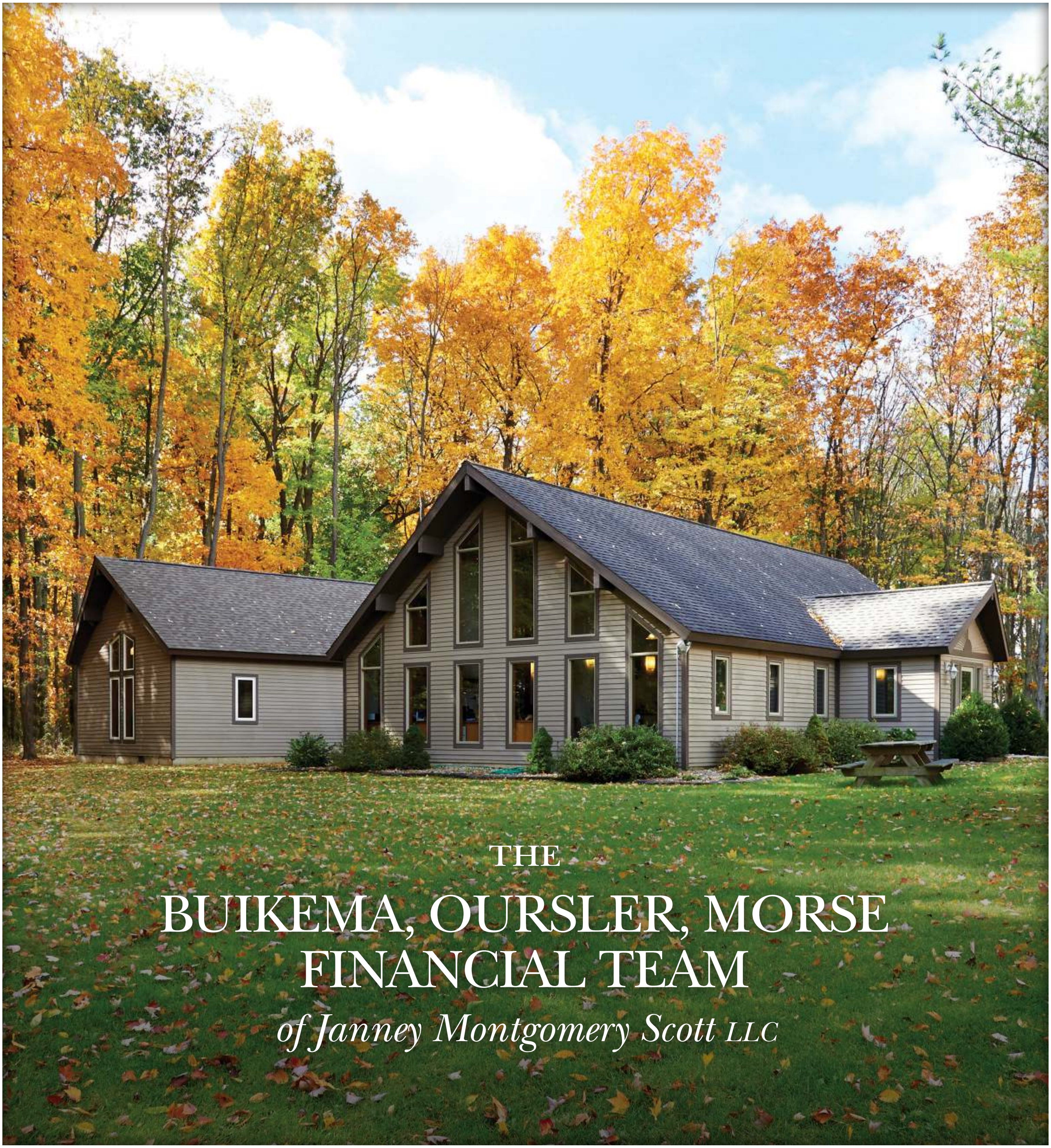


THE

BUIKEMA, OURSLER, MORSE FINANCIAL TEAM

of Janney Montgomery Scott LLC

Janney

Trusted Advisors for Generations

Our Vision

It's easier to reach your financial goals when you know the landmarks.

Landmarks are the defining features of a community—the places everyone knows and even visitors can recognize. All at once, they can help you get where you're going and remind you of everywhere you've been. It's this idea of landmarks that inspires our approach to financial planning. At The Buikema, Oursler, Morse Financial Team of Janney Montgomery Scott LLC, we help clients organize their goals into milestones we can work toward and measure success against.

We serve people and organizations across Battle Creek, helping them set and reach their own financial landmarks.

We Offer Solutions

At the Buikema, Oursler, Morse Financial Team, we help individuals and families achieve their long-term financial goals, with the best advice, services, and solutions in the industry. Our focus is specific and with a purpose—to bring a deep level of expertise and experience to our client relationships. We are here to respond to your goals:

- Planning for retirement
- Saving for college expenses
- Managing investments
- Providing for future generations
- Supporting personal and professional goals
- Managing retirement income
- We help businesses, corporations, and institutions with investment advice, investment banking services and execution services

Who We Are

With nearly 100 years of combined industry experience, The Buikema, Oursler, Morse Financial Team strives to provide excellent service as we guide our clients through the phases of investing: wealth accumulation, wealth preservation and wealth distribution.

Matthew D. Buikema

Senior Vice President / Investments, Branch Manager | 269.841.7371 | mbuikema@janney.com

Matt has over 35 years of experience as a financial services professional, with areas of expertise in investment management and insurance planning. He finds great satisfaction in helping his clients pursue the many financial milestones throughout life. Some of his clients have been with him from the beginning, and now their children and even grandchildren have also become clients.

Before joining Janney in 2018, he served as a financial advisor at Raymond James, Prudential Securities, and First of Michigan, and also earned a bachelor's degree in education from Central Michigan University. He has been active in the Battle Creek community for many years, having served as past board chair of the Binder Park Zoo, on the boards of the Battle Creek Family YMCA Center and the Battle Creek Bible Church and as past board chair of the Battle Creek Country Club. Originally from Muskegon, Michigan, Matt lives in Battle Creek with his wife, Emily. They have three grown sons, Jake, Jim and Dan. In his free time, Matt enjoys playing golf, skiing, reading and, most importantly, being a grandpa.

Michael D. Oursler

Senior Vice President / Investments | 269.841.7372 | moursler@janney.com

Mike has more than 20 years of experience as a financial services professional. His areas of expertise include estate planning, retirement planning, insurance planning and asset management. Before joining Janney, Mike served as a financial advisor with Raymond James and the Principal Financial Group, and as an agency field specialist with State Farm Insurance. He earned a bachelor's degree in economics and management from Albion College.

He is a lifelong resident of Battle Creek, where he lives with his wife, Hollie, and their children, Evan and Paige. In his free time, Mike enjoys playing golf, tennis and boating.

Travis G. Morse

Associate Vice President / Investments, Assistant Branch Manager | 269.841.7373 | tmorse@janney.com

Travis applies his expertise in retirement income planning, investment management and estate planning to help his clients pursue their long-term goals. He holds Series 7, 66, life and health insurance licenses. Before joining Janney, Travis worked at Raymond James, served as the branch manager of Williamson Employment Services in Niles, Michigan, and was a salesperson and inventory manager for Pro Golf Discount in Battle Creek. He graduated from Western Michigan University with a degree in business management and economics.

Travis is a native of the Battle Creek area, where he and his wife, Kara, are very active in the community. He is a board member and past board chair of the Battle Creek Chapter of American Business Clubs (AMBUCS), a board member, past board chair and ambassadors committee member of the Battle Creek Area Chamber of Commerce, and takes part in many other service and charitable organizations. When he isn't working or volunteering, Travis enjoys biking, playing golf and spending time with friends and family. Travis & Kara have two daughters, Logan and Skylar.

Renee Giles

Senior Registered Private Client Associate | 269.841.7374 | rgiles@janney.com

Renee has been in the Financial Services industry for over 25 years. She attended Davenport College, where she received an Associate's Degree, with honors, in business. Renee's focus is on working with clients in regards to investment decisions and to provide quality service to clients at all levels. Renee holds her Series 7 and Series 66 licenses. Renee resides near her family & friends in the Richland / Gull Lake area. In her free time she enjoys traveling, reading, attending plays & musicals, solving puzzles, and spending time with her family.

Angela Kenney

Private Client Associate | 269.841.7376 | akenney@janney.com

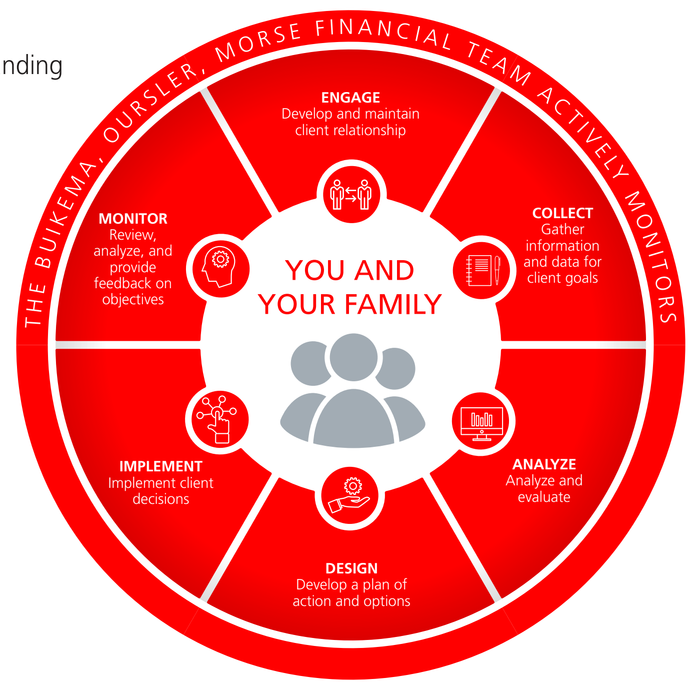
Angela joined our team in 2007 and prides herself on providing prompt and efficient attention to our clients' requests and needs. A native of Battle Creek, she lives in Kalamazoo with her significant other, Jamie, and their children, Gavin, Ethan, and Owen. In her free time, Angela enjoys playing softball and serving as a volunteer with Gull Lake Youth Sports.

Our Financial Planning Process — A Focus on You

No needs are more important than your own. At the Buikema, Oursler, Morse Financial Team, our client commitment is the same today as it has always been; since our founding, we've made your needs, your goals, our own. Whatever is important to you is important to your financial plan—your family, home, children's education, job and more. Understanding your finances is one part of the financial planning process. Understanding you is the most crucial. We take into consideration all of the aspects of your life to help you effectively plan to meet current needs while staying focused on your future objectives.

Our process has many steps, but its foundation is simple:

- A strong relationship between us, built on mutual understanding and agreement
- A comprehensive approach that uses in-depth analysis of each area of your life to tailor a plan to your needs
- An implementation strategy to ensure that your needs and wishes are carried out with the sufficient and appropriate actions and investment vehicles
- Ongoing plan monitoring and review to ensure that your plan continues to meet those needs and to make any necessary adjustments



"We believe that understanding your finances is just one part of the financial planning process. Understanding you is the most crucial. We take into consideration all of the aspects of your life to help you effectively plan to meet current needs while staying focused on your future objectives."

A Topic-Focused Approach to Advice

At the Buikema, Oursler, Morse Financial Team, we provide tailored advice to fit your specific needs. A topic-focused approach to planning allows us to provide advice at the time you need it most in order to help plan for major life events and financial decisions, such as saving for education, growing your family, or preparing for retirement.

With your goals in hand, we will analyze and evaluate your current financial situation—such as investment cash flow, net worth, insurance policies and tax projections. We will use this information to determine any areas of issue or concern, identify opportunities and develop a plan to help you reach your goals.

JUST STARTING OUT

- Saving
- Budgeting
- Managing Debt
- Establishing an Emergency Fund
- Buying vs Leasing/Renting
- Repaying Student Loans

SETTLING IN

- Buying a Home
- Starting a Retirement Savings Account
- Launching a Business
- Getting Married

BUILDING YOUR LIFE

- Starting a Family
- Saving for College
- Protecting Your Income and Assets
- Changing Jobs
- Creating a Plan for Retirement
- Caring for an Aging Parent

RETIREMENT

- Establishing a Stream of Reliable Retirement Income
- Understanding if Your Assets and Income Will Last Your Lifetime
- Understanding Your Social Security and Medicare Benefits
- Planning to Work in Retirement
- Developing a Business Succession Plan

ENJOYING YOUR SUCCESS

- Planning for Health Care and Long-Term Care Costs
- Helping Your Loved Ones Achieve Their Goals
- Supporting a Charity or Cause through Philanthropy
- Establishing Your Legacy

About Janney Montgomery Scott LLC

With roots tracing back to 1832, the Financial Advisors of Janney Montgomery Scott LLC have continued to build their reputation for providing exceptional service and knowledgeable financial consultation to individual and institutional clients.

Janney Montgomery Scott LLC is an integral part of the nation's financial history, having held the second oldest membership on the New York Stock Exchange. Through this unique perspective, we have seen our industry—and our clients—evolve. We have adapted to meet the challenges presented by change while adhering to the core principles of our founders—and our client commitment: service, trust and integrity. We rank as a top-tier, full-range firm, providing financial services, investment banking and municipal and public finance expertise. Our primary business, however, is helping individuals and their families grow, manage, protect and transfer their wealth.

Janney Montgomery Scott LLC is an independently operated affiliate of the Penn Mutual Life Insurance Company, which acquired the firm in 1982. Penn Mutual ranks as one of the largest mutual insurance companies in the nation.

Janney Montgomery Scott LLC is a member of the New York Stock Exchange, Financial Industry Regulatory Authority and the Securities Investor Protection Corporation.

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