

# OUR Firm



**BENJAMIN F. EDWARDS®**  
INVESTMENTS *for* GENERATIONS®

**BENJAMIN F. EDWARDS & CO.**



**BENJAMIN F. EDWARDS®**  
INVESTMENTS *for* GENERATIONS®

**EDWARDS WEALTH MANAGEMENT**



**BENJAMIN F. EDWARDS® & CO.**  
INVESTMENTS *for* GENERATIONS®

# TABLE OF CONTENTS

<b>03</b>	Our Mission
<b>04</b>	Our Values
<b>05</b>	Our Firm Today
<b>06</b>	Our Offerings
<b>07</b>	Investment Strategy Committee
<b>08</b>	Planning for Life's Milestones
<b>09</b>	Products & Services
<b>10</b>	Our Leadership



**1865**

President Abraham Lincoln appoints Albert Gallatin Edwards to Assistant Secretary of the Treasury for the Sub-Treasury Bank in St. Louis.



# OUR MISSION

**TO EMPOWER OUR FINANCIAL ADVISORS WITH THE FREEDOM TO ADDRESS THEIR CLIENTS' NEEDS IN AN ATMOSPHERE GROUNDED IN TRUST, INTEGRITY, AND MUTUAL RESPECT.**

We are committed to client-first service, and support our financial advisors with the comprehensive resources they need to provide the informed and objective financial advice you deserve.



1887

Albert Gallatin Edwards, Tad Edwards' great-great-grandfather, at the age of 75, establishes A.G. Edwards & Sons, with his son, Benjamin Franklin Edwards I. The firm is the only brokerage in St. Louis that works with local banks to place trades on the New York Stock Exchange.



# OUR VALUES

## THE GOLDEN RULE

We treat others the way we want to be treated.

## INDEPENDENCE

We cherish and are committed to protect the company we own, the culture it fosters and the autonomy it provides to accomplish our mission.

## ACCESSIBILITY

Our leadership team is approachable and available. We welcome, expect and encourage feedback from our clients and our employees.

## STRIVING FOR EXCELLENCE

We enjoy what we do and work together collaboratively to deliver superior results for our clients, employees and our shareholders.

We firmly believe that our success today will drive the accomplishments of tomorrow.

## HAVING FUN

We wholeheartedly celebrate our successes together, and have fun doing it.



1971

A.G. Edwards issues stock and goes public.



# OUR FIRM TODAY

## OUR GROWING NATIONAL PRESENCE

### ALABAMA

Birmingham  
Dothan  
Inverness Center  
Troy

### ARIZONA

Chandler  
Sierra Vista  
Tucson

### ARKANSAS

Berryville  
Conway  
El Dorado  
Harrison  
Hot Springs  
Village  
Jonesboro

### COLORADO

Colorado Springs  
Denver  
Littleton

### CONNECTICUT

Danbury  
Hamden

### FLORIDA

Boynton Beach  
Destin  
Daytona Beach  
Melbourne  
Naples  
Panama City  
Pensacola  
Sarasota

### GEORGIA

Atlanta  
Dalton  
Rome  
Watkinsville

### ILLINOIS

Champaign  
Collinsville  
Decatur  
Edwardsville  
Flora  
Galesburg  
La Salle-Peru  
Naperville  
O'Fallon  
Peoria  
Salem  
Springfield\*  
St. Charles  
Sugar Grove  
Wheaton  
Woodstock

### INDIANA

Chesterton  
Crown Point

### IOWA

Hiawatha  
Waterloo\*\*

### KANSAS

Abilene  
Leawood

### KENTUCKY

Lexington\*\*

### LOUISIANA

Lake Charles  
Mandeville  
Metairie  
Shreveport

### MAINE

Brewer

### MARYLAND

Baltimore

### MICHIGAN

Alto\*\*  
Grand Rapids  
Midland  
Wyoming

### MISSISSIPPI

Columbus  
Gulfport  
Hattiesburg  
Ridgeland

### MINNESOTA

Minnetonka

### MISSOURI

Clayton\*\*  
Springfield

### NEBRASKA

Lincoln

### NEVADA

Reno

### NEW HAMPSHIRE

Concord  
New London

### NEW JERSEY

Morristown  
Northfield  
Red Bank

### NEW YORK

Corning  
White Plains

### OHIO

Canton  
Mentor

### OREGON

Portland

### PENNSYLVANIA

Hermitage

### RHODE ISLAND

Newport

### SOUTH CAROLINA

Clemson  
Six Mile\*\*

### TENNESSEE

Chattanooga  
Germantown  
Morristown

### TEXAS

Paris  
San Antonio  
Sherman  
Temple

### UTAH

Logan

### WISCONSIN

Madison  
Green Bay  
Sturgeon Bay

### EDWARDS WEALTH MANAGEMENT (EWM)

Alto, MI  
Clayton, MO  
Six Mile, SC  
Lexington, KY  
Waterloo, IA

LOCATIONS

100

STATES

33

EXCEEDING

\$40B AUM

\* 2 BFE Locations

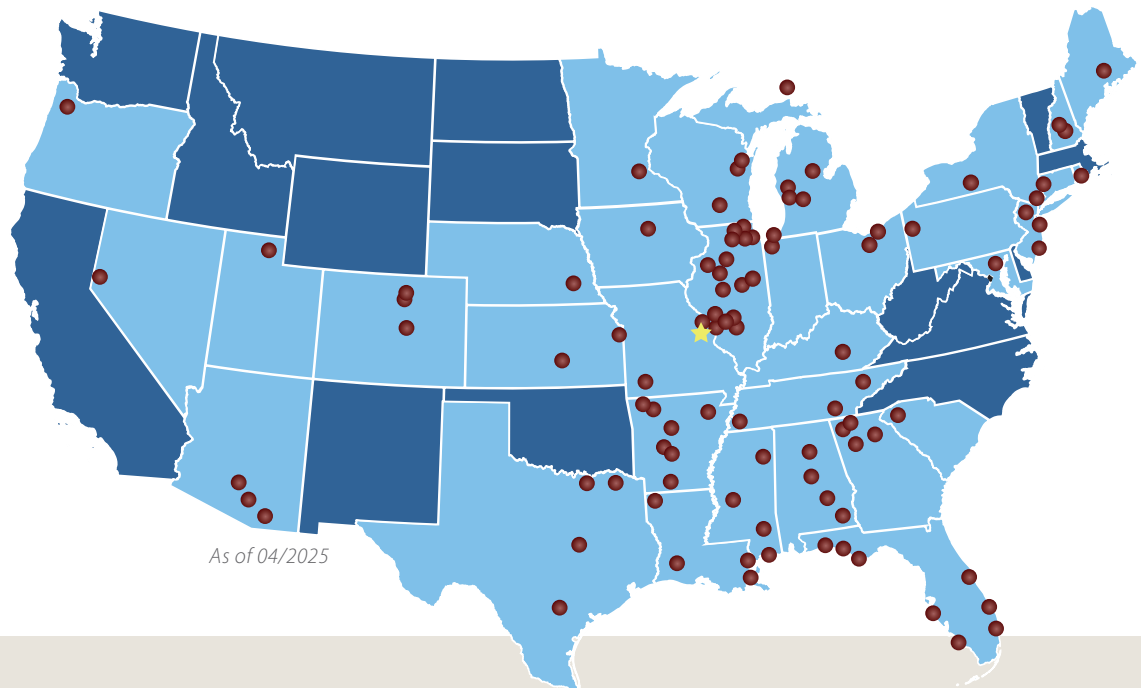
\*\* EWM Locations

### OWNERSHIP

- Employees & advisors
- Edwards family
- Friends of the firm, including industry veterans & leaders

### CAPITALIZATION

- No private equity or venture capital money
- No debt



As of 04/2025



2008

Tad Edwards leaves Wachovia Securities and establishes Benjamin F. Edwards in St. Louis.



# OUR OFFERINGS

## **BENJAMIN F. EDWARDS**

Founded in 2008, Benjamin F. Edwards is a full-service broker dealer with a legacy spanning over 130 years and five generations. We believe in giving our financial advisors the independence to serve their clients the way they see fit, and the accessibility to build treasured relationships. We strive to exceed our clients' expectations all while having fun.

Our approach preserves the best parts of working for an established firm—personalized back-office service and support, solid technology, risk management and an experienced and collaborative family environment. Welcome to a place of boundless opportunity.

## **EDWARDS WEALTH MANAGEMENT**

Edwards Wealth Management (EWM) is an RIA-independent broker/dealer that partners with independent financial advisors to help them run their businesses more efficiently and serve clients more effectively. With a commitment to client-first service, EWM supports business owners with the comprehensive resources needed to provide the informed and objective financial advice clients deserve.

EWM uses a consultative approach to help seasoned independent advisors navigate a partnership with our firm, or to help advisors explore independence for the first time. We then work hand-in-hand to successfully transition their clients and support them with institutional-quality middle and back office services. These services include access to our Investment Management team, Compliance and Risk Management, and our industry-leading, fully-integrated technology platform, to name a few. Our broker-dealer, Benjamin F. Edwards, is available to these advisors to accommodate clients' investment needs such as insurance and annuities.

## **INVESTMENT BANKING**

Formed in 2013, the Investment Banking team at Benjamin F. Edwards offers merger and acquisition services with an emphasis on selling middle-market companies. Our experienced team of highly accomplished investment bankers can manage the transaction from engagement to completion. In addition, the Investment Banking team serves as an advisor to companies seeking to make acquisitions.

The Edwards Investment Banking team understands the selling process and excels at assisting our clients in evaluating strategic alternatives and the planning and execution of successful exit strategies. We recognize the importance of listening, understanding, positioning, and advocating for our clients to succeed.



## 2012

Boosts advisor headcount by more than 10 percent in 10-day hiring flurry.  
Closes year with 26 offices.



# INVESTMENT STRATEGY COMMITTEE

Bill Hornbarger serves as Chief Investment Officer for Benjamin F. Edwards and chairs the firm's Investment Strategy Committee. Comprised of members from within the firm – and currently one additional industry professional – the committee works to establish and maintain the overall investment philosophy, strategy and approach for Edwards and its affiliates. The committee is also tasked with monitoring the strategic asset allocation models for the firm, as well as updating capital market assumptions, and is responsible for crafting and communicating the firm's strategic and economic outlook. Its mission is to provide clients with innovative, best-in-class investment solutions delivered in combination with exceptional client service.



## 2013

Benjamin F. Edwards crosses 100-advisor threshold, adds investment banking and mergers and acquisitions to its service offerings.



# PLANNING FOR LIFE'S MILESTONES

Life presents a variety of professional and personal milestones that can result in financial challenges and opportunities. Our advisors are there with you every step of the way, to move smoothly through life's transitions whether you are a new saver or close to retirement.



## GRADUATION

When you're just starting out, we have the expertise and perspective to help you.



## NEW CHILD

Arrival of a new child is an exciting time, but it also brings new responsibilities for parents, both as caregivers and providers. Planning ahead can help.



## NEW CAREER OR JOB CHANGE

Beginning your career or changing jobs can be both exciting and overwhelming. While you are learning new job responsibilities, you're faced with some financial decisions. Your financial advisor can assist you with a comprehensive review of your investments and advise you on strategies to develop a disciplined savings approach.



## RETIREMENT

Your financial advisor can help you create a retirement plan and help evaluate if you need to adjust your savings, goals or target retirement date.



## GETTING MARRIED

As you prepare to head down the aisle, remember that starting a new life with your spouse involves many financial considerations.



## CONTROLLING YOUR LEGACY

Some think "estate planning" is only for the wealthy. However, regardless of wealth, you likely have an idea of how you would like your assets distributed upon your death or who you prefer to make decisions for you in the event of incapacity. This desire for control is the true purpose for estate planning.



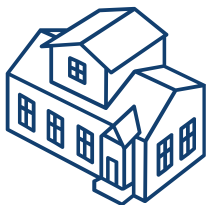
2014

Benjamin F. Edwards crosses \$15 billion in Assets Under Management.



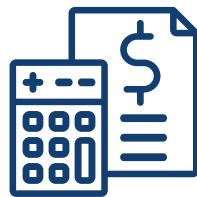


# PRODUCTS & SERVICES



## **ESTATE-PLANNING** SERVICES

Trust Services  
Annuity Strategies



## **FINANCIAL** PLANNING

Tax-Efficient Strategies  
Fixed-Income Strategies  
Cash Management



## **HIGH NET WORTH** SERVICES

Wealth-Management Strategies  
Concentrated Equity



## **INSURANCE**

Life Insurance  
Long-Term Care  
Disability Support  
Business Insurance Planning



## **RETIREMENT** PLANNING

Equity Investments  
Estate Planning  
IRA Strategies



## **WEALTH** PLANNING

Executive and Business Owner Services  
Alternative Investments  
Investment Banking



2024

Edwards Named #1 Top Workplace in Country by USA TODAY for Mid-Size Companies



# EXECUTIVE LEADERSHIP



**TODD  
BRANDSTADT**

Executive Vice President  
Director of Branches



**BROOKE  
EGGLESTON**

Chief Human Resources Officer  
Staff Division



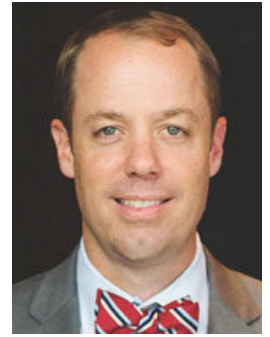
**BENJAMIN F. "TAD"  
EDWARDS IV**

Chairman  
CEO and President



**BEN  
EDWARDS**

Senior Vice President  
Assistant Director of Branches



**CHRISTOPHER M.  
"CHRIS" KELLER**

Executive Vice President  
Director of Business Services



**THOMAS H.  
"TOM" MARTIN**

Executive Vice President  
Chief Financial Officer



**DOUGLAS D.  
"DOUG" RUBENSTEIN**

Executive Vice President  
Chief Operating Officer



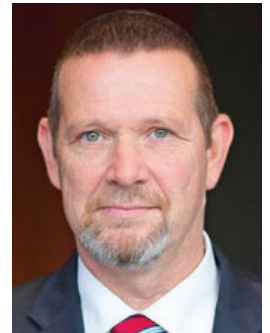
**MATT  
SALAMON**

Executive Vice President  
Chief Legal Counsel  
Director of Law & Legal Services



**CHRISTOPHER M.  
"CHRIS" WHITING**

Executive Vice President  
Director of Financial  
Strategies Group



**BILL  
WISDOM**

Executive Vice President  
Director of Regulatory &  
Oversight Services



2024

Over 100 locations, 300+ financial advisors in over 30 states.





**BENJAMIN F. EDWARDS®**  
INVESTMENTS *for* GENERATIONS®

**Benjamin F. Edwards**

One North Brentwood Boulevard | Suite 850 | St. Louis, Missouri 63105 | TF 855-382-1600

**CONNECT WITH US**



2022-3342 Exp. 10/31/2025 **Member SIPC**

**DISCLAIMER**

*Securities and investment advisory services offered through Benjamin F. Edwards member SIPC. Benjamin F. Edwards® (BFE) is a dually registered broker-dealer and investment adviser and member of FINRA and SIPC, and its affiliate Benjamin F. Edwards Wealth Management, SM LLC, d/b/a Edwards Wealth Management SM (EWM) is an SEC-registered investment adviser. BFE and EWM are affiliates through their common ownership by Benjamin Edwards, Inc. Depending on the context, the name Benjamin F. Edwards® refers to either EWM, BFE or both. We are an Equal Opportunity Employer. Benjamin F. Edwards hiring and employment policies prohibit discrimination on the basis of any personal characteristic protected by federal, state and local law.*

**benjaminfedwards.com**