Gelb Retirement & Advisory Team (GRAT)

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GRAT National Recognition

Jordan Gelb & The GRAT Team were named to:

- *Forbes "Best-in-State Wealth Advisors" List, 2023, 2022, 2021, 2020, 2019, and 2018*
  Published annually Jan-April. Rankings based on data as of June 30 of prior year

- *Forbes "Best-in-State Wealth Management Teams" List 2023.*
  Published on January 12, 2023. Rankings based on data as of March 31,2022

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Who We Are

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Wealth Management Advisor
Senior Retirement Benefits Consultant

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Vice President
Wealth Management Advisor
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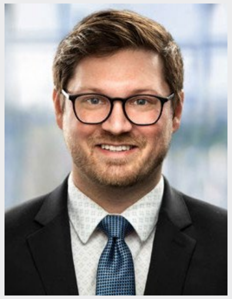

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Additional Advisor Resources

GRAT, when appropriate, works with other advisors and teams in these regions:

In Missouri:

Stephen W. Peters, CPFA®, CRPS™
First Vice President
Senior Financial Advisor
Retirement Benefits Consultant

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In California:

Michael P. Rennels, CIMA®, C(k)P®, CFP ®, ChFC®
Senior Vice President
Business Wealth Management Advisor
Retirement Benefits Consultant
Portfolio Advisor

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Solutions Designed with You in Mind

Help you invest to pursue your goals[2]

- Equities
- Fixed Income
- Mutual Funds & Separately Managed Accounts
- Exchange Traded Funds
- Investment Advisory Program
- Alternative Investments
- Commodities

Give you access to cash when you need it[1]

- Checking & Savings Accounts
- Banking Services
- Reward Credit Cards
- Mortgages & Home Equity Lines of Credit
- Securities Based Lending
- Custom Lending

You

Pursue the retirement you envision[2]

- Individual Retirement Accounts (IRAs)
- Roth IRAs
- SEP & SIMPLE IRAs
- Health Savings Accounts
- Retirement Income Planning
- 401(K) & Business Retirement Solutions

Make informed decisions about your wealth[1,2]

- Chief Investment Office Guidance & Thought Leadership
- Education Funding Strategies
- Trust & Legacy Planning Services
- Insurance Strategies[3]
- Philanthropic Strategies[4]
- Business Succession Planning
- Personal Financial Strategies

1 Banking, mortgage and home equity products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

2 Investment products are available from Merrill Lynch, Pierce, Fenner & Smith Incorporated.

3 Insurance and annuity products are offered through Merrill Lynch Life Agency, Inc., a licensed insurance agency and wholly owned subsidiary of BofA Corp.

4 Capability offered by Bank of America, NA.

The Safety and Security of Your Assets is Our Priority

Policies & Procedures

- **<u>Security policies & procedures</u>** designed for the security and confidentiality of client information
  - **Annual independent FINRA audits** to ensure firm operations, standards and practices protect client information and assets.
  - **SEC and other regulatory bodies** monitor firm policies and ongoing activity
  - **Asset protection policies** - segregation of client assets, independent custody of assets and independent value verification.
  - **Absolute client information protection** so that **o**nly those employees who directly service the account can see client information.
  - **Social security number protection policy** prohibits unlawful disclosure of social security numbers to protect client confidentiality.
- **<u>Resources.</u>** Deeply resourced firm –both in terms of headcount and dollars – focused on protecting clients.

Technology

- **<u>Computer anti-virus</u>** protection prevents viruses from entering the firm's computer network. Firewalls block unauthorized access
- **<u>Offsite disaster recovery systems</u>** to protect client records and provide duplicative execution in a secure off site location.
- **<u>Ongoing technology enhancements</u>** for continuous improvements
- **<u>Encryption technology</u>**
  - **Authentication** to prevent other computers from impersonating Bank of America.
  - **Data transfer** is scrambled with encryption so that it cannot be read by unauthorized parties.
  - **Data integrity** verifies that the information sent to the firm is not altered during the transfer.
- **<u>Fraud & Identity Theft Protection</u>**
  - **Fraud prevention and security systems** including the latest encryption technology and secure email communications.
  - **Identity Theft Assistance Center** to help with identity theft recovery, prevention and education.
  - **Device recognition** so that Bank of America websites recognize the device clients use to typically log in to the site. New devices require additional authentication.
  - **Account Monitoring** to alert clients for unusual activity. Can use Online Banking to confirm transactions as valid or fraudulent.
  - **Upgraded Password Protection** embedded in client portals.

Client Tools

- **<u>Online Tools</u>**
  - **Trusteer Rapport** for online free fraud protection software for Bank of America customers.
  - **McAfee® LiveSafe™**. Virus, malware and phishing detection to help protect devices. Available at no cost for 12 months to Online Banking customers.
- **<u>Credit Card Tools</u>**
  - **Total Security Protection®** provides clients with greater defense against theft, loss and fraudulent use of their Bank of America credit and debit cards
  - **$0 Liability Guarantee.** Should your card be lost or stolen, Bank of America will credit fraudulent charges.
  - **Fraud monitoring.** Reviews how and where card is being used; designed to help block potential fraud.
  - **Fraud analysis** including reviews of unusual authorizations, payments and address changes
  - **Chip card technology** with stronger security to protect client information.

GRAT Team

Broad Spectrum of Services

Bringing it all together
- Financial statement reporting
- Online account access, bill pay and funds transfer
- Lifestyle & concierge services

Investing towards your goals
- Core equity & fixed income portfolios
- Private placements
- Hedge funds
- Alternative investments
- Concentrated stock

Passing on wealth efficiently
- Personal trust services
- Life insurance trusts
- Estate settlement and administration
- Family wealth education

Mitigating the impact of taxes
- Insurance planning & services
- Tax loss harvesting strategies
- Philanthropic giving
- Income deferral strategies

Supporting corporate executives
- Securities based lending
- Restricted position lending
- 10b5-1 programs
- Business financing

Leaving a philanthropic legacy
- Donor advised funds
- Charitable planning
- Charitable Trusts: CLT & CRT
- Private Foundations

Accessing cash when you need it from Bank of America[1]
- Major asset financing
- Home financing solutions
- Loan-based diversification strategies
- Credit Cards

Navigating risk
- Portfolio risk management strategies
- Property & Casualty insurance reviews
- Life insurance trusts
- Wealth replacement trusts

Family **Health** **Home** **Work** **Leisure** **Giving** **Finances**

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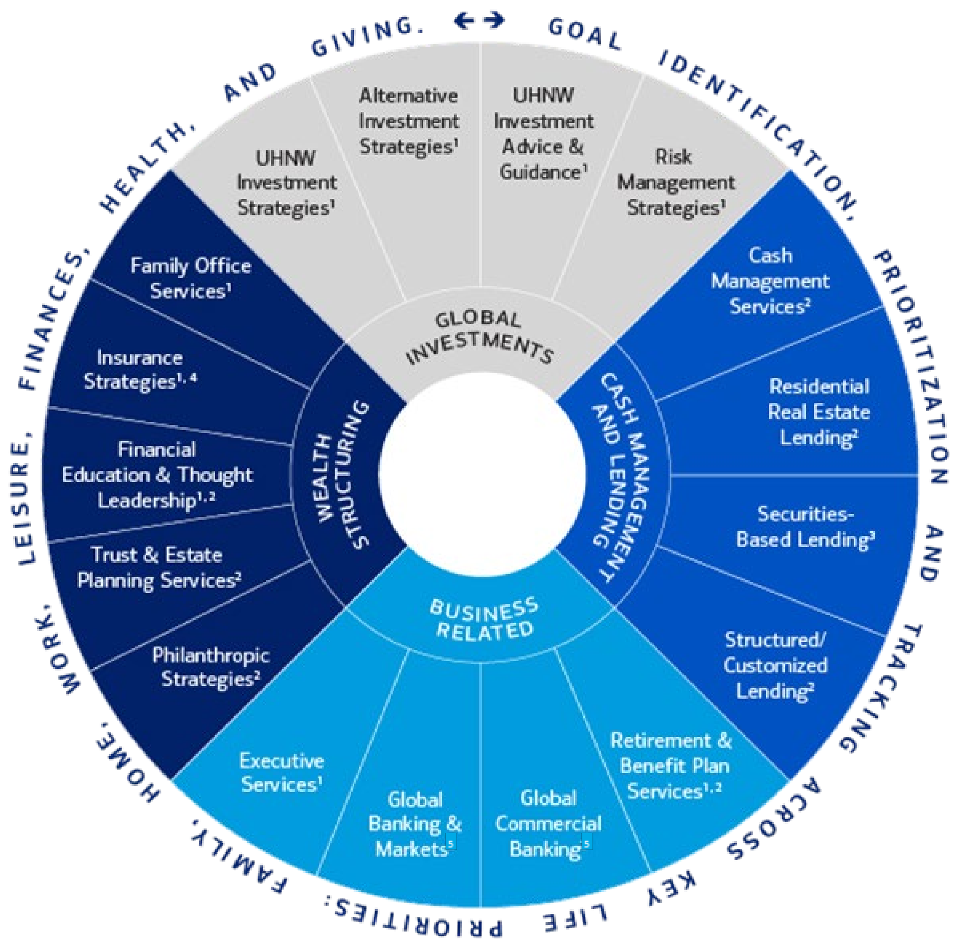
Additional Team Resources



Global Investments

- ***Guido Graff*** | Director | Capital Markets Specialist | Merrill Investor Solutions Group
- ***Bryant Wolfson*** | Vice President | Alternative Investments Regional Specialist | Managed Solutions Group

Wealth Structuring

- ***Heather Tahmooressi*** | Senior Vice President | Senior Trust Officer | Bank of America Private Bank
- ***Nicholas Beilfuss*** | Vice President | Trust Specialist | Bank of America Corporation
- ***Jermaine Gomes*** | Vice President | Retirement Specialist | Bank of America Corporation
- ***Jared Gelb***| Financial Solutions Advisor | Merrill

Cash Management & Lending

- ***Julie Novitskiy*** | Assistant Vice President | Wealth Management Banking Specialist | Merrill
- ***Marcy O'Brien*** | Vice President | Wealth Management Lending Officer | Bank of America, N.A. | NMLS# 559813
- ***David Neumann*** | Director | Senior Structured Credit Executive | Bank of America, N.A

Business-Related Services

- ***Ted DeGaetano*** | Director | Employee Benefits Specialist | Bank of America Corporation
- ***Brian Lighty*** | Vice President | Employee Benefits Specialist | Bank of America Corporation

[1] Capability offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

[2] Capability offered by Bank of America, N.A.

[3] Securities-based lending: Margin lending is offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated; the Loan Management Account® is offered by Bank of America, N.A.

[4] Capability offered by Merrill Lynch Life Agency, Inc.

[5] Capability offered by BofA Securities, Inc., a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation.

Global Investments Capabilities

UHNW Investment Strategies[1]

- Ultra-High-Net-Worth Solutions
- Market-Linked Investments
- Ultra-High-Net-Worth Managed Solutions
- Block Trading
- Municipal Bonds and Portfolios
- Specialty Asset Management (SAM)[2]

Alternative Investment Strategies[1]

- Credit-Oriented Strategies
- Diversifying Strategies
- Equity & Growth-Oriented Strategies
- Multi-Strategy

UHNW Investment Advice & Guidance[1]

- CIO Consulting Services Team
- Global Research

Risk Management Strategies[1]

- Professionally Managed Equity Overlay Strategies
- Concentrated Stock Strategies
- In-Demand Securities Program
- Exchange Funds
- OTC Equity Derivative Strategies
- Interest Rate Hedging
- Foreign Exchange

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Cash Management & Lending Capabilities

Cash Management Services[2]

- Transactional Accounts
- Savings Solutions
- Term Savings Solutions
- Premium Servicing

Residential Real Estate Lending[2]

- Custom Residential Real Estate
- Bank of America Home Financing

Securities-Based Lending[3]

- Loan Management Account® (LMA®)
- Margin Lending

Structured/Customized Lending[2]

- Marketable Securities Lending
- Fine Art Lending
- Investor Commercial Real Estate
- Concentrated Stock Lending
- Other Lending Solutions (Unsecured Financing, Hedging & Risk Management, Recreational Real Estate, Yacht Financing, Aviation Financing and Hedge Funds)

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Business-Related Services Capabilities

Retirement & Benefit Plan Services[1, 2]

- Defined Benefit Plans[2]
- Defined Contribution Plans[1]
- Nonqualified Deferred Compensation Plans[1]
- Equity Compensation Plans[1]
- Institutional Trust Services for Defined Benefit Plans or Pooled DC Plans[1, 2]
- Rollover IRAs[1, 2]

Global Commercial Banking[5]

- Loans and Lines of Credit
- Treasury Management
- Global Card Services
- Merchant Services
- Currency, Interest Rate and Commodity Risk Management
- Private Sales Referral Network (PSRN)

Global Banking & Markets[5]

- Public Debt/Equity Offerings
- Private Placements
- Mergers and Acquisitions
- Initial Public Offerings
- Prime Brokerage Services[1]
- Sales, Trading and Research
- Risk Management Tools

Executive Services[1]

- Officer & Director Equity Services[1]
- 10b5-1 Trading Plans[1]

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Wealth Structuring Capabilities

Philanthropic Strategies[2]

- Charitable Trusts
- Private Philanthropic Solutions
- Private & Family Foundation
- Donor-Advised Funds
- Institutional Philanthropic Services

Trust[2] & Estate[2] and Insurance[1,4] Strategies

- Delaware Trust Solutions
- Managed Agency Service (Agent for Trustee)[2]
- Estate Settlement Services
- Individual Retirement Account (IRA) Strategies

Financial Education & Thought Leadership[1,2]

- Center for Family Wealth Dynamics and Governance™
- UHNW Strategic Wealth Advisory Group
- Financial Boot Camps
- Next Gen Resources

Family Office Services[1]

- Asset Acquisition/Disposition Consulting
- Financial and Consolidated Reporting
- Household Accounting Services
- Risk Management and Insurance
- Tax Administration Services

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[2] Capability offered by Bank of America Private Bank, a division of Bank of America, N.A., or U.S. Trust Company of Delaware (collectively the “Bank”).

[4] Capability Offered by Merrill Lynch Life Agency.

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[1]Source: The Forbes "Best-in-State Wealth Advisors" list, published annually Jan - April. Rankings based on data as of June 30 of prior year. Data provided by SHOOK® Research, LLC. Forbes Best-in-State Wealth Advisors ranking was developed by SHOOK Research and is based on in-person, virtual, and telephone due diligence meetings to measure best practices; also considered are: client retention, industry experience, credentials, review of compliance records, firm nominations; and quantitative criteria, such as: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor and are not indicative of future performance or representative of any one client's experience. Past performance is not an indication of future results. Neither Forbes nor SHOOK Research receive compensation in exchange for placement on the ranking. For more information, please see www.SHOOKresearch.com. SHOOK is a registered trademark of SHOOK Research, LLC.

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