# Important financial partnerships & you

There are several financial relationships that help me deliver the tailored products and recommendations I provide to you. These important partnerships support and enhance my business, keeping it compliant and in tune with your needs. Let's review the partnerships I'm asked about most often.

## My Wealth Management Firm: Osaic Wealth, Inc.

**Osaic is my primary behind-the-scenes partner.** With roots dating back to 1958, they're home to a diverse, service-driven community that believes planning for the future should be transformative, not transactional. Their rich history and continual focus on growth and innovation means I have access to premier investment and advisory planning services, high-net-worth solutions, insurance protection products, and more.

Osaic is committed to ensuring I'm equipped with everything I need to target your specific objectives and help you feel more financially confident. As one of the nation's largest independent wealth management firms, Osaic believes strongly in the importance of empowering their Financial Professionals to provide objective, non-propriety counsel and recommendations, *placing your unique needs above all else.*

### With Osaic, I am able to provide:

- Strength & stability behind your financial plan and future retirement.
- Maximum choice when selecting investments and financial solutions for your needs.
- Flexibility to manage your portfolio efficiently and align it with your plan.
- Options for liquidity, including the ability to borrow against your investments when a need arises.
- Secure 24/7 access to your portfolio through innovative technology & cutting-edge cybersecurity.
- Access to valuable in-house financial services if and when you need them during life, including tax and estate planning, trusts, family and business planning, wealth transfers, liquidity, and more.

## Asset Safekeeping: NFS

The financial assets in your brokerage account are held at a clearing firm, a separate and independent entity. The clearing firm is responsible for the safekeeping, servicing, segregation, and reporting of your assets. Osaic works with **National Financial Services LLC** ("NFS"), a Fidelity Investments® company and a member of NYSE and SIPC. NFS handles confirmation, delivery and settlement of your financial transactions. You'll receive periodic account statements and transaction confirmations, with an option to receive those electronically. NFS is regulated by FINRA and the SEC, the regulatory bodies that also oversee all wealth management firms. NFS is a leading provider of global financial services to institutions, corporations, and high-net-worth individuals, and custodies over $15 trillion in global client assets as of the end of 2024.

## Regulatory Oversight: FINRA

The Financial Industry Regulatory Authority (FINRA) plays a critical role in ensuring the integrity of America's financial system — all at no cost to taxpayers. Authorized by Congress to protect America's investors by making sure the broker-dealer industry operates fairly and honestly, FINRA works under the supervision of the Securities and Exchange Commission. Visit FINRA.org for more information.

## Regulatory Oversight: SIPC

The Securities Investor Protection Corporation (SIPC) is a federally mandated, private nonprofit organization. It was created as part of the Securities Investor Protection Act of 1970, which looked to shield investors from brokerages becoming insolvent (today, brokerage firm failures are rare). In addition to SIPC protection, NFS provides additional "excess of SIPC" coverage. The excess of SIPC coverage will be used only when SIPC coverage is exhausted. Like SIPC protection, excess of SIPC protection does not cover investment losses in customer accounts due to market fluctuation. It also does not cover other claims for losses incurred while broker-dealers remain in business. Total aggregate excess of SIPC coverage available through NFS's excess of SIPC policy is $1 billion. Visit SIPC.org for more information.

## My financial partnerships allow me to:

- Focus all of my efforts on **your** unique priorities and interests
- Continually evaluate **your** evolving needs
- Deliver the elevated experience and concierge service you deserve

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WEALTH MANAGEMENT