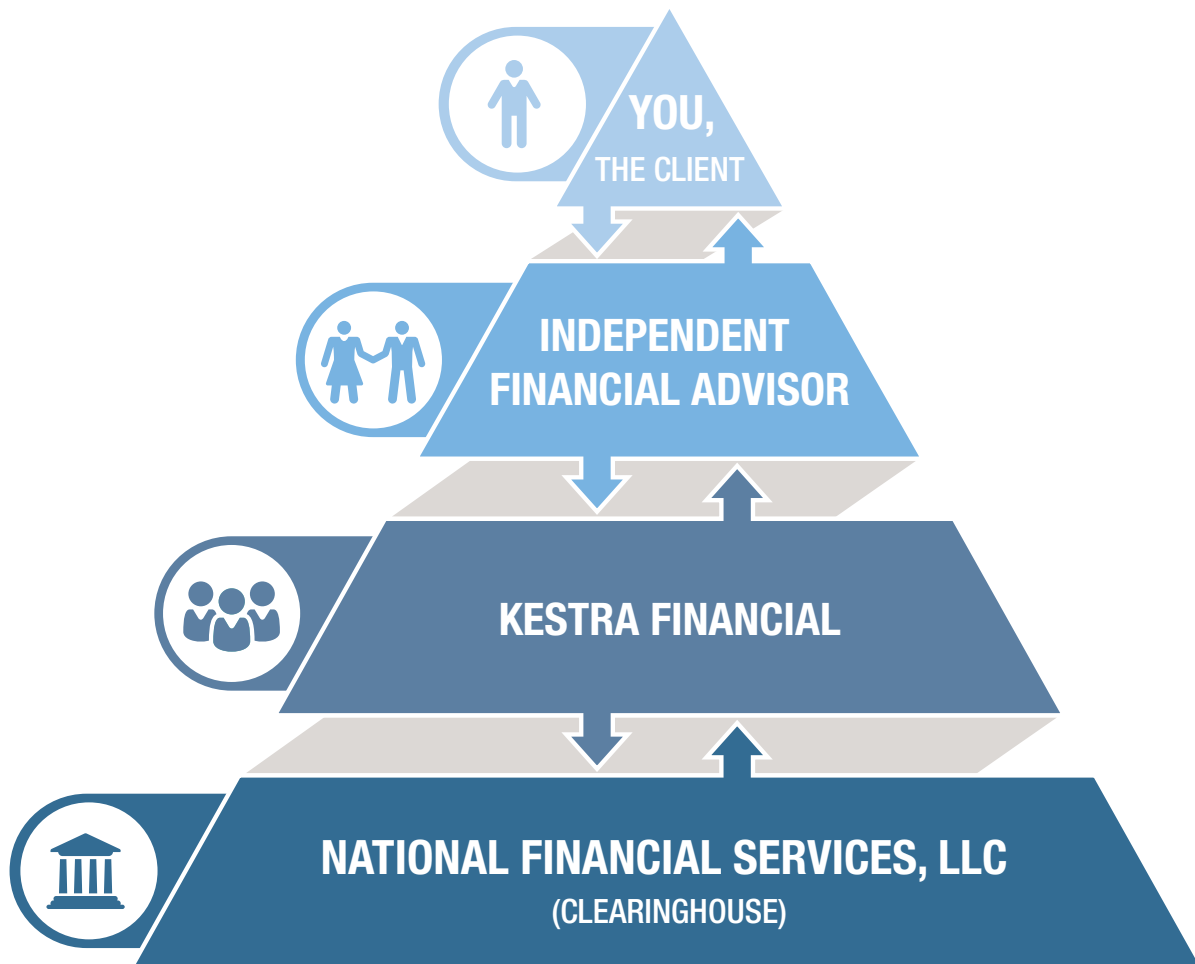


Partnering for Your Success

As an independent financial advisor, I am able to provide you with custom financial advice and a set of best-fit, investment solutions designed to help you achieve your goals and dreams. I'm not obligated to promote any particular products, proprietary offerings or make referrals for other services. That means you can feel confident knowing that the recommendations I provide to you are based on your unique needs.

However, independence doesn't mean I'm alone. In fact, there's a highly symbiotic relationship operating quietly, efficiently and seamlessly in the background that makes certain I can provide for all your financial needs — now and in the future.



A clearinghouse is a financial institution and settlement service for financial and securities transactions.

KESTRA FINANCIAL

KESTRA FINANCIAL IS COMPRISED OF TWO AFFILIATES: KESTRA ADVISORY SERVICES, A REGISTERED INVESTMENT ADVISOR (RIA), AND KESTRA INVESTMENT SERVICES, A BROKER-DEALER. AN RIA IS RESPONSIBLE FOR PROVIDING INVESTMENT ADVICE AND ACTING AS A FIDUCIARY IN FINANCIAL MATTERS. A BROKER-DEALER SUPPORTS INDEPENDENT FINANCIAL ADVISORS BY FACILITATING TRADES ACCORDING TO A CLIENT'S INSTRUCTIONS.



I choose to be part of Kestra Financial, which provides the necessary technology platforms, infrastructure and compliance support that independent financial advisors need to facilitate investments, transactions and processing on behalf of my clients. That relationship provides me with daily access to top subject-matter experts and service providers across a wide range of financial products and services, including:

-  **ADVISORY SERVICES**
-  **ALTERNATIVE INVESTMENTS**
-  **BANKING SERVICES**
-  **BONDS**
-  **EDUCATION SAVINGS PLANS**
-  **EQUITIES**
-  **FIXED PRODUCTS**
-  **MUTUAL FUNDS**
-  **INDUSTRY-LEADING RESEARCH**
-  **RETIREMENT SERVICES**
-  **TRUST SERVICES**
-  **VARIABLE ANNUITIES**
-  **VARIABLE LIFE INSURANCE**

About National Financial Services, LLC:

Every broker/dealer needs a clearinghouse to provide trade execution, clearing and other related services for your brokerage accounts. Another important reason I choose to work with Kestra Investment Services is because their brokerage accounts are carried by National Financial Services, LLC, Member NYSE/SIPC. Securities in accounts carried by National Financial Services LLC, a Fidelity Investments® company, are protected in accordance with the Securities Investor Protection Corporation (SIPC) up to \$500,000. 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. National Financial Services has also 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 ineligible for coverage.

Kestra Financial, Inc. is the parent company of Kestra Investment Services, LLC, (Kestra IS) member FINRA/SIPC, Kestra Advisory Services, LLC (Kestra AS) and Kestra Private Wealth Services, LLC (Kestra PWS). Securities offered through Registered Representatives of Kestra IS. Investment Advisory Services offered through Investment Advisor Representatives of Kestra AS or Kestra PWS, an affiliate of Kestra IS.

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