Phi Mu Fraternity.

Meet our team



Who we are

A team of deeply experienced professionals with the support of an industry leader.



TEXAS CAPITOL GROUP

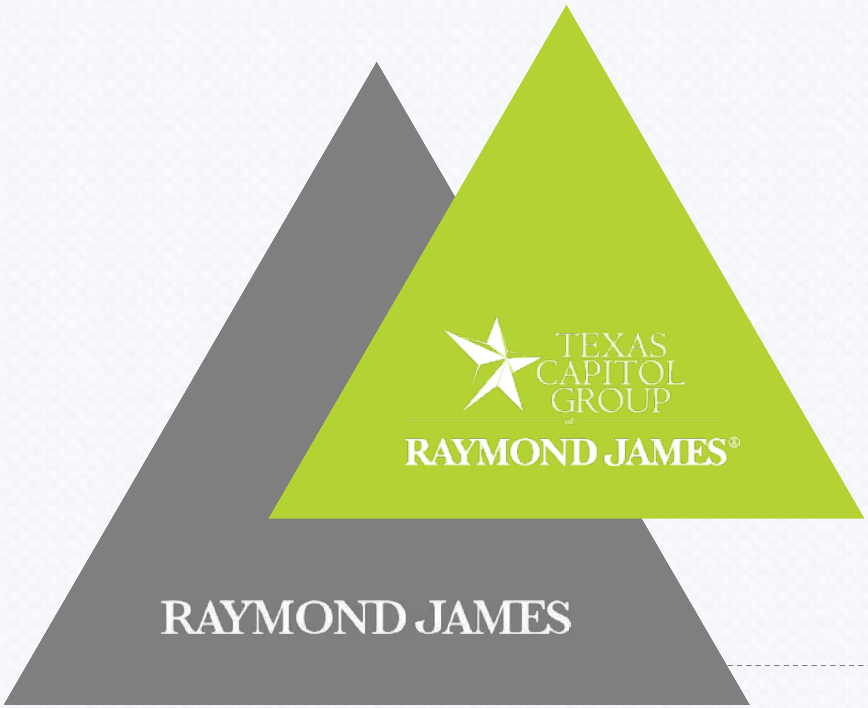
With over 40 years combined experience in financial services, we have helped clients to design retirements, fund educations, buy, grow and sell businesses, create legacies and pass on their wealth—and values—to future generations.

At Texas Capitol Group:

- We are committed to helping you achieve your wealth, life and business goals.
- We focus on taking the right risk for you and build custom portfolios to meet your unique needs.
- We actively manage your portfolio with a careful eye on both taxes and risk.
- We work with you and your loved ones to ensure everyone feels included in the process.
- We work at your convenience—meeting when and where it's convenient for you.

Where we come from

A trusted industry leader with more than 60 years of experience.



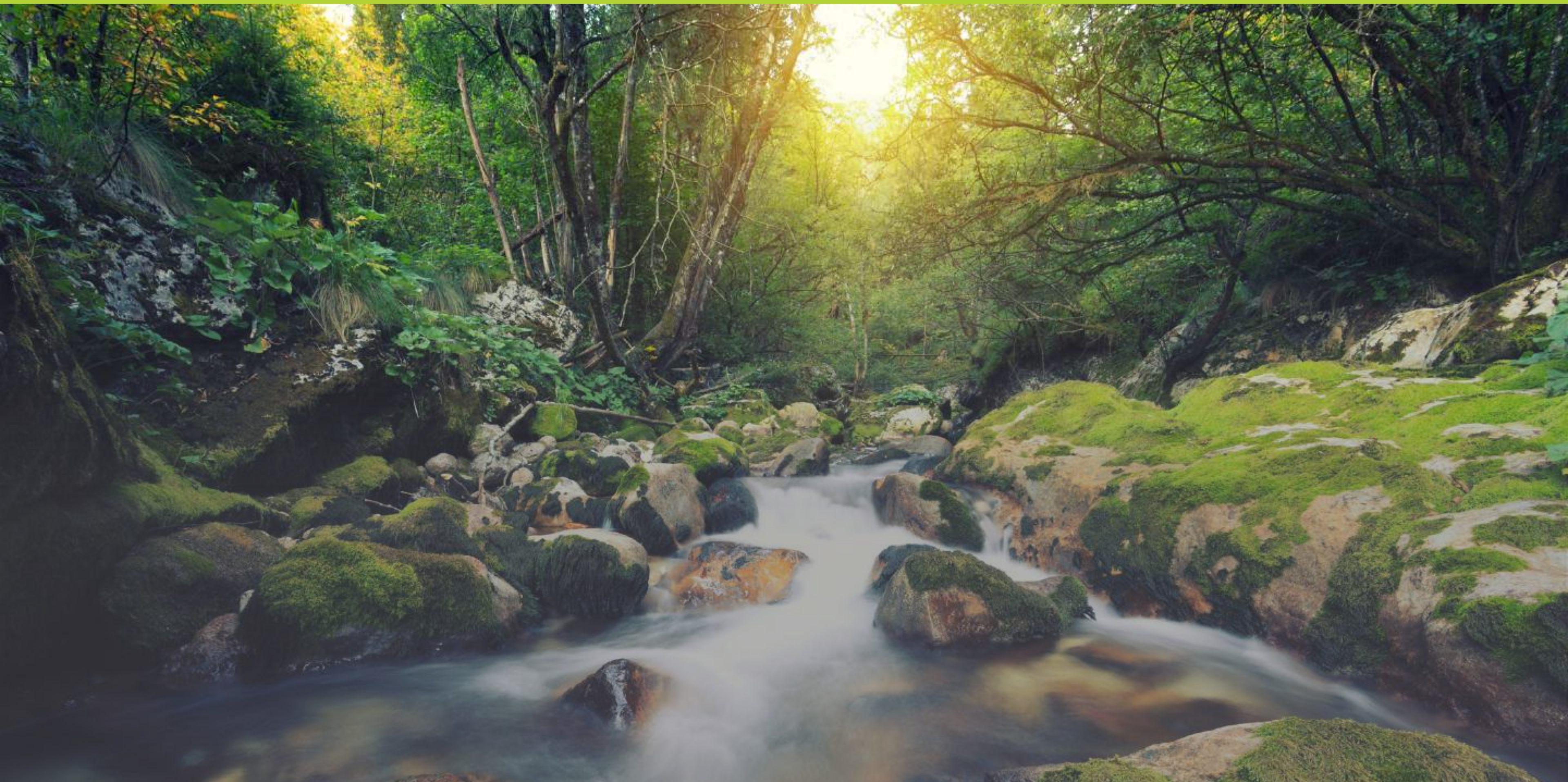
RAYMOND JAMES

Raymond James is committed to helping individuals, corporations and municipalities achieve their unique goals, while also developing and supporting successful professionals, and helping our communities prosper.

- Founded in 1962; public since 1983
- Approximately $838 billion in client assets
- RJF shareholders' equity of $6.6 billion
- Market capitalization of approximately $11.4 billion
- More than 2X required regulatory capital
- 127 quarters of consecutive profitability*
- Approximately 8,000 financial advisors
- Top-10 municipal underwriting firm**
- Equity research coverage of nearly 1,100 companies

* Past performance is not indicative of future results. The information provide is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial Stock.

** Source: Bloomberg. Based on overall par amount. **This summary may not be representative of the experience of other clients and is no guarantee of future performance or success. As of: 09/30/2019



2 *Investment process and philosophy*

A PROCESS DESIGNED TO HELP YOU REACH YOUR GOALS

Our approach to learning who you are and recommending the solutions you need

Our disciplined process

We design financial plans and investment portfolios to meet the distinct goals of each client. Our time-tested process helps us to understand your distinct situation in order to build the right plan and portfolio for you.

1 DISCOVERY

- Understand where you are now and where you want to be
- Discover your financial goals and preferences
- Gather documentation
- Open dialogues with your accountant and attorney, if required

2 ANALYZE

- Run scenario analysis based on goals
- Test the impact of potential recommendations, decisions and markets
- Provides the foundation for the plan we build

3 PROPOSE

- Review the proposed personalized financial plan
- Review the recommended investment portfolio
- Create a schedule for briefings and reviews

4 IMPLEMENT

- Initiate your financial plan
- Phase in the investment recommendations
- Enroll in selected services

5 MONITOR

- Evaluate progress according to your plan
- Adjust the plan and investments when necessary as markets and your needs evolve
- Inform you, your accountant and your attorney of notable developments
- Help you navigate timely options and opportunities

Our guiding principles

We believe that each client is unique. Only with a good relationship and deep knowledge of you and your unique goals can we build the right portfolio to meet your needs.

CLIENTS FIRST

MACRO & MICRO

CUSTOM PORTFOLIOS

COSTS MATTER

RISK MANAGEMENT

Our investment philosophy

We do not believe it putting clients into boxes. We build and manage custom portfolios because we believe this is the best way to ensure your interests are truly put first. We gain a deep understanding of your goals, tax situation and more before we determine the appropriate risk and holdings for you, understanding that your age may have little to do with how you feel about your wealth and investments.

We believe

that each client is unique, so we build custom portfolios that can help you achieve your goals, while meeting any distinct portfolio requirements you may have.

We research

extensively—in order to find the securities and strategies we believe will best meet your distinct needs.

We manage

portfolios actively from a macro and micro perspective, making adjustments as markets, performance or your unique situation dictates.

We work

transparently—helping you stay informed about what's going on with the market and with each investment, so you can become better investors over time.

Case study

Helping clients plan for the future on their own terms.

Challenge

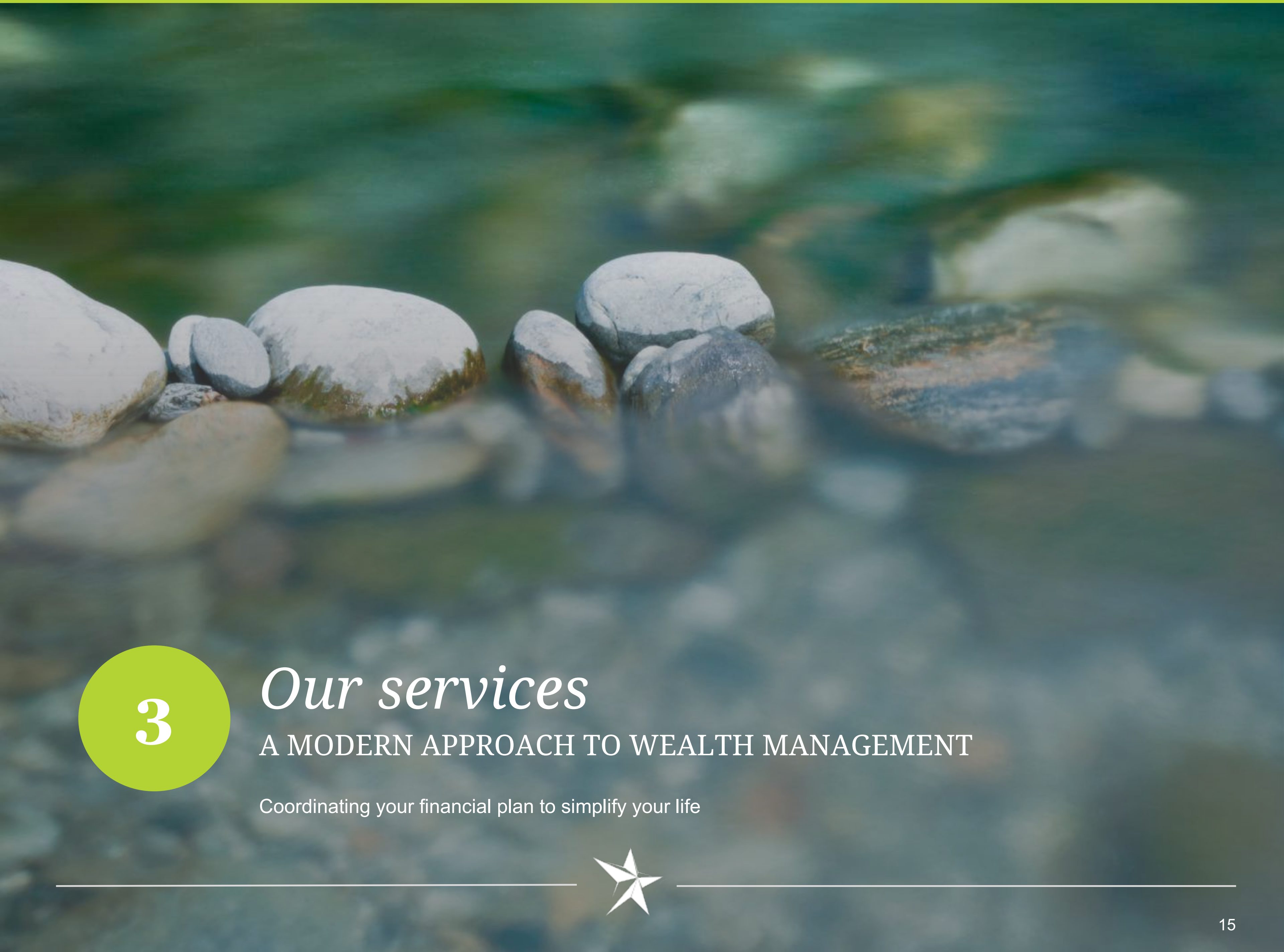
- The clients are a married, Santa Fe couple in their 50s.
- The husband was retiring from a company and the wife owns an art gallery.
- They have 1 child in college, 1 child married, and 1 grandchild.
- $3.5 million in investable assets
- Their primary goals were to consolidate finances and retire comfortably in 10 years, while establishing a 529 plan for their grandchild.

Recommendation

- Consolidate accounts on the Raymond James platform.
- Update the portfolio to focus on wealth protection.
- Analyze and determine the best strategy for claiming Social Security.
- Create and test income projections through a variety of conditions.
- Develop an estate plan, establish a 529 and implement a philanthropy strategy.

Results

- Clients felt more confident and in control with consolidated statements
- The assets were more secure, diversified and resilient to market downturns
- With updated and more organized plans, the clients may be better positioned for a retirement on their terms



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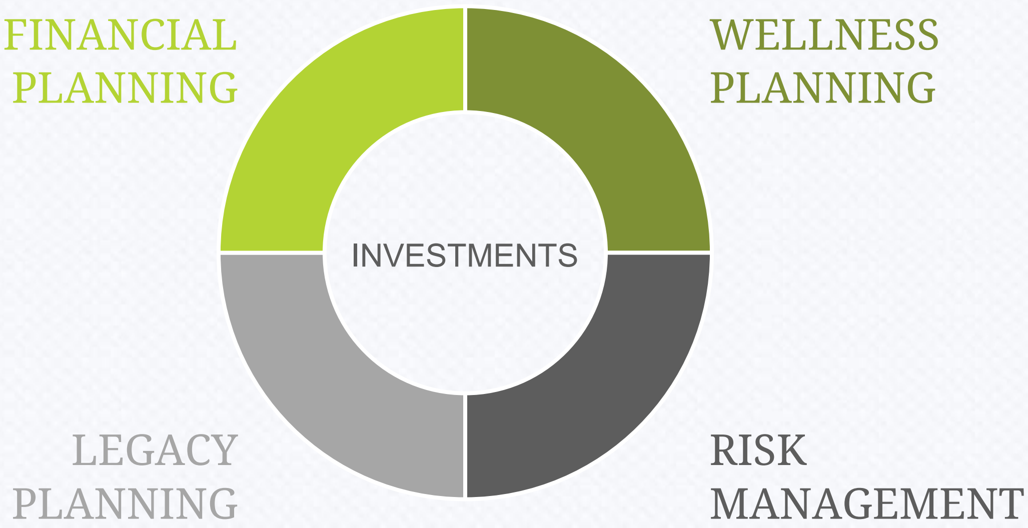
Our services

A MODERN APPROACH TO WEALTH MANAGEMENT

Coordinating your financial plan to simplify your life

Services beyond investing

We understand that a truly comprehensive plan goes far beyond investing.



FINANCIAL PLANNING

- Goal planning
- Wealth accumulation
- Investment Management
- Cash management
- Income strategy
- College education planning
- Social Security

Services beyond investing

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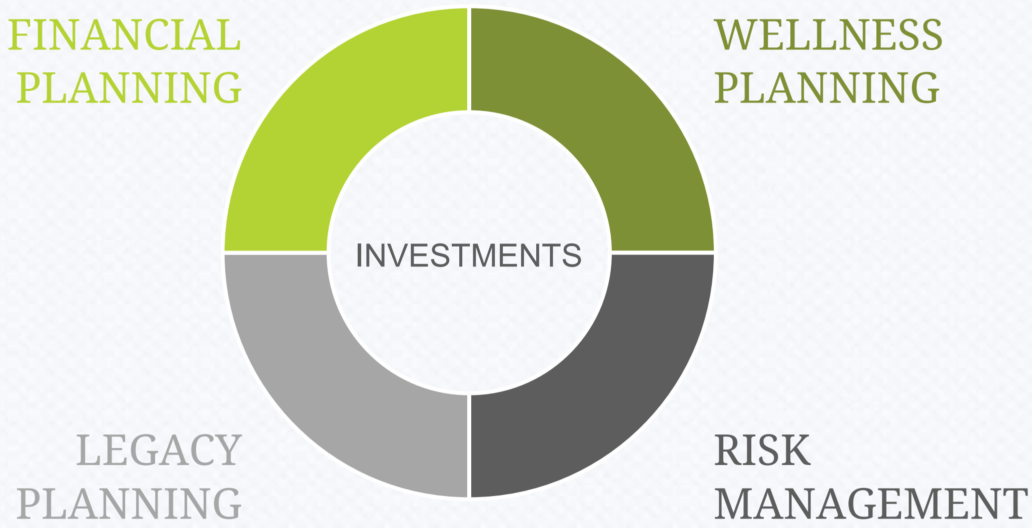
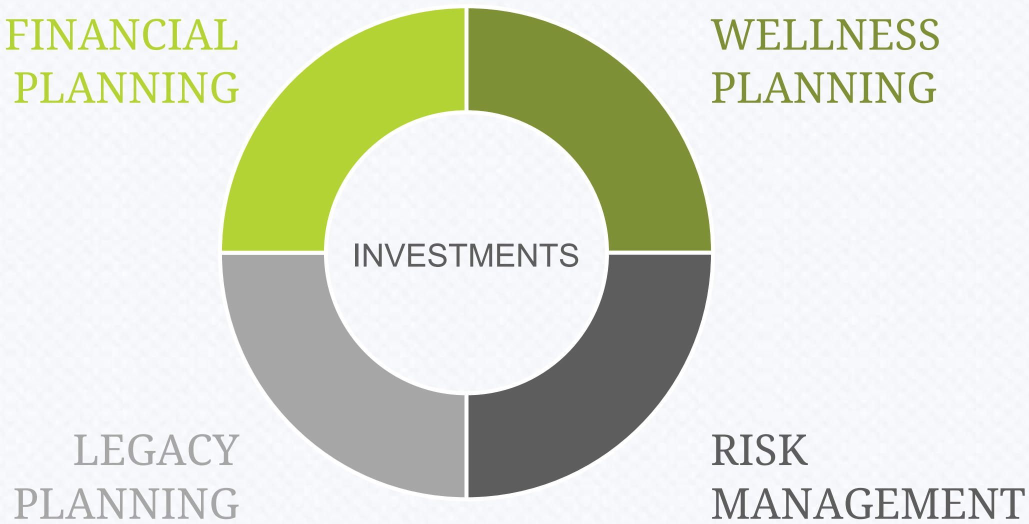


WELLNESS PLANNING

- Housing
- Healthcare
- Caregiving
- Transportation

Services beyond investing

We understand that a truly comprehensive plan goes far beyond investing.



RISK MANAGEMENT

- Asset protection planning
- Insurance planning
- Long term care
- Medicare
- Elder fraud

Services beyond investing

We understand that a truly comprehensive plan goes far beyond investing.

LEGACY PLANNING

- Essential documents
- Transfer of wealth
- End of life wishes
- Philanthropy
- Estate planning
- Family governance
- Succession planning

Keeping clients informed

YOUR PREFERENCES

- Text
- Email
- Phone calls
- In-person meetings
- Zoom video meetings

YOUR INTERESTS

- Market and economic dynamics
- Investing and planning knowledge
- Changing tax, investment and other regulations

YOUR PORTFOLIO

- Annual outlooks
- Monthly updates
- Special reports

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Important disclaimers

Raymond James does not provide tax or legal services. Please discuss these matters with the appropriate professional.