OBLON FINANCIAL GROUP

of Wells Fargo Advisors

2056 Westings Avenue, Suite 500, Naperville, IL 60563
(630) 548-6171 | (800) 778-7517 | oblonfinancialgroup.com

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

OBLON FINANCIAL GROUP

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We are a driven and experienced wealth management team providing meaningful guidance and an elevated standard of care to high-net-worth and ultra-high-net-worth individuals, families and privately-held businesses, both locally and around the country.

Our mission is to become our clients' most essential associate and relentless advocate as we guide them through financial decisions of importance. We help to achieve this by leveraging a unique combination of expertise, extensive resources, and passion for making a difference as we help clients enhance, preserve, and transfer their wealth.

Why Our Clients Choose Us

Helping clients feel more confident financially

Our commitment to this mission is driven by three core principles:

Our Approach is Comprehensive

- We get to know you thoroughly and understand your unique hopes, dreams, fears and obstacles
- We develop a strategy specifically for you and your family
- We strive to simplify complex issues and ease financial decision-making

Help clients gain **clarity** around where they stand today and how we can support their goals, passions, and legacy into the future.

Our Guidance is Meaningful

- We leverage a team approach which allows for specialization & innovation
- We manage money with purpose in coordination with your plan
- We access world-class resources through Wells Fargo and bring you all that our firm has to offer

Help clients gain **confidence** in knowing that they have a deep and experienced team acting as a steward and advocate.

Our Relationships are Lasting

- We uphold the highest standards of responsiveness, accessibility and follow-through
- We are proactive and diligent in conducting ongoing reviews
- We are here to serve your family and your legacy for multiple generations

Help clients experience the **comfort** that comes from a long-term working relationship based on empathy and trust.

1

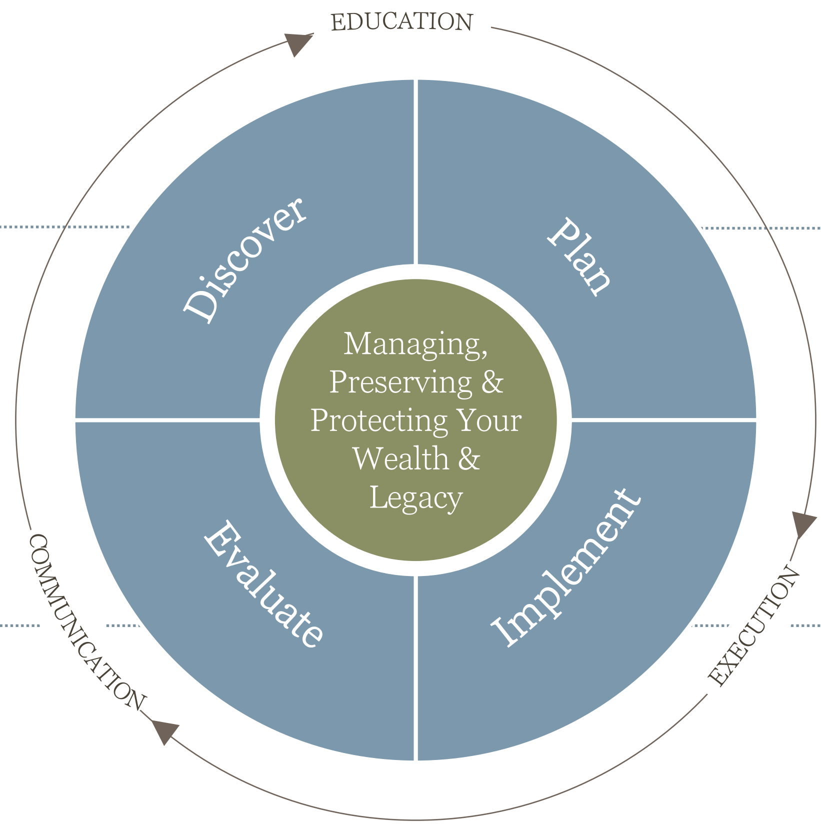
Comprehensive Approach

Every relationship starts with understanding your unique hopes, dreams, fears, and obstacles.

Beginning with a Goal-oriented Planning Process

Strategic framework

We begin by developing a thorough understanding of who you are, what's important to you and what you want to achieve—and your responses will guide our planning process. For your advanced planning needs, we will collaborate with any outside advisors you have or with our professional network of specialists to ensure we are covering all aspects of your financial life.



- Understand your financial goals, challenges and preferences
- Gather documentation
- Open dialogues with your accountant and attorney, if required

- Develop a personalized investment plan
- Design an investment portfolio
- Create a schedule for briefings and reviews
- Introduce and explain the Envision® process

- Evaluate progress according to your plan
- Adjust the plan and investments when needed
- Inform you, your accountant and your attorney of notable developments
- Help you navigate timely options and opportunities

- Initiate your investment plan
- Phase in the investment recommendations
- Enroll in selected services
- Review forthcoming client statements

Keeping Current With Your Financial Life

Strategy Sessions

We are committed to recognizing your life's milestones, understanding your evolving circumstances and anticipating your challenges, so that we can adjust your investment strategy and plan accordingly. We conduct regular and planned strategy sessions so you gain confidence in your preparedness to navigate what lies ahead:

Our first strategy session in the cycle will focus on your portfolio's performance, allocation, investment selection, and expected income. We will discuss your progress towards your financial goals, assess upcoming cash needs, review tax strategy, and much more.

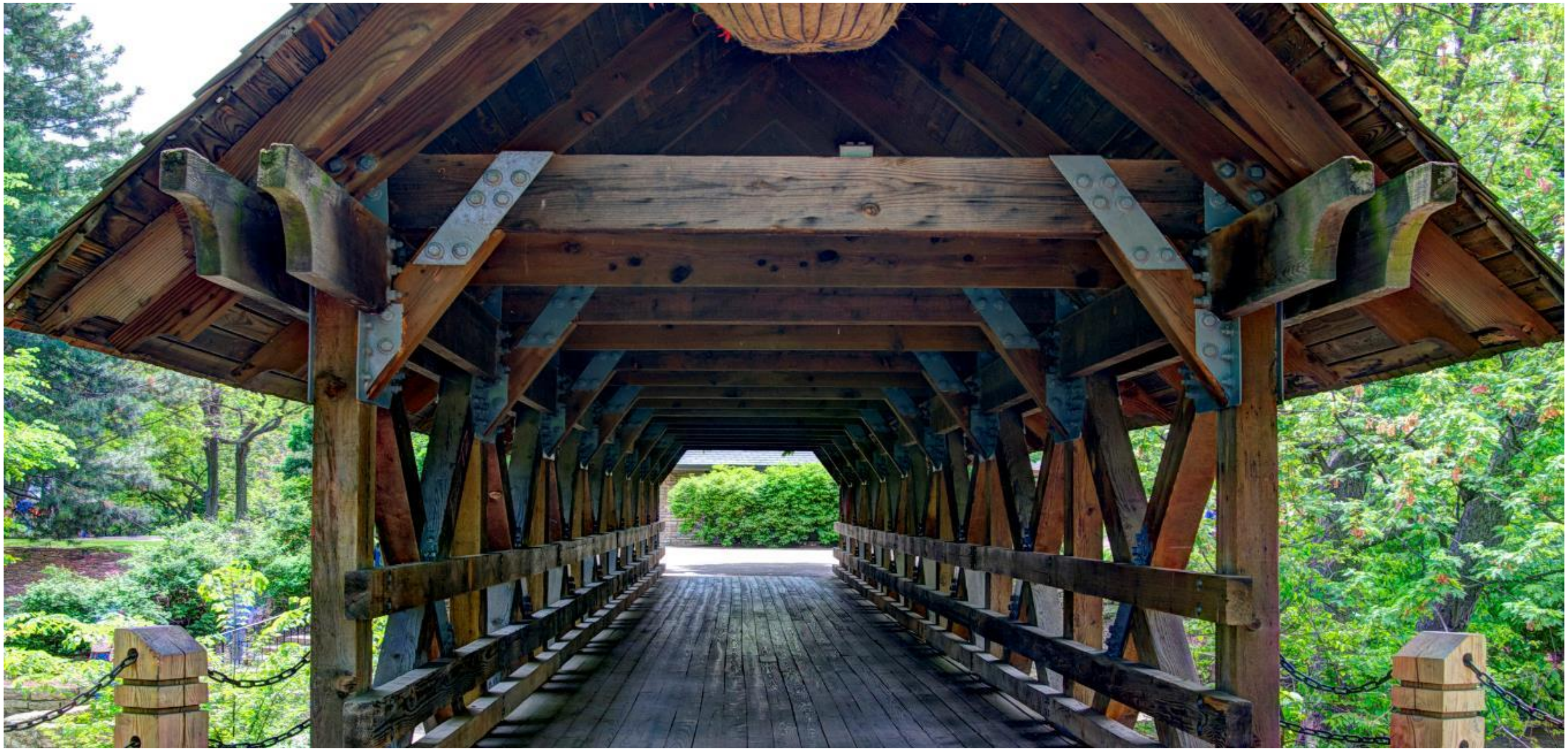
Our second session will discuss estate planning strategies, beneficiary confirmation, review your retirement plan, conduct any insurance strategies or annuity positions, and how that all relates to your initial and ongoing strategy.

You are invited to the Team's Guide to the Markets, which uses research to discuss current trends in the markets and how that shapes investment theory moving forward, in addition to timely Zoom and web conferences that discuss not only investment topics, but other areas such as cybersecurity and health.

2

Meaningful Guidance

A team of professionals who are supported by extensive resources, part of a strong parent company, and available to offer a wide suite of solutions



Oblon Financial Group's Solutions and Offerings

Investing and beyond

We have access to a range of resources through Wells Fargo Advisors to help match our services to your expansive needs. We offer an array of capabilities to help solve complex and highly personal challenges.

Investment Management

- Separately Managed Accounts
- 529's
- Discretionary Management
- Options
- Annuities
- Fixed Income
- Structured Products
- Retirement Accounts

Personal Planning

- Envision
- eMoney
- Tax Efficient Planning
- Insurance Solutions
- Long Term Care

Planning for Business Owners

- Key Man Insurance
- ESOP
- Retirement Plans
- Deferred Comp Plans
- Acquisitions

Risk Management

- Hedging & Monetization
- Alternative Investments

Access to Legacy Planning through Wells Fargo Bank

- Revocable & Irrevocable Trusts
- Insurance Trusts
- Gifting
- Specialized Trusts
- Philanthropic Services
- Private Foundations

Investing With Intention

The key pillars of Oblon Financial Group's investment philosophy

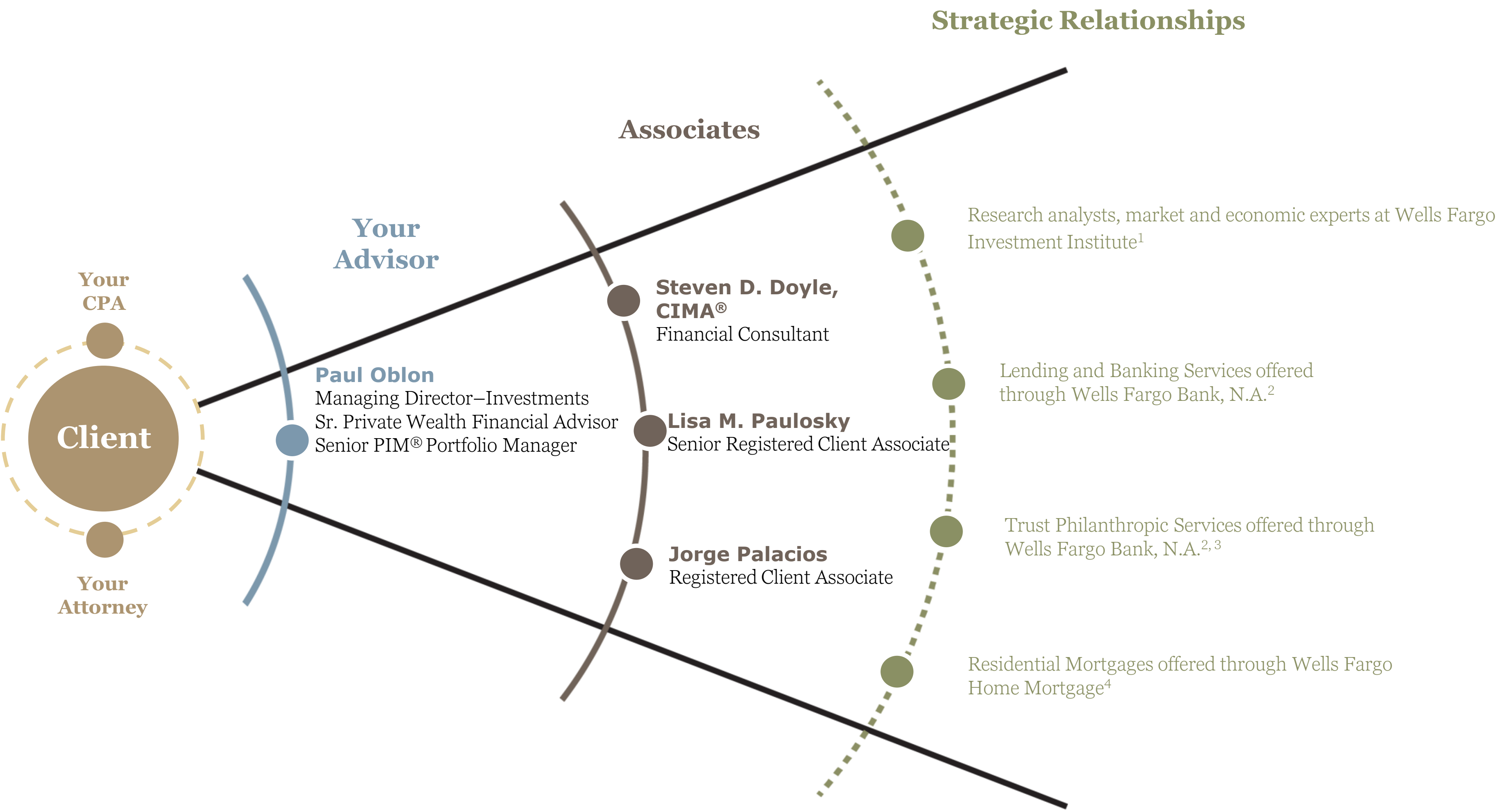
Guided by investing principles that we rigorously and consistently apply across all client relationships, we have designed an approach to building portfolios that is efficient, risk-managed, disciplined, and tied to each of our client's needs. We seek to bring you our best thinking and review investments or investment managers who can help us deliver upon our goal of helping you reach yours.

Our philosophy is grounded in these six unshakeable tenets:

- Wealth Preservation
- Goals-based Investing
- Customized Portfolios
- Objectivity
- Risk Management
- Tax-efficient Strategies

Your Expansive Network of Support

Experience the benefits of a team-approach



Please see appendix for important disclosures.

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Lasting Relationships

Whether you're focused on enhancing, preserving or transferring your wealth, we are committed to helping you pursue your financial objectives at every stage of life.

Building Relationships Strong Enough to Last Generations

We are ready to support you during every stage of life

At Oblon Financial Group, we are fully versed in the complexities of wealth and the unique needs of high-net-worth individuals and families. Our team of seasoned colleagues delivers tailored solutions, providing you with financial confidence and the freedom to enjoy your life while your assets are diligently managed and designed to be protected for future generations.

Wealth Enhancement Stage of Life

As you take your wealth to the next level, we can help you:

- Implement family governance structures to address family dynamics and decision-making
- Coordinate lifestyle services
- Maximize and navigate executive compensation strategies

Wealth Preservation Stage of Life

As you pursue your version of success, we can help you:

- Expand and diversify investment portfolios to help achieve long-term financial goals
- Implement strategies to safeguard assets from potential risks
- Preserve wealth through proactive tax planning

Wealth Transfer Stage of Life

As you ready for the next chapter, we can help you:

- Establish charitable foundations or support philanthropic causes
- Develop a comprehensive plan to ensure wealth transfer aligns with family values and minimizes tax implications
- Identify the legacy you would like to leave and to whom

Meet the Team Here to Serve You, Your Family and Your Legacy

We firmly believe our team members are Oblon Financial Group's greatest asset.

Our people genuinely care about you, your family, and the challenges that you face every day. Their unwavering dedication to service and professional acumen make your financial life work for you.

We can assemble a team of specialists from Wells Fargo, to help serve you with special circumstances.*

The Oblon Financial Group

Paul J. Oblon
Managing Director – Investments
Senior Private Wealth Financial Advisor
Senior PIM® Portfolio Manager

Steven D. Doyle, CIMA®
Financial Consultant

Lisa M. Paulosky
Senior Registered Client Associate

Jorge Palacios
Registered Client Associate

Strategic Wells Fargo & Company Relationships

Nancy Anderson* Senior Lead Wealth Planning Strategist
Estate Attorney

Jay Sluis* Lead Wealth Investment Consultant
Alternative Investments

Ryan O'Malley* Mortgage Retail Consultant
NMLSR 484450

Gary Shunk* Lead Family Dynamics Specialist

**Employed by Wells Fargo Bank, N.A.*

Please see appendix for important disclosures.

Getting Started

Let us put our planning resources and expertise to work for you. We look forward to learning more about how we can help you and your family manage, preserve and transition your wealth.

Oblon Financial Group

Wells Fargo Advisors

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https://home.wellsfargoadvisors.com/oblon

Planning with Envision®

The Envison® process is a Wells Fargo Advisors proprietary approach that helps us develop an investment plan designed to keep you on track toward meeting your goals. This process begins by identifying your unique concerns, values and objectives, so we can align our investment strategies with your best interests.

Then, we recommend a blend of investments that both focus on your long-term objectives and position you to take advantage of market opportunities in the present. We operate with open architecture, which means we are free to objectively select the best investments that we believe are most appropriate to your situation.

Finally, as your life evolves and your priorities change, we can revisit your plan as needed to help ensure that it continues to support what's most important to you and your family.

IMPORTANT: The projections or other information generated by Envision process regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

Meet the team

Paul J. Oblon

Managing Director – Investments
Senior Private Wealth Financial Advisor
Senior PIM® Portfolio Manager

How I can help you

Paul provides guidance to clients across a range of planning areas, with a focus on asset and liability management, retirement planning and income generation, education funding, insurance, and specialized services for business owners. In addition, he develops, evaluates and maintains clients' investment portfolios and collaborates with their other key advisors, such as their attorneys and accountants, to ensure a coordinated approach.

What makes me knowledgeable

Paul brings more than three decades of industry experience to his role. He began his career at Merrill Lynch, and in 1999 he was part of an exclusive group tasked with opening the first Smith Barney office in Naperville, Illinois. Following his success at Smith Barney, Paul moved to what is now Wells Fargo Advisors in 2008, and since then he has been designated as a Wells Fargo Advisors Platinum Council* in 2008-2009, and 2011-2024 by the firm. In recognition of his accomplishments, Paul was named a *Forbes* Best-in-State Wealth Advisor in 2024.** He is licensed in life and long-term care insurance and holds various securities registrations, and he graduated from Purdue University.

Getting to know me

Paul lives with his wife, Kristin, and their three children in Naperville. Away from the office, Paul is active with Purdue and his fraternity, and he mentors college students on planning for their financial future. He is also very involved with his children's school, sporting and music activities.

*The Platinum Council (previously known as Premier Advisor) distinction is held by a select group of Financial Advisors within Wells Fargo Advisors as measured by completion of educational components, business production and professionalism. Additional criteria, best practices and team structure, may also be used to determine recipients.
**2024 Forbes Best-In-State Wealth Advisors; Awarded April 2024; Data compiled by SHOOK Research LLC based on the time period from 6/30/22 - 6/30/23 (Source: Forbes.com). The Forbes Best-in-State Wealth Advisors rating algorithm is based on the previous year's industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC. Investment performance is not a criterion. Self-completed survey was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria.

Meet the team

Steven D. Doyle, CIMA®

Financial Consultant

How I can help you

Steve works closely with Paul to conduct portfolio/fund analysis, prepare for client strategy meetings and conducts investment and retirement planning. He is committed to providing exceptional client service and passionate about helping clients prepare for the future through the financial planning process.

What makes me knowledgeable

Steve joined Oblon Financial Group in 2019 to enhance Paul's growing practice. Previously, he spent five years at Calamos Investments, where he worked with financial advisors, institutional clients and home offices to develop and support various products and lines of business. In this role, he expanded his knowledge of the financial markets and gained experience with mutual funds, separately managed accounts and closed-end funds. He began his career at BMO Harris Bank as a personal banker. Steve graduated from the University of Illinois at Urbana-Champaign, where he majored in agricultural and consumer economics with a concentration in financial planning. He holds the Series 7, 6, 66 and 63 registrations, as well as life and health insurance licenses.

Getting to know me

Outside of the office, Steve is a huge sports fan and you will catch him avidly cheering for his Fighting Illini. Steve serves as a director on the board of the Carlin Nalley Foundation of Lisle High School, his alma mater. Steve actively engages with alumni and raises scholarship funds for graduating seniors. Steve enjoys golfing, traveling and staying active. Steve and his wife, Bridget and daughter, Kayleigh live in Naperville.

Meet the team

Lisa M. Paulosky

Senior Registered Client Associate

How I can help you

Lisa oversees day to day operations and specializes in providing exceptional white glove service so that she can assist clients with an elevated standard of care to high-net-worth and ultra-high-net-worth individuals, families and privately held businesses, both locally and around the country. She handles client onboarding, asset transfers, maintains client records, marketing initiatives, amongst many other responsibilities. Clients have come to appreciate her responsiveness and efficient resolutions to their requests. Lisa's consistency, passion, and thoroughness has proven how important and committed she is maintaining long-term client relationships.

What makes me knowledgeable

Pulling on over 25 years of experience in the financial industry, Lisa is a Senior Registered Client Associate, who joined what is now Wells Fargo Advisors in 2006 and began working exclusively with Paul and his clients in 2008. In addition, she is an advocate for her peers, which allows her to provide feedback and share best practices. Lisa holds the Series 7 and 66 registrations.

Getting to know me

Lisa has two Scottish terriers, Blue and Stuart Little. In her free time, she enjoys spending time with family and friends, traveling, wine tasting, and volunteering for Habitat for Humanity and Coats for Kids.

Meet the team

Jorge Palacios

Registered Client Associate

How I can help you

Jorge works diligently to assist clients with asset transfers, account maintenance, updates, and collaborates with Paul and Steve on overall client and investment strategy. Jorge provides timely and effective solutions to ensure clients needs are met efficiently.

What makes me knowledgeable

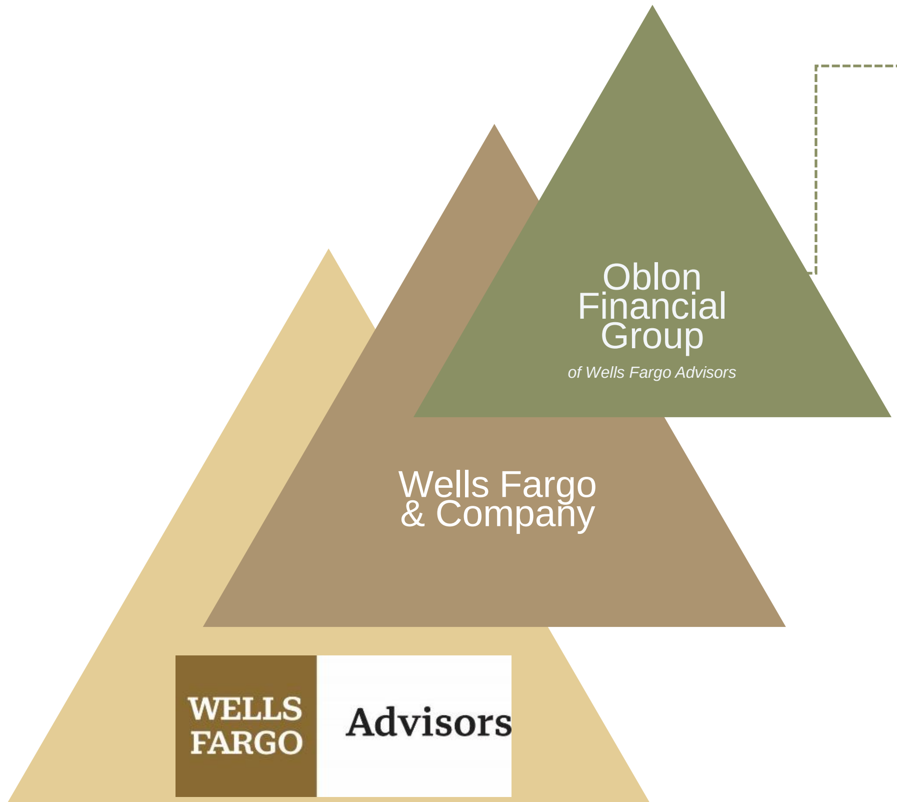
Jorge joined Oblon Financial Group in early 2023 to add an additional layer of exceptional client service. Jorge brings a wealth of experience having been with Wells Fargo Advisors for 5 years and having 10 years of industry experience in Finance and Banking. He holds his FINRA Series 7, 66, 6 and 63 licenses as well as an Illinois Life and Health Insurance License.

Getting to know me

Outside of the office, Jorge enjoys spending time with his wife Veronica, his daughter and twin boys. He enjoys volunteering as a coach for his boy’s football team and being his daughter’s biggest cheerleader at her gymnastic events. He and his family are very involved in their church, and they believe in serving others and giving back to their community.

Who we are

As part of a larger financial institution, the Oblon Financial Group has access to significant resources and broad-based support.

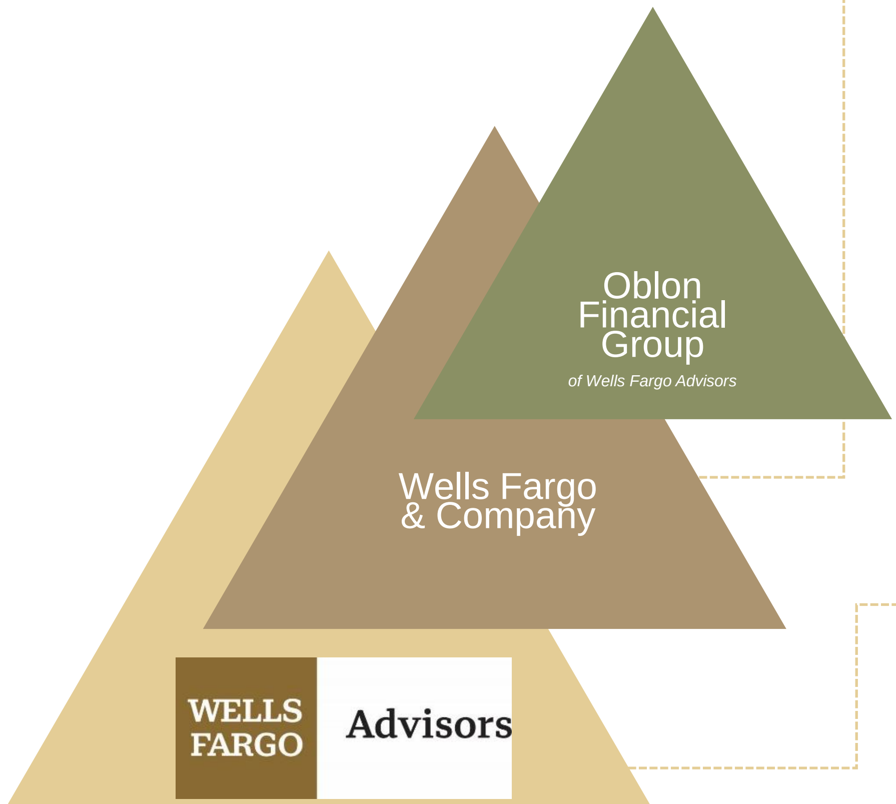


Oblon Financial Group

- More than 60 years combined of industry experience, knowledge and perspective
- Customized advice and investment strategies targeted toward achieving your financial goals
- Responsive client support to address your requests, questions and ongoing needs
- Refer clients to Wells Fargo Bank N.A. specialists and resources across the various disciplines of wealth management

Who we are

As part of a larger financial institution, the Oblon Financial Group has access to significant resources and broad-based support.



Wells Fargo Bank, N.A.[2]

- As part of the Wealth and Investment Management division[1], we can refer our clients to specialists at Wells Fargo Bank who can offer:
  - Personalized wealth management solutions for high-net-worth individuals
  - Deep experience in fiduciary investment management[4], banking and wealth planning strategies[4] that revolve around clients' specific needs
  - A dedicated support team and insights for addressing complex wealth

Wells Fargo Advisors[3]

- One of the nation's premier financial services firms
- Represented by nearly 14,600 Financial Advisors in 5,000 U.S. locations
- Born out of Wells Fargo & Company's 2009 acquisition of Wachovia Corporation

Disclosures

[1]Residential mortgages offered through Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. NMLSR ID: 399801 **Equal Housing Lender.**

[2]Wealth & Investment Management (WIM) provides financial products and services through various bank and brokerage affiliates of Wells Fargo & Company.

[3]Bank products and services are available through Wells Fargo Bank, N.A.

[4]Wells Fargo Bank, N.A. ("the Bank") offers various advisory, fiduciary and custody products and services, including discretionary portfolio management. Wells Fargo affiliates, including Financial Advisors of Wells Fargo Advisors, may be paid an ongoing or one-time referral fee in relation to clients referred to the Bank. In these instances, the Bank is responsible for the day-to-day management of any referred accounts.

[5]Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company

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EQUAL HOUSING LENDER

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