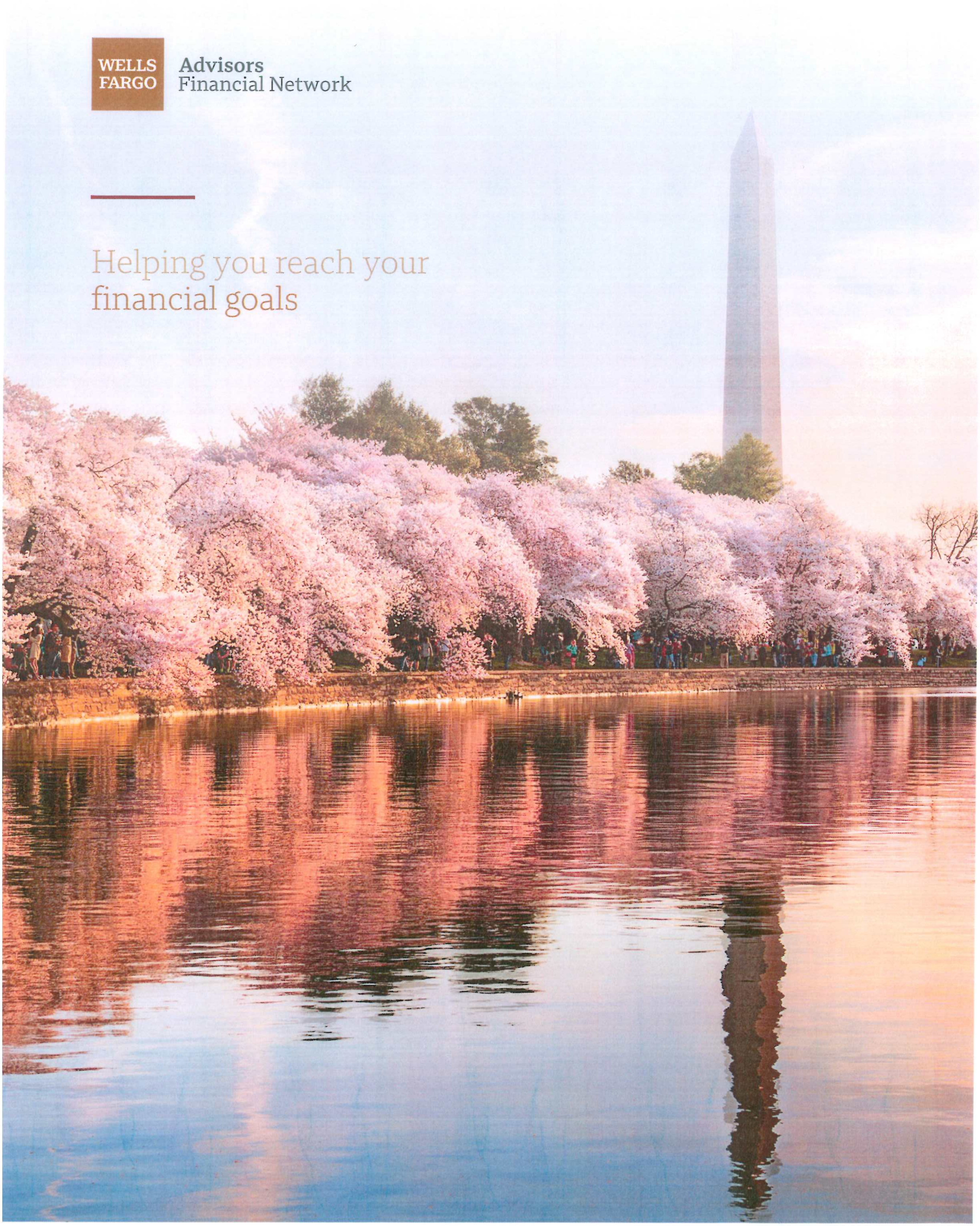
WELLS FARGO Advisors Financial Network

Helping you reach your financial goals



A commitment to unparalleled financial service and advice

We are a premier financial services firm, serving investors nationwide. Driven by a strong and abiding commitment to service, we help our clients succeed financially with investment planning and advice designed to help them achieve their life needs and financial goals.

As part of Wells Fargo & Company, we draw on extensive experience and products across the company to help satisfy our clients' financial needs.

Area of distinction

More than investing

Whatever your needs – whether they be insurance, general money matters, or banking and lending – we provide financial advice beyond investments. Through affiliations with other Wells Fargo & Company lines of business, we can help you address many aspects of your financial picture in a convenient, comprehensive manner.

Disciplined investment process

A well-designed investment plan should not only reflect your long-term goals and a comfortable level of risk, but it should also serve as the foundation of a long-term relationship. Working together, we will follow a four-step process to develop your customized investment plan.

1. **Understand your goals**
We conduct a personal meeting with you to obtain the background data needed to develop your plan. If appropriate, we also consult with other professional advisors, including your attorney and tax advisor, to understand all pertinent details of your financial circumstances.

2. **Develop a plan**
We will prepare a comprehensive presentation for discussion and to confirm our interpretation of your investment goals. We will then create specific investment recommendations for your review.

3. **Implement recommendations**
We believe it is imperative that you understand and are comfortable with your investment strategy. Once we have worked out the details with you and received your feedback, we will put your plan into action.

4. **Evaluate progress**
Investing should not be a one-time event. Rather, an investment plan requires continual maintenance to help ensure that it stays on target. Your plan can be reviewed, and the allocations within your portfolio can be rebalanced as necessary based on changes in the markets or your life. Once your plan is in place, you will be able to receive monthly statements (as long as there is activity in your account), cost basis tracking, and e-statements. We are also willing to sit down with you whenever you have questions, concerns, or ideas.

Comprehensive suite of solutions

We have developed a powerful, dynamic wealth management platform that we continue to evolve and enhance. This includes products and services, as well as sophisticated planning tools, technology, and advice.

Products and services

Investments

- Stocks and bonds
- Fixed income
- Mutual funds
- ETFs
- Annuities
- Options
- Hedge funds
- Separately managed accounts for qualified clients
- Portfolio management

Retirement Planning

- IRAs and distribution options
- Roth IRAs and conversions
- Business retirement plans

Estate Planning[1] Strategies

- Charitable giving strategies
- Financial literacy for families
- Wealth transfer strategies

Education Planning

- 529 plans
- Education savings plans

Executive Services

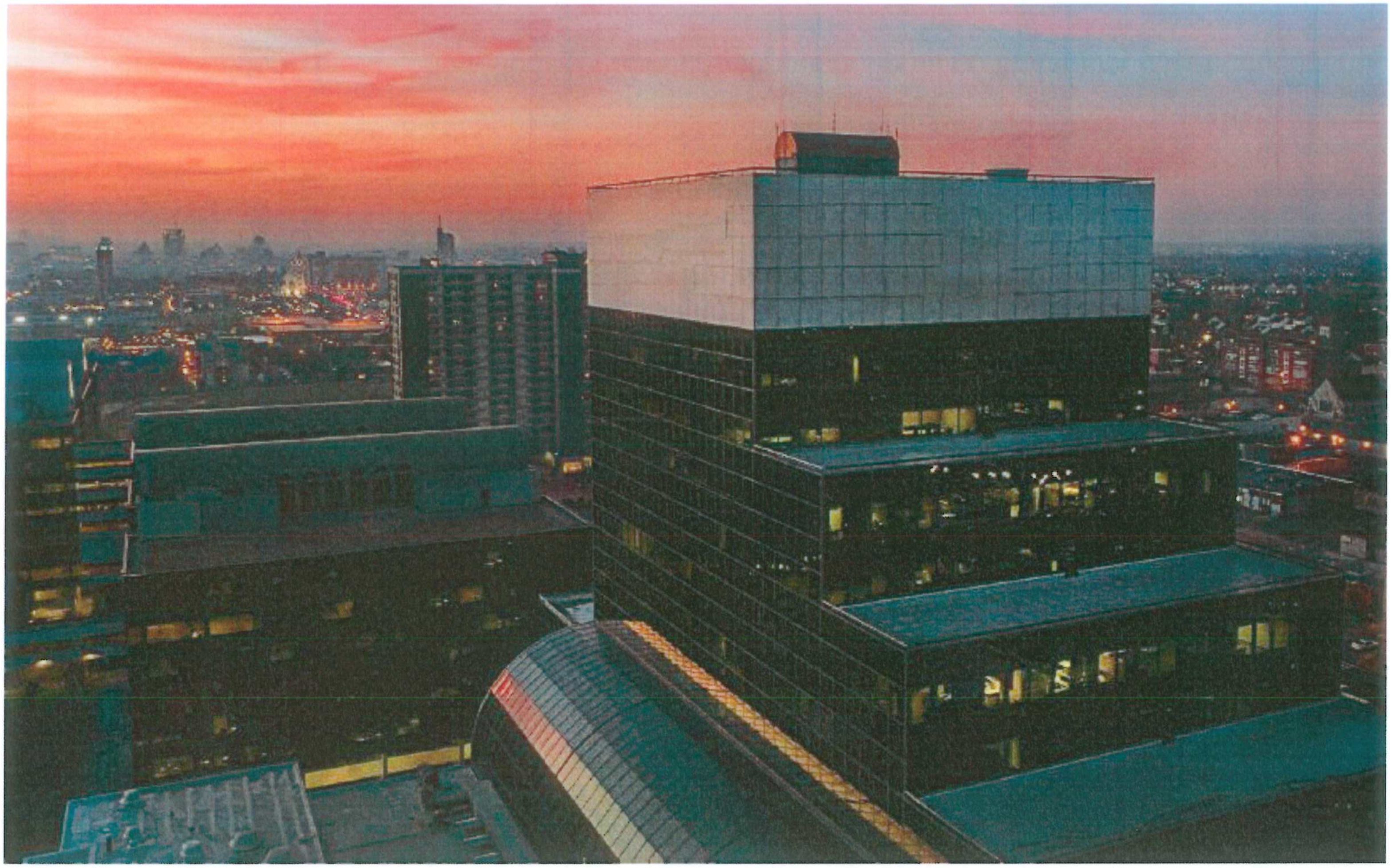
- Concentrated stock monetization and hedging strategies
- SEC Rule 10b5-1 plans

Insurance[2]

- Life insurance
- Long-term care insurance
- Disability insurance

1 Wells Fargo & Company and its affiliates do not provide legal or tax advice. This communication cannot be relied upon to avoid tax penalties. Please consult your tax and legal advisors to determine how this information may apply to your situation. Whether any planned tax result is realized by you depends on specific facts of your own situation at the time your tax return is filed.

2 Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.



Backed by the resources of Wells Fargo & Company

To serve all the needs of our clients, beyond just basic financial services, our team leverages the size, strength, and vast resources of Wells Fargo & Company's full range of products and services, such as wealth planning, private banking, trust and fiduciary services, and insurance, as well as various customized and more traditional lending products.

Wells Fargo & Company Community Commitment

$300 million in total philanthropic giving in 2023[1]

More than 830,000 employee volunteer hours in 2023[1]

3,200 nonprofit organization supported[1]

3,700 grants bestowed[1]

Trust services are available through Wells Fargo Bank, N.A. and Wells Fargo Delaware Trust Company, N.A. Banking products and services provided by Wells Fargo Bank, N.A.

[1] Wells Fargo & Company 2024 Diversity, Equity and Inclusion report

Steve Ledyard, CFP®

Managing Principal
PIM Portfolio Manager
CA Insurance # OD70798

For over three decades Steve Ledyard has been committed to developing customized investment strategies for retirees and high-net-worth investors to help them maximize the value of their present and future wealth. With the experience at some of America's leading financial institutions, Steve specializes in helping his clients with complex wealth management issues.

Prior to entering the Financial Services Industry, Steve studied at both the London School of Economics and the University of Arizona. While doing undergraduate study at the University of Arizona, Steve worked all four years for the Economic Science Lab for Nobel Prize winner Dr. Vernon Smith. It was in this lab that Steve's interest in the financial markets blossomed.

During his career Steve has served clients at the predecessor firms of Zurich Financial and Ameriprise Financial before moving to Morgan Stanley in 1997. While at Morgan Stanley, Steve was part of their prestigious Wealth Advisor Program before moving to Wells Fargo Advisors Private Client Group in 2013. During his career Steve has the distinction of earning the CERTIFIED FINANCIAL PLANNER® certification. Steve moved to Wells Fargo Advisors Financial Network in April 2023. Steve is among a select group of financial advisors approved as a PIM Portfolio Manager inside of Wells Fargo Advisors Financial Network.

Steve helps clients define their financial dreams and address what is really important to each individual or institution. Steve designs detailed financial strategies taking into account each client's unique investment needs, risk tolerance, current and future tax liabilities, and other personal considerations that may impact investment decisions.

Wells Fargo Advisors Financial Network does not provide legal or tax advice.

California Insurance License # 0D70798. Resident State AZ.

The PIM program is not designed for excessively traded or inactive accounts and is not appropriate for all investors. Please carefully review the advisory disclose documents for a full description of our services. The minimum account size for this program is $50,000.

Lisa Yawger

Registered Senior Administrative Associate

Lisa began her career in the financial industry in 1987. Over the years Lisa has worked for Prudential-Bache Securities, PaineWebber Securities, Countrywide Securities, RBC Wealth Management, and for the last 6 years has been associated with Wells Fargo Advisors and Wells Fargo Advisors Financial Network. She holds the Series 7 and Series 63 securities registrations. Lisa has worked in New York, Los Angeles, Toronto and most recently Scottsdale, Arizona in both the institutional and retail space.

Lisa and her husband Paul moved to Chandler, Arizona 6 years ago. Their two sons, Ryan and Kyle are going to college for Engineering. Lisa enjoys walking her dog, cooking, gardening and spending time with friends and family.

Lisa enjoys her position on the Ledyard Wealth Management team and works toward gaining client's trust and offering exceptional service.

When it comes to building your wealth, there's no better time than the present to create a plan. We're ready when you are.

Steve Ledyard, CFP®
Direct: (480) 870-8402
steve.ledyard@wfafinet.com

Lisa Yawger
Direct: (480) 870-8403
Lisa.Yawger@wfafinet.com

6991 E Camelback Rd, Suite D200
Scottsdale, AZ 85251
www.ledyardwm.com

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. WFAFN uses the trade name Wells Fargo Advisors.
© 2025 Wells Fargo Advisors Financial Network, LLC. PM-08122026-7632669.1.1