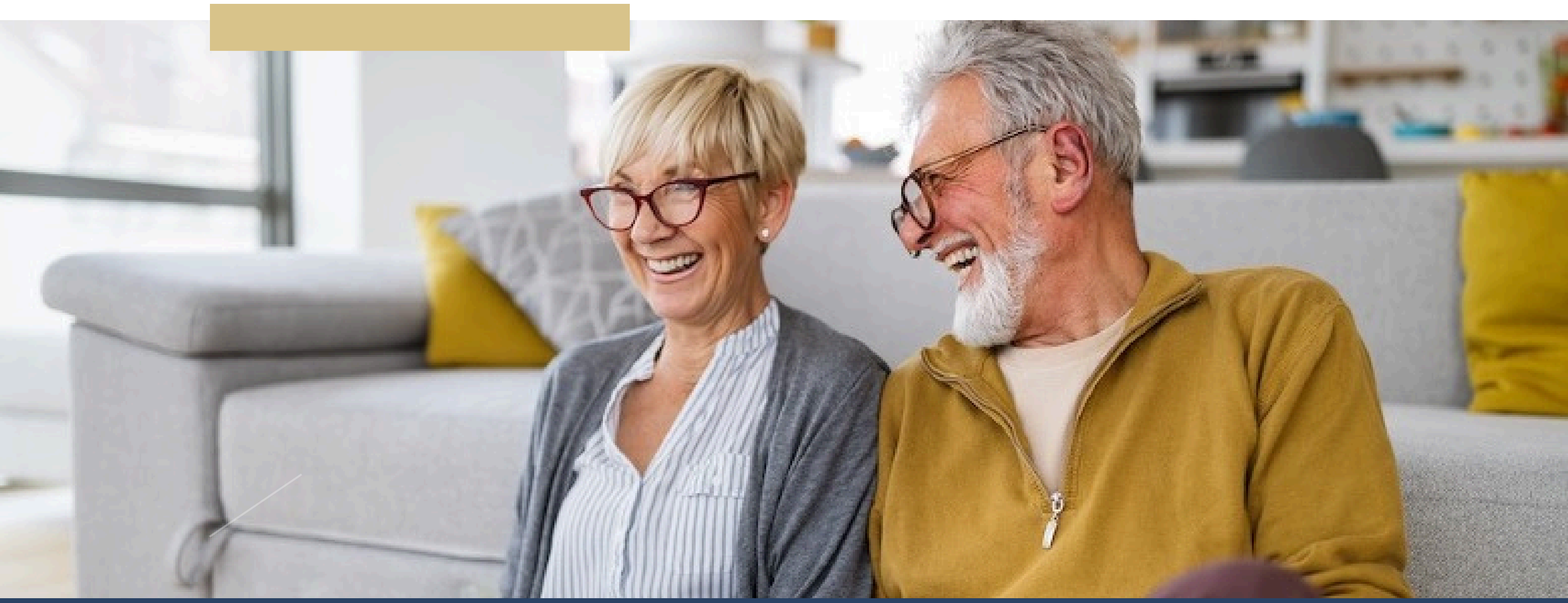
YOUR WEALTH. THOUGHTFULLY MANAGED.

THE NFSG WEALTH MANAGEMENT PROGRAM



www.nfsgwealth.com

info@nfsgwealth.com

877-447-9625

1200 N Federal Highway
Suite 400
Boca Raton, Florida, 33432

TAILORED CUSTOMER-CENTRIC WEALTH MANAGEMENT

Experience personalized financial services at NFSG. Our expert team combines industry knowledge with a commitment to your financial goals.

Strictly Confidential, For Recipient Only

HOW WE MANAGE YOUR PORTFOLIO

FOCUS ON QUALITY

We maintain a curated universe of over 1,000 securities, primarily drawn from the S&P 500 and similar like-kind investments, representing established market leaders across all major sectors. For growth-oriented portfolios, we emphasize S&P 500 constituents, complemented by carefully selected ETFs for sector exposure. We avoid speculative investments, focusing instead on companies with strong fundamentals and sustainable business models.

DATA-DRIVEN ANALYSIS

Our proprietary technology analyzes thousands of data points each night, examining:

- Company fundamentals and financial health
- Technical price patterns and trends
- Market sentiment and positioning
- Sector strength and rotation opportunities

This comprehensive analysis helps identify opportunities while managing risk across changing market conditions.

HUMAN EXPERIENCE MATTERS

Investment decisions are made exclusively by our Portfolio Manager. Our technology serves as a powerful research tool, bringing important information and opportunities to the manager's attention for evaluation. This human-centered approach ensures that market context, current events, and practical experience guide every portfolio decision. When market conditions warrant special attention, our team can adjust positioning to protect and grow your wealth.

NFSGWEALTH.COM

For a full list of our disclosures: please visit https://www.nfsgwealth.com/disclosures

3 STRATEGIES TAILORED TO YOU

GROWTH

Designed for investors seeking long-term capital appreciation through ownership of quality companies. We created a data driven factor model that gives us both technical and fundamental advantage to stock selection.

INCOME

For investors seeking income combined with growth potential. This strategy focuses on high-quality dividend-paying securities and income-producing ETFs, carefully selected to provide attractive yields while maintaining the potential for capital appreciation.

CONSERVATIVE

A capital preservation approach utilizing laddered certificates of deposit (CDs). This strategy provides predictable returns with quarterly liquidity, ideal for investors prioritizing stability and principal protection.

CUSTOMIZED SOLUTIONS

Your portfolio can combine elements from all three strategies, creating a personalized allocation that matches your specific goals, time horizon, and risk tolerance.

NFSGWEALTH.COM

For a full list of our disclosures: please visit https://www.nfsgwealth.com/disclosures

PORTFOLIO STRATEGIES

THE NFSG COMPETITIVE ADVANTAGE

We **customize every portfolio** to meet each client's unique needs and circumstances. Unlike cookie-cutter approaches, we offer truly **personalized** portfolio management. For example, if you've held certain securities for years and prefer not to sell them, we can work around those positions. We can also make adjustments for tax considerations or other special situations that **matter to you**.

NFSGWEALTH.COM

YOUR WEALTH.
THOUGHTFULLY MANAGED.

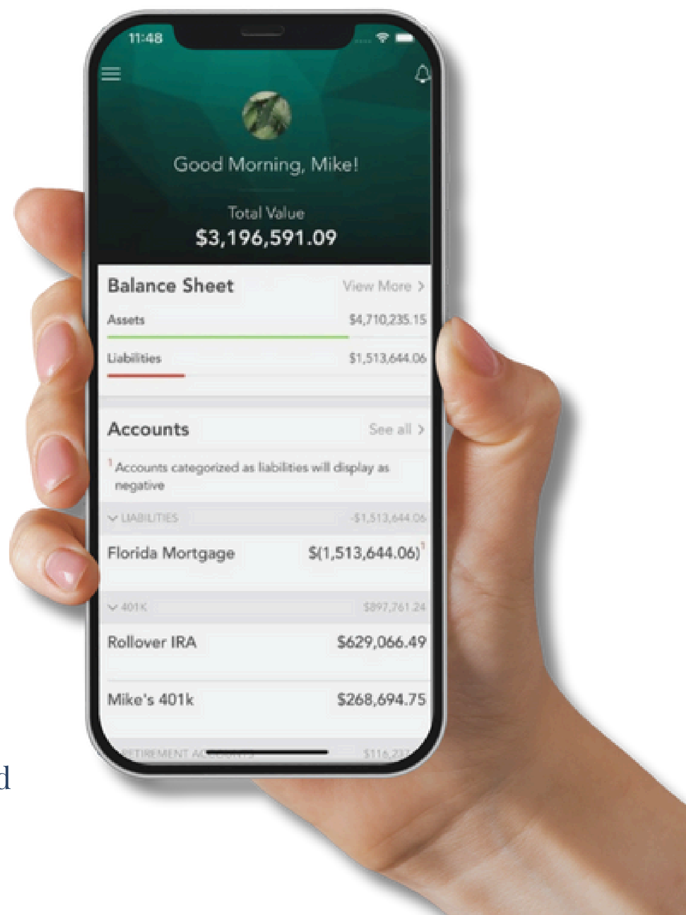
WHAT SETS US APART

COMPREHENSIVE RESEARCH METHODOLOGY

Our factor models leverage third-party data partners to supplement our in-house analytics, giving us the quantitative firepower to identify attractive investment opportunities for you.

RISK MANAGEMENT FOCUS

- Continuous monitoring of all positions
- Systematic review when holdings decline 10% or more
- Diversified positioning to avoid concentration risk
- Tax-aware trading to maximize after-tax returns
- Continuous bi-directional dollar cost averaging



TRANSPARENCY

You'll receive clear reporting on your holdings, performance, and the rationale behind portfolio changes through our NFSG 360™ client portal, mobile app and ongoing communication with your advisor.

NO BLACK BOXES

We believe you should understand how your money is managed. Our process is explainable and transparent - technology serves only to bring information to our Portfolio Manager's attention. All investment decisions are made by experienced professionals, not by automated systems.

NFSG 360™

AVAILABLE ON THE APP STORE & GOOGLE PLAY STORE

WORKING WITH YOUR ADVISOR

Your NFSG advisor partners with our portfolio management team to ensure your investments align with your broader financial plan. They understand your unique circumstances and work to:

- Determine the appropriate strategy mix for your situation
- Monitor progress toward your goals
- Adjust allocations as your needs evolve
- Provide ongoing guidance and support

This collaborative approach combines professional portfolio management with personalized financial advice.

NFSGWEALTH.COM

YOUR WEALTH.
THOUGHTFULLY MANAGED.

GETTING STARTED

If you're interested in learning more about how the NFSG Wealth Management Program can work for you:

1. Schedule a consultation with your NFSG advisor to discuss your goals
2. Bring statements for your current investments to our initial consultation which can be incredibly useful in tailoring our conversation and crafting solutions
3. Review your current situation and determine the appropriate strategy mix
4. Establish your account and begin your investment journey with confidence

Your advisor will provide our complete disclosure documents, including our Form ADV Part 2A, which contains detailed information about our services, fees, and investment approach.

IMPORTANT CONSIDERATIONS

All investing involves risk, including the potential loss of principal. Past performance does not guarantee future results. The strategies described may not be suitable for all investors.

Technology and models have limitations. While our quantitative approach enhances decision-making, no system can predict the future or eliminate investment risk.

Fees and minimums apply. Please consult with your advisor for complete details on costs and account requirements.

Tax implications vary by individual situation. We encourage you to consult with your tax advisor regarding your specific circumstances.

For a full list of our disclosures:
please visit https://www.nfsgwealth.com/disclosures

ABOUT NFSG

NFSG is an independent wealth management firm dedicated to helping clients achieve their financial goals through thoughtful planning and disciplined investment management. Our experienced team combines sophisticated technology with personal service to deliver results that matter.

NFSG is also widely recognized for its proprietary "Fair Value" numbers, developed by Chief Market Strategist Donald Selkin. These figures have been featured on CNBC for over 35 years as part of the pre-market "Fair Value" futures board, prominently displayed during Business Day programming leading up to the U.S. market open at 9:30 a.m. ET.

As Thomas Casolaro, Chairman & CEO of NFSG Corporation, explains: "Our mission has always been to empower our advisors and serve clients with integrity, transparency, and highly customized strategies. By providing best-in-class portfolio management resources and expanding our national footprint, we're making it easier for advisors to grow their practices while delivering exceptional, individualized outcomes for clients."

For more information about the NFSG Wealth Management Program, please contact your advisor or visit our website.

WALL STREET WAKES UP WITH NFSG

MORNINGS FROM 5:30-9:30 ON CNBC

For a full list of our disclosures: please visit https://www.nfsgwealth.com/disclosures