Designation Disclosures:

Certified Financial Planner™ ("CFP®")

The CFP® Designation is issued by the Certified Financial Planner Board of Standards, Inc. To earn the credential, each candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP-board registered program or hold an accepted designation, degree or license. Every two years, a CFP® practitioner must complete a minimum of 30 hours of continuing education. More information regarding the CFP® designation can be found at www.cfp.net.

Chartered Retirement Planning Counselor™ ("CRPC ™")

This individual earned the Chartered Retirement Planning Counselor, CRPC™, designation from the College of Financial Planning. Individuals who hold the CRPC™ designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to the Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Certified Private Wealth Advisor® ("CPWA®")

The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. The designation is administered through The Investments & Wealth Institute ("IWI") formerly known as the Investment Management Consultants Association. Prerequisites for the CPWA® designation are a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other

regulatory requirements and five years of professional client centered experience in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to the institute's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every 2 years to maintain the certification.

Certified Investment Management Analyst® ("CIMA®")

The CIMA certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; pass an online Qualification Examination; complete an in person or online executive education program at an AACSB accredited university business school; pass an online Certification Examination; and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and have three years of financial services experience at the time of certification.

CIMA certificants must adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Certified Plan Fiduciary Advisor® ("CPFA®")

Federal law regulates standards of conduct for those who manage qualified retirement plans. Plan advisers who sell and service these plans must act in accordance with these basic fiduciary principles.

The Certified Plan Fiduciary Adviser (CPFA®) credential demonstrates an adviser's knowledge of, expertise in, and commitment to working with retirement plans. Plan advisers who earn their CPFA® demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

To attain designation of CPFA®, an individual must learn the course work which covers four key areas: ERISA Fiduciary Roles and Responsibilities, ERISA Fiduciary Oversight, ERISA Plan Investment Management, and ERISA Plan Management. The CPFA® exam includes 75 multiple choice questions for which a candidate will have 3 hours to complete. Continuing Education – In order to maintain credential(s), the candidate must earn 20 CE credits every two-year cycle. Two (2) of the 20 CE credits must be on ethics/professionalism topics.

Chartered Retirement Plans Specialist™ ("CRPS™")

The CRPS™ designation is issued by the College for Financial Planning. To obtain the designation, candidates must complete a course of study on designing, implementing, and maintaining retirement plans for businesses, and then pass a final examination. To maintain the designation, designees must complete 16 hours of continuing education every two years and pay a renewal fee.

Certified 401(k) Professional® ("C(k)P®")

The C(k)P® designation is awarded by The Retirement Advisor University (TRAU) in collaboration with UCLA Anderson Executive Education to financial professionals who meet specific experience requirements, complete an educational program including in-residence coursework, and pass a comprehensive exam. Designees must have a minimum of three years' retirement plan advising experience, meet plan and asset thresholds, and complete annual continuing education to maintain the designation.

Sports and Entertainment Accredited Wealth Management Advisor™ ("SE-AWMA™")

This individual has earned the SE-AWMA™ designation from the College for Financial Planning, a Kaplan Company. The SE-AWMA™ program is designed for financial professionals who work with athletes, entertainers, and other professionals in the sports and entertainment industries. The curriculum includes training on contract analysis, tax planning, cash flow management, business management, estate and legacy planning, and risk management unique to clients in these fields.

To earn the SE-AWMA™ designation, candidates must complete a self-study educational program of approximately 11–14 weeks, pass a proctored final examination, and agree to adhere to the College for Financial Planning's Standards of Professional Conduct. The SE-

AWMA™ designation is valid for two years. Designees must complete 16 hours of continuing education every two years and pay a renewal fee to maintain the designation**.**

Certified Equity Professional ("CEP")

The CEP designation is issued by the Certified Equity Professional Institute at Santa Clara University. To obtain the designation, candidates must complete a three-level examination process covering equity compensation instruments, accounting, corporate and securities law, taxation, and plan design/administration. Candidates must also have two years of professional experience in equity compensation. To maintain the designation, certificants must complete continuing education requirements and pay an annual renewal fee. The CEP is not a license and is not issued by or affiliated with any governmental authority.

Certified Fiduciary & Investment Risk Specialist ("CFIRS")

The CFIRS® designation is issued by Cannon Financial Institute and is a certification for risk managers, auditors, compliance professionals, and regulatory authority professionals specializing in the fiduciary areas of the financial sector. To earn the designation, candidates generally must have three years of industry experience and a four-year degree from an accredited college or university (or hold a similar designation, meet an alternative experience pathway, or provide a letter of recommendation from a senior official attesting to their qualifications), demonstrate a broad understanding of the roles and responsibilities of a corporate fiduciary, and pass the CFIRS® certification exam. Designees must agree to uphold the CFIRS® Professional Ethics and Code of Conduct Standards. To maintain the designation, CFIRS® professionals must complete 30 hours of continuing education (including 2 ethics hours) every three-year reporting period and pay ongoing designation fees.