

Our firm and Fidelity—working together for you

Helping to serve your best interests

Not FDIC Insured • May Lose Value • No Bank Guarantee

& PARTNERS℠

Fidelity INVESTMENTS



A powerful combination

As your financial professional, we're expected to make decisions about your money based on your best interests and under the highest degree of scrutiny.

We use the same approach when choosing the service providers we employ to help you meet your financial objectives. This is why we've selected National Financial Services LLC ("NFS"), a Fidelity Investments® broker-dealer,as our custodian.

What is a custodian and a clearing firm?

A custodian is a financial institution that has certain regulatory responsibilities for an investor's securities. And a clearing firm handles, among other things, the execution, clearance, and settlement of transactions. When you're selecting your financial advisor, it's critical to consider who they use for custody and clearing.

Investments that you entrust to our firm are placed in custody with Fidelity's clearing firm, NFS — one of the largest clearing providers in the industry.

How does our relationship with Fidelity benefit you?

An experienced, reputable firm helping to protect your assets and privacy

For over 75 years, Fidelity has built a reputation of integrity and financial management experience. As a leader in the financial services industry and a leading provider of workplace retirement savings plans, Fidelity has a thorough understanding of the products and services we need to help best serve you and how to deliver them to you in the most efficient and convenient ways.

Furthermore, with Fidelity, we believe we are working with a provider that strives to maintain the highest level of integrity in delivering brokerage and custody services—along with privacy protection—for your assets.

Additional protection for your investments

Fidelity gives you insurance protection beyond the coverage through the Securities Investor Protection Corporation ("SIPC"). While your assets are covered by SIPC up to $500,000, including cash claims limited to $250,000, Fidelity provides supplemental protection for your account over and above this SIPC coverage.[1]

Solutions intended to meet your unique needs

Diversification is essential to the managing of your money for optimal returns and reduced risk.[2] Working with Fidelity gives us access to a wide range of solutions—from both Fidelity and other third-party firms—designed to help you meet your goals.

Broad selection of investments—With one of the largest investment option lineups available, Fidelity enables us to select what we think are the best investments for your portfolio, choosing from among thousands of Fidelity and non-Fidelity mutual funds, ETFs, equity and fixed income offerings, and more.

Planning and wealth-building resources—As with many of our investors, one of your key goals is likely to be accumulating wealth and ensuring that it is passed on as you wish. Whether you are saving for retirement or college, or need specialized wealth management services—such as trustee services, separately managed accounts, or alternative investments—you have access to the products you may need, when you need them.

Long-term vision with you in mind

Because the firm is privately owned, Fidelity is able to make decisions based on long-term benefits—not short-term gains—for the investors it serves. Our diverse businesses and independence give us insight into the entire market and the stability needed to think and act for the long term as we deliver value to you. For example, Fidelity has a history of reinvesting a large portion of its profits in technology and services, which may help enhance the solutions we offer you. We feel confident doing business with Fidelity to help serve your needs, regardless of market conditions.

Trading strength

Because trading is a core component of the Fidelity offering, we are able to leverage Fidelity Capital Markets[3] for the execution of your trades. The Fidelity Capital Markets team of experienced, in-house trading professionals provides us with additional insight to help us make informed decisions and is committed to helping your investment plan succeed.

Recordkeeping that helps simplify your life

The need to keep track of your transactions, including capital gains and losses, can be a burden on you—especially at tax time. Fidelity not only helps us with tracking and reporting so we can spend more time with you, but will also provide you with a simplified, consolidated statement each month reflecting all your investment positions and transactions.

At the end of the year, you will receive one 1099 tax form and a summary statement, which can make preparing your tax return much easier.

[1] Securities in accounts carried by NFS are protected up to $500,000 in accordance with SIPC. The $500,000 total amount of SIPC protection is inclusive of up to $250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details about SIPC or to request a SIPC brochure, visit www.sipc.org or call 202.371.8300.

[2] Diversification does not ensure a profit or guarantee against loss.

[3] Fidelity Capital Markets is a division of National Financial Services LLC ("NFS"), Member NYSE, SIPC. NFS is a Fidelity Investments® broker-dealer.

[4] As of March 31, 2026.

75+ years of Fidelity history

1940s

Began as a private, family-run business—and still is.

Edward C. Johnson 2d founded Fidelity in 1946, served as its president for more than a quarter of a century, and shaped the company's values and style. He encouraged taking intelligent risks rather than following the crowd, pioneering the unique approach to investment management that Fidelity Management & Research Company still follows today.

1970s

Brought investors conveniences now considered commonplace.

Under the leadership of Edward C. ("Ned") Johnson 3d—the son of Fidelity's founder—Fidelity introduced a series of firsts in this era, including:

- First to allow checkwriting on money market funds
- First to offer quotes 24 hours a day, through a computerized telephone system

1980s

Championed ways for Americans to save for retirement.

The 1980s bull market was an ideal time for Fidelity to pursue new frontiers through expansion and technology. Compelling business conditions and new legislation that favored retirement investing helped grow Fidelity's assets under management more than tenfold. Despite the stock market crash of 1987, Fidelity continued its forward progress, using the business slowdown to improve productivity and build for the future.

1990s

Made money management accessible to millions.

A multitude of proprietary technologies, developed at Fidelity in the 1990s, led to pioneering innovations, such as wireless trading platforms. Fidelity also vigorously pursued global investment opportunities. Today, the firm continues to be known for its selectivity in hiring money managers and its intense portfolio management training.

Today and beyond

Continues to innovate investing in the new millennium.

Just after the turn of the century, Fidelity surpassed the $1 trillion mark and recently reached more than $17.9 trillion in assets under administration.[4] In 2014, Abigail P. ("Abby") Johnson became chairman of Fidelity, in addition to being named chief executive officer. She is the third generation to lead the company. With its 99% coverage of the world's market capitalization, along with an ongoing commitment to innovation, Fidelity continues to vigorously seek out and create opportunities for its customers.



Our firm and Fidelity—how we work together for you

Our selection of Fidelity Investments, one of the largest providers of financial services in the nation, enables our firm to offer you the solutions that can go a long way toward helping you meet your goals.



OUR FIRM **YOUR GOALS**

Fidelity's relationship managers work closely with our firm to help identify the solutions and consultants that are appropriate for you, our client. Moving forward, Fidelity will continue to help find new ways for us to better serve you.

This ongoing relationship, in conjunction with Fidelity's advanced brokerage platform, is the solid foundation you need to help you achieve your financial goals.

For more information, please contact your financial professional.

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