Bleakley
FINANCIAL GROUP™

Trust. Family. Growth.

The Bleakley Mission

We believe in having a positive impact on the lives of those around us - our family members, friends, clients, and other members of the community.

We're dedicated to providing exceptional service by:

- Listening and discovering the needs, concerns, and goals of our clients
- Providing in-depth financial education and advice
- Respecting the assets and risk tolerance of each client
- Seeking collaborative solutions when challenges arise
- Monitoring the progress of each client
- Communicating frequently with clients and team members

We're dedicated to helping our clients meet their personal and financial goals through guidance and support.

Bleakley By The Numbers

1985
Bleakley was founded as Bleakley, Schwartz Cooney, and Finney in 1985 –Transitioned to independence in 2015

$9 Billion
Bleakley Advisors service approximately $9B in brokerage and advisory assets for clients

13
Bleakley is based out of Fairfield, NJ with a total of 18 office locations across 13 states

175
There are 175 Wealth Advisors, Management, and Support Staff

Brokerage & Advisory assets of approximately $9B as of 12.31.21

The Banyan Tree

Our logo, the Bleakley banyan tree, has a history of more than 400 years. The national tree of India, this large plant is known for its distinctly tangled system of branches and roots. Towering magnificently over its neighbors, it's the largest tree in the world in terms of canopy coverage, or the area covered by its tree crowns. The banyan tree's root system has the widest reach of all known trees, which can cover several acres.

In many villages in India, the banyan tree is known as the community gathering place, where lively conversations are held and important decisions are made. The tree is the symbol of the fabled "Kalpavriksha," or the "tree of wish fulfillment." We're inspired by this meaning, which is why our first conversations with new clients always revolve around their future financial goals.

Like the shelter provided by this tree, we create a unique environment that offers support to clients. We devote the time and attention to understand their goals in an effort create optimal plans for each one.

We believe in planting deep roots in fertile soil. This stable foundation will provide a firm place to begin building your financial future.

The Bleakley Advantage

At Bleakley Financial Group we aim to be different, and believe that you will feel it. We focus on personal attention and independence for all our clients.

At Bleakley, we truly believe that Independence is key. Our firm structure and open architecture model seek to ensure that the advice you receive is objective and fully personalized.

We are also invested in forward-thinking industry leadership. Internally, we are proud of our culture – small enough to be personal and large enough to be fully resourced - and continually innovating to find customized strategies and solutions for our clients.

Founded in 1985, Bleakley Financial Group is well established among leading advisory firms serving clients' financial planning and wealth management needs. Bleakley services approximately $9 billion in client brokerage and advisory assets across four different custodial platforms. We remain committed to the financial prosperity and legacy of our clients and the dedication to client outcomes that have enabled our firm to be successful.

Bleakley Services

Personal Financial Planning

Private Wealth Management

Business Planning Solutions

Institutional Services

Insurance Services

Responsible Investing

Medicare Planning

Tax Planning

Life Coaching

Document Review

Personal Financial Planning

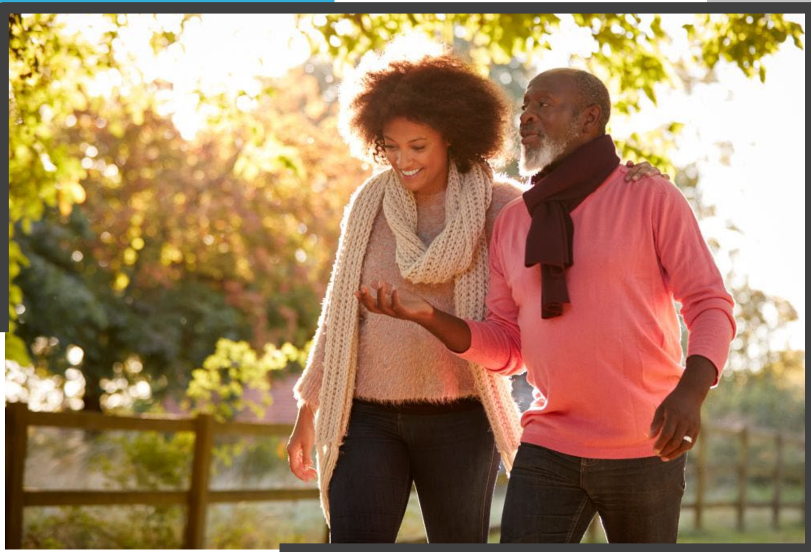
When it comes to personal financial planning, think of Bleakley Financial Group as architects who will help you **design your financial home**.

Open communication provides a foundation for strong planning. Asking the appropriate questions and combining that information with your personal goals and family needs is a skill that we have **honed over decades.**

After listening to your goals, we'll **create a financial blueprint** that's solid, easy to follow, simple to build upon, and flexible enough to withstand unexpected emergencies.

We then take a 360-degree approach when evaluating your current financial well-being. Our analysis offerings include:

- **Cash Flow & Retirement Scenario Analysis**
- **Income Tax Planning & Coordination**
- **Risk Management & Asset Protection Strategies**
- **Retirement Income Distribution Planning**
- **Estate Planning & Charitable Giving**
- **Personalized Multi-Generational Wealth Counseling**



Private Wealth Management

Clients approach us at various stages of their financial journeys. No matter where you are currently, we can help you grow more. We're here to help you achieve your financial goals, whether you're saving for your child's college tuition, wanting to grow your assets, hoping to purchase your first home, or planning your retirement. Private wealth management services include (but are not limited to) the following guidance:

Risk Assessment & Goal Targeting Profile

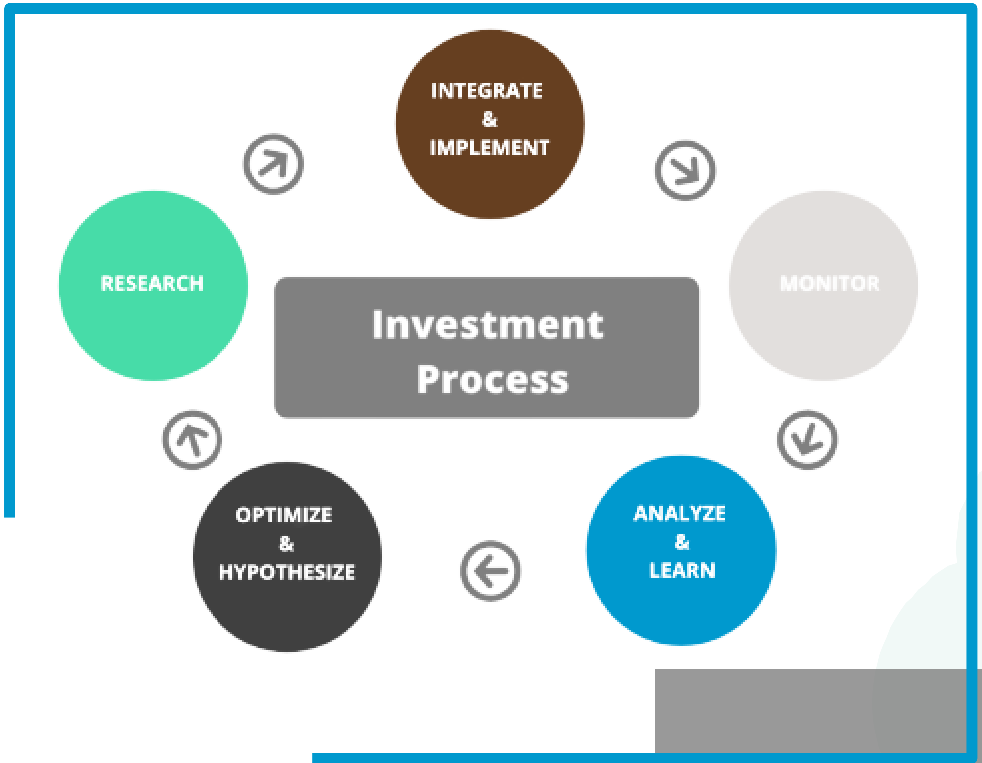
Ongoing Portfolio Analysis & Optimization

Personalized Portfolio Development

In-Depth Evaluation of Current Portfolio

Our investment philosophy has always been to maintain a diversified portfolio that provides deliberate control over portfolio risk while keeping our focus on alignment with your long-term financial plan.

While our advisors deliver the output, the team and experience behind our wealth management approach and strategies is deep and experienced – we refer to them as our Investment Think Tank.



Investment Committee & Think Tank

The Think Tank is a comprised of a team of about 25 investment professionals who provide investment analysis, portfolio management, financial planning, and other services that are available to our advisory teams.

This team is led by Steve Kuhn, Director of Investment Research, Anthony Holden, Associate Director of Investment Research, and Joseph Geslao, Director of Financial Planning.

Steve, Joe, and Anthony are supported by an additional 20 investment analysts. Together, they review investment strategies and portfolio construction, while engaging with advisory teams throughout the process to customize solutions that are tailored for each applicable client.

Bleakley Financial Group's Investment Committee is led by Stephen Kuhn and Peter Boockvar, the firm's Chief Investment Officer. Peter is a tenured investment professional who regularly appears on CNBC and various other news outlets.

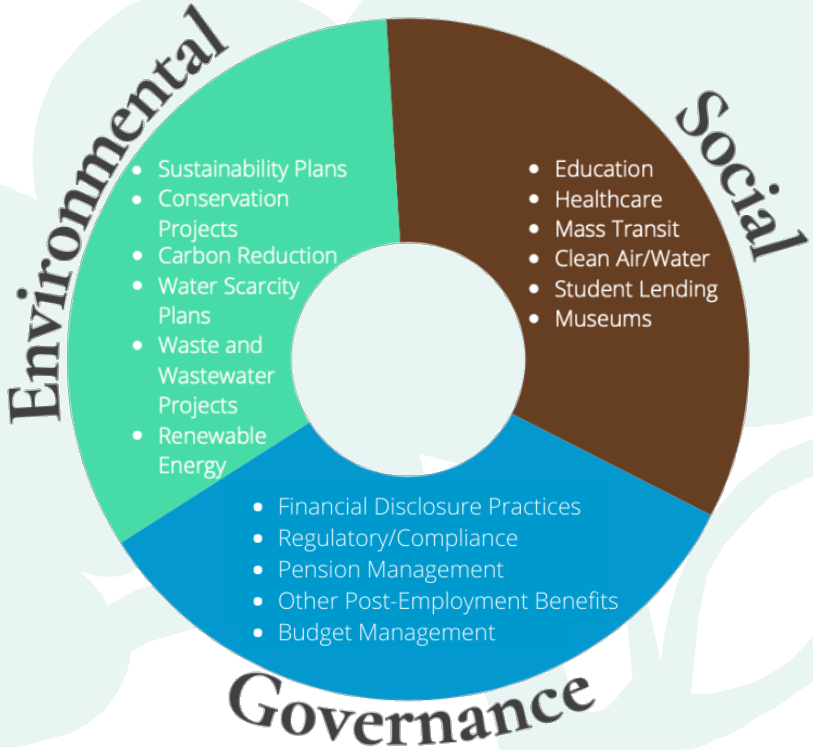
In additional to thousands of third-party investment strategies, Bleakley offers a suite of proprietary investment strategies, all run by in-house portfolio managers and supported by the resources of the Think Tank and the Investment Committee.

Peter Boockvar is solely an investment advisor representative and Chief Investment Officer of Bleakley Financial Group, LLC, and not affiliated with LPL Financial.

Responsible Investing

Socially responsible investing is more than avoiding “sin” stocks. It’s about making investments that positively impact our environment, social responsibility, and corporate structures, while also focusing on client risk and return objectives. Also known as environmental, social, and governance (“ESG”) investing, this approach considers the sustainability and societal impact of each investment. Bleakley believes that money can be utilized as a tool, and at our clients’ direction, can be put towards the specific purpose(s) that could improve the future of client designated communities.

As socially responsible investing gains ground, more investment managers are offering ESG-focused investments. For example, clients can achieve their ESG objectives through Bleakley’s use of a Unified Managed Account (“UMA”). The UMA platform can screen out specific stocks or entire sectors based on a checklist of ESG-related factors. This checklist allows the client to establish their own personal ESG policies for their respective account(s). Alternatively, clients can achieve a variety of proactive ESG objectives through the use of custodian-designated “socially responsible” mutual funds. Bleakley’s Investment Committee monitors the investment performance of such “socially responsible” mutual funds on a quarterly basis while the ESG criteria within these mutual funds are monitored by the applicable custodian.



Environmental Social Governance (ESG) investing has certain risks based on the fact that the criteria excludes securities of certain issuers for non-financial reasons and, therefore, investors may forgo some market opportunities and the universe of investments available will be smaller. The return of an SRI/ESG strategy may be lower than if the advisor made decisions based solely on investment considerations.

Social Security & Medicare Planning

Social Security and Medicare are two very important aspects of your retirement plan.

Navigating the intricate issues around these two benefits can be challenging and daunting all at the same time.

Obtaining Medicare coverage can be confusing. There are multiple deadlines to meet and a variety of options that can be difficult to understand. We know that each person has different Medicare needs, which is why we're committed to helping you make the best choices to fit your lifestyle and current needs.

When it comes to Social Security, many people don't understand the benefit program and fail to collect what they're owed, thus leaving money on the table. We help you make smart decisions to maximize your benefits utilizing the current strategies available to you.
At Bleakley Financial Group, we can assist you with making the best decisions that are optimized to fit your specific situation, needs, and goals.

Insurance Services

At Bleakley, insurance planning is typically part of the bigger picture. As an independent firm with no core affiliation, we sit on the same side of the table with you to objectively identify and address your risk management needs and can then recommend appropriate products that better fit your circumstances.

We also take a coordinated approach to ensure your risk management planning work in conjunction with the various other elements of your overall comprehensive financial plan.

These risk management services include:

Life • Disability • Long Term Care

Business By-Sell • Overhead • Buyout Insurance

Split Dollar • Deferred Compensation • Key Person

Fixed Annuities • Insurance Alternatives

Group Life & Disability • Property & Casualty Audits

& more

Business Planning

One of the key components to maintaining a successful business is careful and diligent financial planning. Organizations spend millions of dollars each year to develop financial strategies that can help build, grow, and protect their assets. Let us provide your business with the same protection and guidance by creating a financial blueprint that will help you worry less about money and focus more on your business.

We provide the following business planning solutions:

- Buy–Sell Agreement Planning
- Business Transfer Techniques
- Qualified Retirement and Executive Compensation Packages
- Employee Benefit Coordination
- Succession Planning Strategies

Institutional Services

Multi-tasking isn’t easy, especially for organizations involved in the complex areas of finance and investments. Balancing efficiency and due diligence processes while limiting unnecessary liability can seem like a daunting, if not impossible, task. Fear not. We take the “stress and guess” out of the equation by developing a comprehensive and flexible plan with the best course of action for your organization.

This includes:

- Assisting and educating plan sponsors on fiduciary responsibilities and compliance procedures
- Developing and implementing an investment policy statement
- Conducting a robust provider search and fee benchmarking analysis
- Putting a fund lineup in place to select the most appropriate investment vehicles to meet goals
- Performing quarterly due diligence reviews
- Conducting an annual in-depth plan review
- Holding educational events for participants

Tax Strategies & Document Review

Continuing our mission to enhance the planning services of Bleakley, we also assist our clients' with their estate planning questions and provide in depth reviews of important documents.

As part of our financial planning process, we find it critical that we take into account our clients entire financial picture to ensure it aligns with their overall goals. The purpose of this review is to provide our clients with valuable feedback that they can then discuss with a legal professional.

This includes a discussion of the following client documents:

- **Trusts**
- **Wills**
- **Business Agreements**
- **Tax Docs**
- **Power of Attorney**
- **Divorce Decrees**

You are under no obligation to use the services of any strategic partner and may choose any qualified professional to provide CPA, legal, tax services. Bleakley Financial Group, LLC and LPL Financial do not provide legal advice or tax services. Please consult your legal advisor regarding your specific situation.

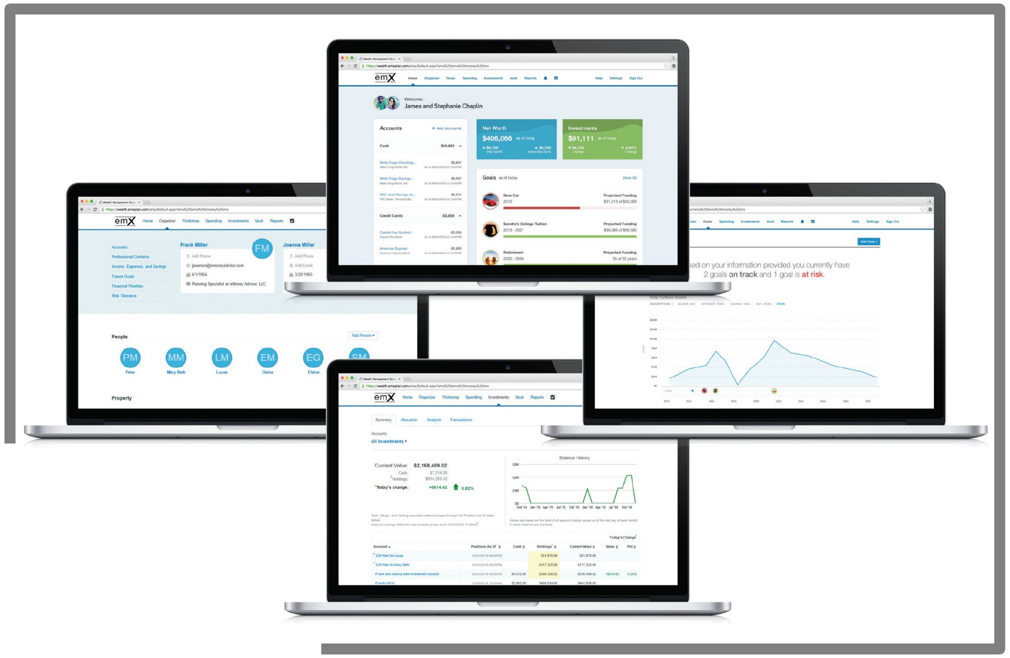
Life Coaching

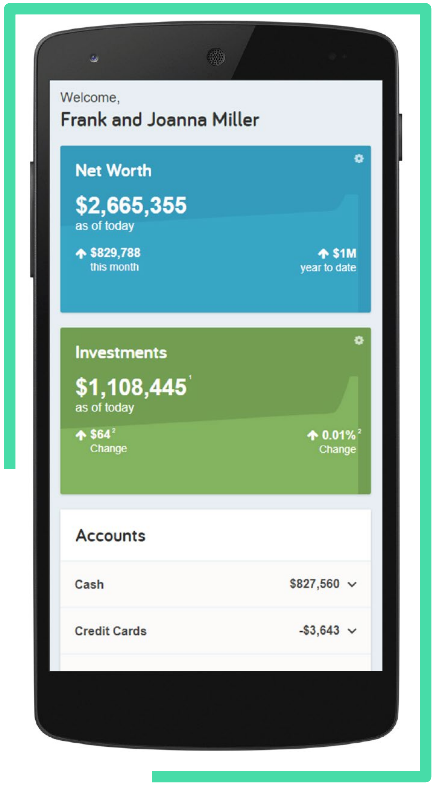
Financial planning isn't just about money. Excellent fiscal health goes hand-in-hand with one's physical or mental health: It's established by good habits over time. That's why we have a certified life coach on staff to provide complimentary sessions to our clients.

Dealing with financial stresses can be difficult, especially when facing traumatic life events like moving, divorce, job loss, or the death of a loved one. Life can throw unexpected curveballs that upend even the most diligent financial planning.

Life coaching services will help clients navigate the emotional ups and downs of life's many challenges, including:

- Retirement or job loss
- Divorce
- Death of family members or friends
- Caring for children or aging parents





Planning Technology

At Bleakley, we strike a careful balance between providing you with the tools you need and not overwhelming clients.

You will have access to eMoney for complete financial planning at home or while mobile with the following tools and features:

Organizer
- Connect all your accounts for a consolidated view of your entire financial picture.

Track Spending
- Know how much you're spending, and where. Investments

Account Visuals
- Interactive charts and detailed views help monitor all your accounts.

Budgeting Tools
- Set budgets to help reach your savings goals.

Mobile Capability
- A complete financial picture available on your smart phone.

Vault
- Safely store your most important financial documents, accessible 24/7.

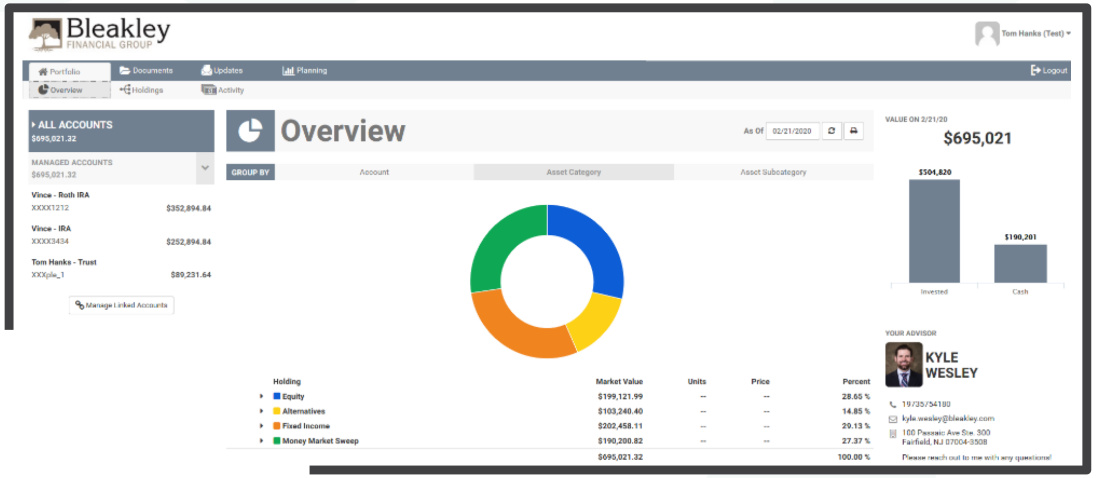
Goals
- See if you're on target to address your most important goals

Performance Technology

Bleakley uses Orion Advisor Tech, to provide a range of custom and turnkey reporting capabilities that help clients to understand and evaluate performance.

Orion sets a new standard for accurate, comprehensive, and beautifully designed views of investment performance.

- Custom Reports
- Turnkey Reports
- Alerts and Monitoring
- Dashboards
- Intelligent Analysis

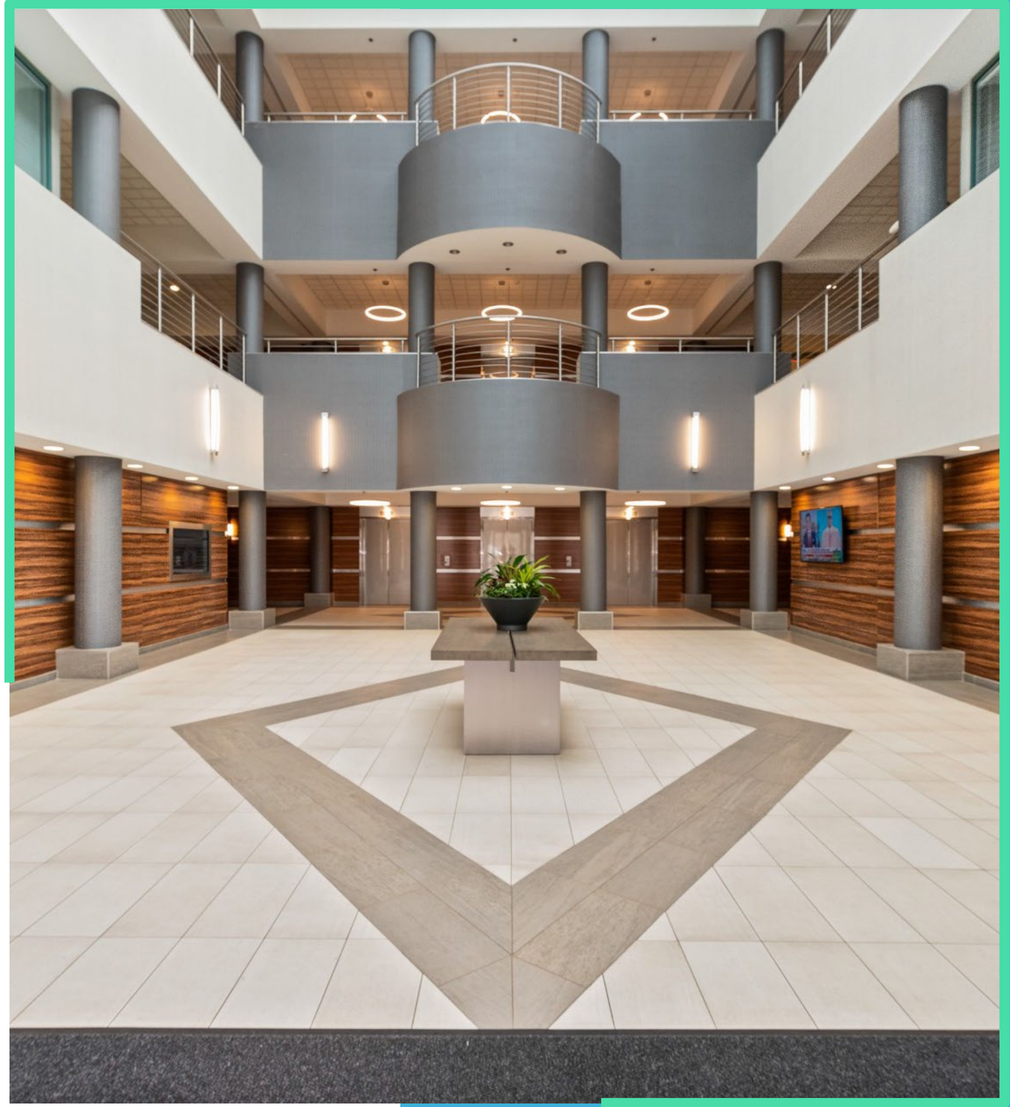


For Illustration Purposes

The Banyan Commitment

We are committed to providing you with the following:

- A comprehensive plan and annual review of goals and objectives, a recap of progress made during the previous year, and the development of an action plan for the upcoming year
- Regularly scheduled meetings to review investment strategies, performance, and progress
- Periodic review of external accounts for continuity of strategy and risk tolerance assessment
- Complementary coordination with other professional services (e.g., CPA, estate attorney, and so on) that will help improve financial performance
- Timely and attentive service with a designated account manager and rapid personal response to all inquiries
- Monthly market commentary, quarterly market update calls with our CIO, and educational webinars
- Consultation and planning for the next generation
- Up to four weeks of complimentary sessions with our in-house life coach to navigate the challenges often associated with life transition events such as retirement, the sale of a business, divorce, or the loss of a loved one



Disclosures

Advisors associated with Bleakley Financial Group, LLC may be: (1) registered representatives with, and securities offered through LPL Financial, Member FINRA/SIPC, (2) registered representatives with, and securities offered through LPL Financial, Member FINRA/SIPC and investment advisor representatives of Bleakley Financial Group, LLC; or (3) solely investment advisor representatives of Bleakley Financial Group, LLC, and not affiliated with LPL Financial. Investment advice offered through Bleakley Financial Group, LLC, a registered investment advisor and separate entity from LPL Financial.

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www.bleakley.com

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