

F. OUR Firm



BENJAMIN F. EDWARDS®
INVESTMENTS *for* GENERATIONS®

BENJAMIN F. EDWARDS & CO.



BENJAMIN F. EDWARDS®
INVESTMENTS *for* GENERATIONS®

EDWARDS WEALTH MANAGEMENT



BENJAMIN F. EDWARDS® & CO.
INVESTMENTS *for* GENERATIONS®

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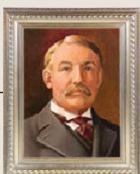
1865

President Abraham Lincoln appoints Albert Gallatin Edwards to Assistant Secretary of the Treasury for the Sub-Treasury Bank in St. Louis.

OUR MISSION

TO EMPOWER OUR FINANCIAL ADVISORS WITH THE FREEDOM TO ADDRESS THEIR CLIENTS' NEEDS IN AN ATMOSPHERE GROUNDED IN TRUST, INTEGRITY, AND MUTUAL RESPECT.

We are committed to client-first service, and support our financial advisors with the comprehensive resources they need to provide the informed and objective financial advice you deserve.



1887

Albert Gallatin Edwards, Tad Edwards' great-great-grandfather, at the age of 75, establishes A.G. Edwards & Sons, with his son, Benjamin Franklin Edwards I. The firm is the only brokerage in St. Louis that works with local banks to place trades on the New York Stock Exchange.



OUR VALUES

THE GOLDEN RULE

We treat others the way we want to be treated.

INDEPENDENCE

We cherish and are committed to protect the company we own, the culture it fosters and the autonomy it provides to accomplish our mission.

ACCESSIBILITY

Our leadership team is approachable and available. We welcome, expect and encourage feedback from our clients and our employees.

STRIVING FOR EXCELLENCE

We enjoy what we do and work together collaboratively to deliver superior results for our clients, employees and our shareholders.

We firmly believe that our success today will drive the accomplishments of tomorrow.

HAVING FUN

We wholeheartedly celebrate our successes together, and have fun doing it.



1971

A.G. Edwards issues stock and goes public.



OUR FIRM TODAY

OUR GROWING NATIONAL PRESENCE

ALABAMA

Birmingham
Dothan
Troy

ARIZONA

Chandler
Sierra Vista
Tucson

ARKANSAS

Berryville
Conway
El Dorado
Harrison
Hot Springs Village
Jonesboro

COLORADO

Denver
Littleton

CONNECTICUT

Danbury
Hamden

FLORIDA

Boynton Beach
Destin
Daytona Beach
Melbourne
Naples
Panama City
Pensacola
Sarasota

GEORGIA

Atlanta
Dalton
Rome
Watkinsville

ILLINOIS

Champaign
Collinsville
Decatur
Edwardsville
Flora
Galesburg
La Salle-Peru
Naperville
O'Fallon
Peoria
Salem
Springfield*

INDIANA

Chesterton
Crown Point

IOWA

Hiawatha
Waterloo

KANSAS

Abilene
Leawood

KENTUCKY

Lexington*

LOUISIANA

Mandeville
Metairie
Shreveport

MAINE

Brewer

MARYLAND

Baltimore

MICHIGAN

Alto
Grand Rapids
Midland

MISSISSIPPI

Columbus
Gulfport
Hattiesburg
Ridgeland

MINNESOTA

Minnetonka

MISSOURI

Clayton*
Springfield

NEBRASKA

Lincoln

NEVADA

Reno

NEW HAMPSHIRE

Concord
New London

NEW JERSEY

Morristown
Northfield
Red Bank

NEW YORK

Corning
White Plains

NORTH CAROLINA

Highlands

OHIO

Canton
Mentor

OREGON

Portland

PENNSYLVANIA

Hermitage

SOUTH CAROLINA

Clemson*

TENNESSEE

Chattanooga
Germantown
Morristown

TEXAS

Paris
San Antonio
Sherman
Temple

WISCONSIN

Madison
Green Bay

EDWARDS WEALTH MANAGEMENT (EWM)

Alto, MI
Clayton, MO
Clemson, SC
Lexington, KY
Waterloo, IA

LOCATIONS*

94

STATES

32

EXCEEDING

\$37B AUM

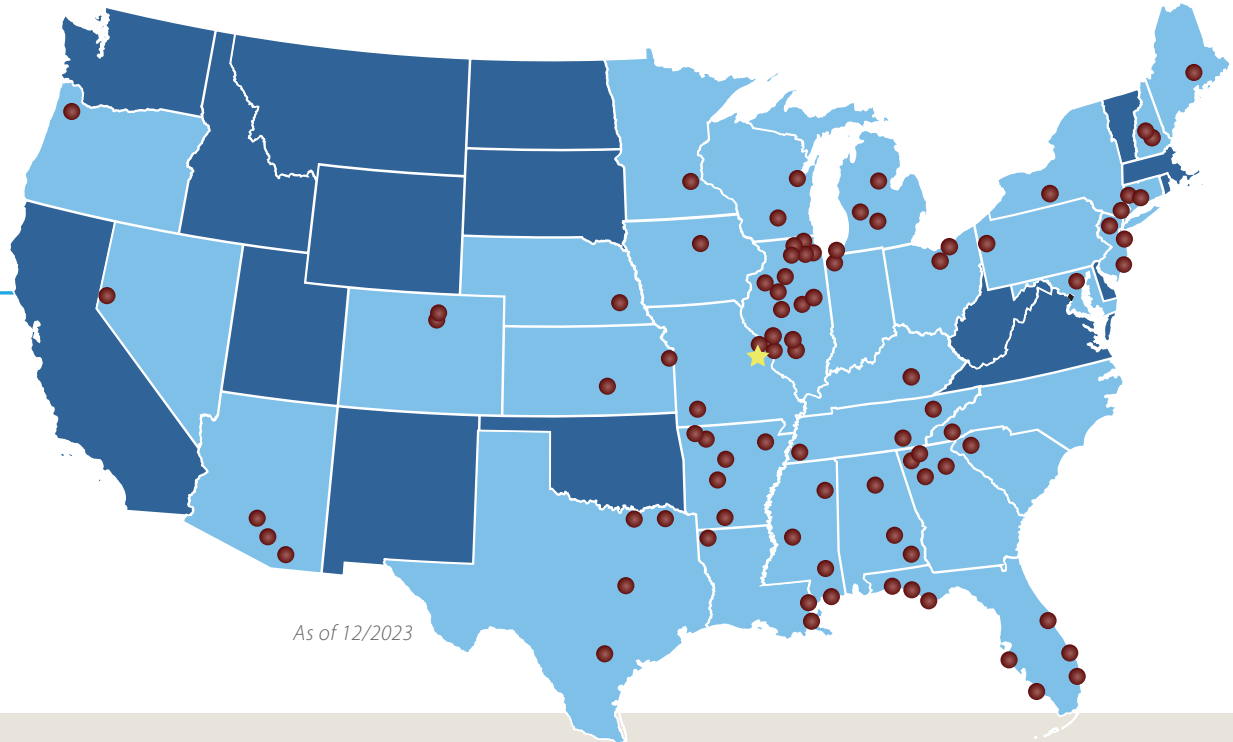
* Multiple Locations

OWNERSHIP

- Employees & advisors
- Edwards family
- Friends of the firm, including industry veterans & leaders

CAPITALIZATION

- No private equity or venture capital money
- No debt



As of 12/2023



2008

Tad Edwards leaves Wachovia Securities and establishes Benjamin F. Edwards in St. Louis.



OUR OFFERINGS

BENJAMIN F. EDWARDS

Founded in 2008, Benjamin F. Edwards is a full-service broker dealer with a legacy spanning over 130 years and five generations. We believe in giving our financial advisors the independence to serve their clients the way they see fit, and the accessibility to build treasured relationships. We strive to exceed our clients' expectations all while having fun.

Our approach preserves the best parts of working for an established firm—personalized back-office service and support, solid technology, risk management and an experienced and collaborative family environment. Welcome to a place of boundless opportunity.

EDWARDS WEALTH MANAGEMENT

Edwards Wealth Management (EWM) is our custody-agnostic enterprise RIA that helps independently owned advisory firms run their business more efficiently and serve clients more effectively. We are committed to client-first service and supporting advisors with the comprehensive resources needed to provide the informed and objective financial advice clients deserve.

EWM uses our consultative approach to help prospective business owners map their path to independence. We then work hand-in-hand with these advisors to launch their practice, successfully transition clients and then support them with institutional-quality middle and back office services. We also support seasoned independent advisors with these services, which include access to our investment management team, compliance and risk management, and our industry-leading, fully-integrated technology platform, to name a few. Our broker-dealer, Benjamin F. Edwards, is also available to these advisors to accommodate clients' investment needs such as insurance and annuities.

INVESTMENT BANKING

Formed in 2013, the Investment Banking team at Benjamin F. Edwards offers merger and acquisition services with an emphasis on selling middle-market companies. Our experienced team of highly accomplished investment bankers can manage the transaction from engagement to completion. In addition, the Investment Banking team serves as an advisor to companies seeking to make acquisitions.

The Edwards Investment Banking team understands the selling process and excels at assisting our clients in evaluating strategic alternatives and the planning and execution of successful exit strategies. We recognize the importance of listening, understanding, positioning, and advocating for our clients to succeed.



2012

Boosts advisor headcount by more than 10 percent in 10-day hiring flurry. Closes year with 26 offices.



INVESTMENT STRATEGY COMMITTEE

Bill Hornbarger serves as Chief Investment Officer for Benjamin F. Edwards and chairs the firm's Investment Strategy Committee. Comprised of members from within the firm – and currently one additional industry professional – the committee works to establish and maintain the overall investment philosophy, strategy and approach for Edwards and its affiliates. The committee is also tasked with monitoring the strategic asset allocation models for the firm, as well as updating capital market assumptions, and is responsible for crafting and communicating the firm's strategic and economic outlook. Its mission is to provide clients with innovative, best-in-class investment solutions delivered in combination with exceptional client service.



2013

Benjamin F. Edwards crosses 100-advisor threshold, adds investment banking and mergers and acquisitions to its service offerings.



PLANNING FOR LIFE'S MILESTONES

Life presents a variety of professional and personal milestones that can result in financial challenges and opportunities. Our advisors are there with you every step of the way, to move smoothly through life's transitions whether you are a new saver or close to retirement.



GRADUATION

When you're just starting out, we have the expertise and perspective to help you.



NEW CHILD

Arrival of a new child is an exciting time, but it also brings new responsibilities for parents, both as caregivers and providers. Planning ahead can help.



NEW CAREER OR JOB CHANGE

Beginning your career or changing jobs can be both exciting and overwhelming. While you are learning new job responsibilities, you're faced with some financial decisions. Your financial advisor can assist you with a comprehensive review of your investments and advise you on strategies to develop a disciplined savings approach.



RETIREMENT

Your financial advisor can help you create a retirement plan and help evaluate if you need to adjust your savings, goals or target retirement date.



GETTING MARRIED

As you prepare to head down the aisle, remember that starting a new life with your spouse involves many financial considerations.



CONTROLLING YOUR LEGACY

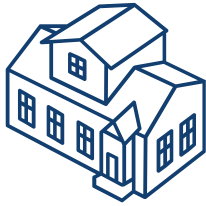
Some think "estate planning" is only for the wealthy. However, regardless of wealth, you likely have an idea of how you would like your assets distributed upon your death or who you prefer to make decisions for you in the event of incapacity. This desire for control is the true purpose for estate planning.



2014

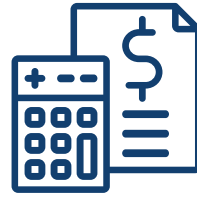
Benjamin F. Edwards crosses \$15 billion in Assets Under Management.

PRODUCTS & SERVICES



ESTATE-PLANNING SERVICES

Trust Services
Annuity Strategies



FINANCIAL PLANNING

Tax-Efficient Strategies
Fixed-Income Strategies
Cash Management



HIGH NET WORTH SERVICES

Wealth-Management Strategies
Concentrated Equity



INSURANCE

Life Insurance
Long-Term Care
Disability Support
Business Insurance Planning



RETIREMENT PLANNING

Equity Investments
Estate Planning
IRA Strategies



WEALTH PLANNING

Executive and Business Owner Services
Alternative Investments
Investment Banking



2019

Establishment of Edwards Wealth Management.

EXECUTIVE LEADERSHIP



MARTIN W. "MARTY" ALTENBERGER

Executive Vice President
Director of Branches



CYNTHIA L. "CINDY" BOHME

Corporate Secretary
Executive Vice President
Director of Staff Division



BENJAMIN F. "TAD" EDWARDS IV

Chairman
CEO and President



CHRISTOPHER M. "CHRIS" KELLER

Executive Vice President
Director of Business
Services



THOMAS H. "TOM" MARTIN

Executive Vice President
Chief Financial Officer



DOUGLAS D. "DOUG" RUBENSTEIN

Executive Vice President
Chief Operating Officer



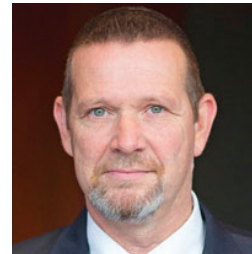
MATT SALAMON

Law and Legal Services
Director of Law
& Legal Services
Chief Legal Counsel



CHRISTOPHER M. "CHRIS" WHITING

Executive Vice President
Director of Financial
Strategies Group



BILL WISDOM

Executive Vice President
Director of Regulatory &
Oversight Services



2023

Over 90 offices, 300+ financial advisors in over 30 states.





BENJAMIN F. EDWARDS®
INVESTMENTS *for* GENERATIONS®

Benjamin F. Edwards

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2022-3342 Exp. 10/31/2025 Member SIPC

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