

THE PRINCIPLE NEWSLETTER

FEBRUARY 2026



Dear Friends,

According to the Chinese lunar calendar, 2026 is the Year of the Horse, an emblem of energy, forward momentum, and bold movement. It is a fitting symbol for the moment we find ourselves in: juggling shifting policies, evolving markets, and a steady stream of headlines. The Horse reminds us that progress belongs to those who stay in motion. As always, our focus is on helping you navigate the noise without losing sight of what matters most: your long-term financial wellbeing.

In this issue, we review how to protect yourself from Medicare scams, why consolidating your assets can simplify and strengthen your financial picture, how planning for the unexpected is itself a form of financial discipline, and what you can do now to get ahead of your 2026 taxes.

Enjoy!

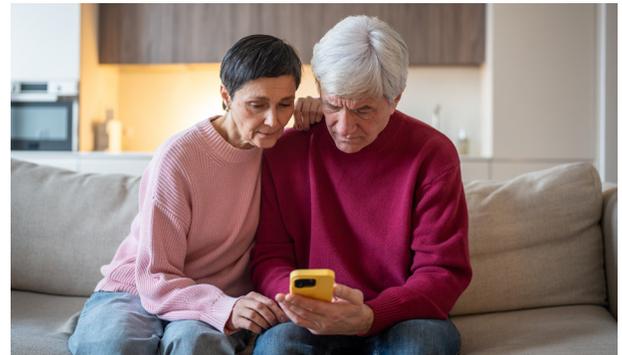
Robert S. Paolucci, CFP®
Founder & CEO

Medicare Scams: What's Real, What's Not, and When to Ask for Help

By Andrew J. Cialek, Senior Wealth Advisor



In recent years, Medicare scams targeting older adults have increased significantly, driven by both traditional fraud tactics and more sophisticated digital methods. Fraudsters often contact Medicare beneficiaries through unsolicited phone calls, mail, emails, text messages, and even unrequested packages containing durable medical equipment. These scams aim to obtain personal information such as Medicare numbers, Social Security numbers, or banking details, which can be used for identity theft, fraudulent billing, or unauthorized plan enrollments.



Phone scams remain one of the most common approaches. Scammers may impersonate caller ID information to appear as if the call is coming from Medicare or a government office, pressuring recipients to confirm sensitive information. Please know that Medicare will not call without prior consent and will never ask for Medicare numbers or financial details over the phone. Mail and email scams are also increasing, using official-looking messages that threaten benefit cancellation or promise fake benefits to prompt a response.

Scam activity often spikes during Medicare Open Enrollment (October through December), when beneficiaries are reviewing coverage and may be more vulnerable to misleading communications. Reports show Medicare-related scam calls have risen by roughly 40 percent during this time.

If you or a loved one are ever unsure whether something is legitimate, please reach out to us, we're here to help ensure everything is in order.

What's Inside

Medicare Scams: What's Real, What's Not, and When to Ask for Help	Page 1
Get Ahead of Your 2026 Taxes	Page 2
Consolidating Assets: Why Having Everything in One Place Matters	Page 3
Planning for the Unexpected	Page 4
Firm News & Announcements	Page 5
Exciting News	Page 6
A Look Back at Past Insights	Page 7

Get Ahead of Your 2026 Taxes

By Colin Dugan, Senior Wealth Advisor



You may be in the midst of gathering your 1099s, K-1's, charitable donation information, and other important tax-related documents for 2025. While the 2026 tax year may be the last thing on your mind, it's never too soon to take steps that can help reduce your taxes for the current year.

Make the Most of Tax Deferred Savings

Retirement accounts are one of the best ways to reduce your annual taxable earnings. If your company offers a retirement plan, take advantage of the opportunity to save, especially if contributions are made with pre-tax dollars. If your employer matches a portion of your contribution, this can significantly increase your accumulation of retirement assets over time, and you don't want to miss out on free money. In addition, you enjoy tax-deferred growth and do not have to pay taxes until you take required minimum distributions (RMD), in retirement, and you may be in a lower tax bracket. If your company does not offer a retirement plan, or you are self-employed, there are individual retirement accounts that might be right for you, including Traditional Individual Retirement Accounts (IRAs), Roth IRAs, SEP IRAs and Solo 401(k)s.

Open a Health Savings Account (HSA)

If you have a High-Deductible Health Plan (HDHP), you may be eligible to open a Health Savings Account (HSA). An HSA is a tax-advantaged savings account that can be used to pay for qualified medical expenses. It is also the only account type that provides triple tax advantages, which includes:

- Initial contributions are made either with pre-tax dollars or are tax-deductible if contributions are made with after-tax dollars
- Earnings grow tax-free
- Withdrawals used for qualified medical expenses are tax-free

Take Advantage of Deferred Compensation Plans

If you are a highly compensated employee (generally someone earning above IRS income thresholds or owning more than 5% of the company), you may be offered the opportunity to defer some of your compensation by your employer. This allows you to receive part of your compensation at an agreed upon future date, deferring the taxes

on this income to a time when you may be retired and in a lower tax bracket. You may have some flexibility in choosing the timing or it may be dictated by your employer. Potential drawbacks of deferred compensation plans include lack of access to funds if needed, performance of the investments selected by the plan, and the financial health of your employer. Therefore, carefully consider whether a deferred compensation plan is right for you and consult with your advisor.



Make a Qualified Charitable Distribution (QCD)

If you meet the eligibility requirements for a QCD, you can use funds from your retirement account to make a charitable distribution that may also satisfy your Required Minimum Distribution (RMD).

- You must be 70½ years or older
- Funds must come from a tax-deferred IRA (401(k)s and other company sponsored plans are not eligible)
- Funds must be donated directly to a qualified charity and no goods or services may be received in exchange for the donation

For 2026, the maximum QCD per individual is \$111,000 or \$222,000 for a married couple. The QCD amount is not considered taxable income, which lowers your potential taxes. This can impact the portion of Social Security benefits that are taxed, and potentially result in lower Medicare premiums.

Reduce Your Taxable Estate Through Gifting

If one of your objectives is to financially assist your loved ones, annual gifting is a very effective way to achieve your wealth planning objectives while reducing your taxable estate. For 2026, you can gift up to \$19,000 per individual, or \$38,000, for a married couple to an unlimited number of recipients without incurring any gift tax. Annual gifting is a strategy that can help you to transfer your wealth tax-free.

It's important to fully understand the various tactics for reducing or deferring your taxes. We can discuss the range of solutions for taking advantage of tax strategies.

Consolidating Assets: Why Having Everything in One Place Matters

By Theresa V. Donatelli, Senior Wealth Advisor



When your Wealth Advisor has a complete understanding of your assets and liabilities, the more actionable and efficient the advice provided becomes.

With your full financial picture in one place, your advisor can identify opportunities for risk management, diversification, tax planning, and strategic rebalancing that simply aren't visible when accounts are in multiple places. This coordinated approach leads to more intentional investment decisions, better alignment with your long-term goals, and fewer surprises during market shifts.

In contrast, when asset ownership is fragmented, it becomes difficult to follow through on important planning steps such as the proper alignment of your assets with your estate plan, calculated tax strategies, and appropriate risk management. It also becomes exponentially more difficult for your designated "helpers" to assume responsibility in the event of an emergency. Every institution will have its own rules, processes, and procedures, which can slow down important transitions by weeks or months.



Beyond efficiency, consolidation also improves accountability and clarity. With one advisor responsible for overseeing your entire financial picture, recommendations are made within a consistent framework, reducing the risk of conflicting strategies or overlooked details. This unified approach allows your advisor to proactively monitor progress, adjust plans as your life changes, and ensure every financial decision supports the same long-term objectives.



A consolidated view also strengthens tax efficiency. When your advisor can see all taxable accounts, IRAs/401(k)s, and other holdings together, they can more accurately optimize tax-loss harvesting, manage capital gains, plan retirement withdrawals, and structure distributions across account types. This level of coordination may help minimize your tax burden over time. There is a greater likelihood of missing opportunities when your advisor has incomplete information.

Over time, it's common for accounts to accumulate at different institutions, such as old 401(k)s, inherited accounts, brokerage accounts, and more. While this is normal, it can make it harder to get a clear, organized view of your finances. Fragmented assets across various platforms require clients to act as their own project managers, tracking multiple statements, reconciling conflicting guidance, and relaying information between advisors. Not only is this time-consuming, but even small communication gaps can lead to inefficiencies, duplicate work, or unintentionally conflicting strategies.

Estate and succession planning, in particular, benefit from having a single trusted advisor overseeing the entire portfolio. When accounts are consolidated, updates flow cleanly through your planning documents, beneficiary designations stay aligned with your wishes, and wealth transfer strategies can be planned and executed without confusion or administrative complications. This reduces the burden on your heirs at a time when clarity and simplicity matter most.

Ultimately, consolidating with one Advisor creates clarity and confidence, ensuring the guidance you receive is aligned, coordinated, and fully comprehensive. Instead of spending your time organizing accounts and managing multiple points of contact, you can focus your energy on the people and activities you enjoy, knowing that your financial life is being thoughtfully and proactively managed by a team that understands the whole picture.

Planning for the Unexpected

By Cynthia J. Griffith, Director | Fiduciary Services



Marriage is a partnership that is intended to endure. Yet, sometimes, no matter how hard the parties try, it doesn't work out. According to the CDC, between 40%-50% of first marriages end in divorce. This rate jumps to 60%-67% for second marriages.

And unfortunately, AARP reports that the divorce rate for couples age 50 and older (a.k.a. "gray divorces") has nearly tripled since 1990.

While divorce is always difficult, the economic ramifications for older couples can be much more devastating. They may have already retired, or have a significantly shorter remaining working life to recover financially. These impacts can be especially impactful for women. Statistically, the standard of living for women declines by more than double that of men in a gray divorce.

Prepare For the Unexpected

Being prepared for the unexpected does not lessen your commitment to a successful marriage. Rather, it acknowledges that your life journey might contain unanticipated events that could leave one or both spouses in a precarious financial position. Financial literacy and awareness are essential for both marriage partners, even in households where the earning power between spouses is unbalanced.

Stay Informed

When it comes to financial decision making, responsibility can default over time to one partner. As a result, the less-involved partner may not be as knowledgeable regarding finances, investments, and the couple's long-term financial security. While trust is an important part of any relationship, it's also important to consider what would happen if your partner were no longer available, or capable of making financial decisions. Ideally both partners should attend meetings and calls with their advisors, and remain engaged in financial planning. This includes being knowledgeable about where accounts are located and how to access them.

Take Your Time and Seek Help

If you or someone you care about is contemplating a separation or divorce, it is crucial to obtain professional advice as early in the process as possible. Parents of young children frequently feel pressured to make decisions quickly, to create a "new normal" as fast as possible. But even in the most amicable of circumstances, it can be difficult to determine the best course of action. Don't feel pressured to

go it alone or resolve things quickly without a complete understanding of the options. Instead, assemble a team of legal, tax, and financial advisors that you trust. Clear and coordinated communication is essential to ensure the best outcomes.

Plan Ahead

Preparing for the possibility of divorce often begins not with answers, but with asking the right questions. Even couples who expect to remain married forever may benefit from understanding the legal, financial, and family considerations that could arise if a marriage were to end. Asking questions early can clarify potential outcomes, highlight areas of risk or uncertainty, and help individuals make more informed decisions about assets, children, and long-term financial security. Key questions to consider include:

- Is there a pre-nuptial agreement in place? Should there be if the couple is not yet married?
- Is the state of residence a community property jurisdiction or common law state? How might a move to a new state impact the potential disposition of assets?
- What assets could be considered marital property versus individually owned?
- Where are assets located and who has access? Could a change from one form of account ownership impact on a spouse's potential rights and access?
- Does custody of children default more heavily to the working parent or the primary caretaking parent?
- Is there an expectation of alimony and/or child support? Is there a disproportionate need for support between spouses?
- Is there a family home, and, if so, how will its disposition be decided?

Planning ahead does not demonstrate a lack of faith or commitment to a marriage – yours or a loved ones. Planning ahead means peace of mind. If a storm comes, securing the doors and windows, making sure the pump is working, and putting fresh batteries in the flashlights, means the storm can be weathered, and its long-term effects will be minimized. Improving financial literacy and building a long-term financial plan with a trusted advisor can help you and your family weather potential relationship storms that might be on the horizon, even if we hope that they will pass by.

Firm News & Announcements

Welcome Gio!



We're delighted to share that Wealth Advisor Josh Ouellette and his wife Gabrielle welcomed their baby boy, Giordano Michael Ouellette, affectionately known as Gio, on November 2, 2025. Gio arrived weighing 7 lbs and measuring 21 inches. We're so happy to welcome him into the Principle family and wish Josh, Gabrielle, and Gio a lifetime filled with love, joy, and wonderful new memories.

Community Outreach

UConn Opportunity Fund Project



Principle Wealth was proud to be represented by Megan & Ryan at the UConn Opportunity Fund Project's Investment Career Discovery Day. The day offered the opportunity to connect with highly engaged students whose knowledge, curiosity, and professionalism were impressive. Through meaningful conversations with investment professionals, students gained valuable insight into careers in the industry, and their motivation to succeed was truly inspiring. We're grateful for the opportunity to support this program and look forward to our continued partnership with UConn. To learn more, visit opportunityfund.business.uconn.edu.

St. Vincent de Paul Place



On November 21st, members of the Principle Wealth team spent the day volunteering at St. Vincent de Paul Place in Norwich, CT, supporting their annual Thanksgiving turkey drive. Working alongside other volunteers, the team helped distribute turkeys and traditional holiday fixings to more than 800 local families, ensuring they could enjoy a warm Thanksgiving meal at home. As vehicles moved through the parking lot, our team pitched in to load trunks with care and holiday essentials, helping to bring a little extra comfort, gratitude, and holiday spirit to the community. To learn more about St. Vincent de Paul Place, visit SVDPP.org.

Columbus House



As proud members of the Shoreline community, we are committed to supporting our neighbors in need. Columbus House, a New Haven-based shelter, serves individuals experiencing homelessness or those at risk of losing their homes by providing shelter, housing, and essential resources that foster stability and personal growth. Once again, we were honored to contribute to their mission by collecting and donating gift cards, jackets, hoodies, socks, and other much-needed items to help keep their clients safe and comfortable throughout the winter months. To learn more about the vital work Columbus House does, visit columbushouse.org.

Niantic Jingle Bell 5k



Principle Wealth was delighted to sponsor and participate in the 12th Annual Niantic Jingle Bell 5K, held on Saturday, December 13th. Despite frigid 27-degree temperatures, Theresa, Kyle, Megan, and Ryan joined more than 1,600 runners and walkers to take part in the festive 5K. Funds were raised for the Brian Dagle Foundation and Brian's Healing Hearts Center for Hope and Healing. The foundation's mission is "dedicated to the healing of grieving adults as well as community education on suicide prevention and awareness." You can learn more about this amazing organization at brianshealinghearts.org.

Exciting News

We've Moved!

Big news - we've officially settled in to our new home at 48 Wall Street in Madison! It may be just around the corner from our previous location, but this move marks an important step forward for the firm.

The new space was thoughtfully designed to better serve clients and a growing team, with more room for collaboration and a comfortable, welcoming setting for meetings.

We look forward to welcoming you to our new space soon, and we will share Open House details later this spring!



Congratulations!



THERESA V. DONATELLI
Senior Wealth Advisor

We're proud to share that Theresa Donatelli has been named to the 2026 Forbes Best-In-State Top Women Wealth Advisors list for the third year in a row! This recognition reflects Theresa's unwavering dedication to her clients, her thoughtful guidance, and her commitment to delivering meaningful financial advice that truly makes a difference. Her leadership, professionalism, and care set a high standard across our entire firm. Congratulations, Theresa!



A Look Back at Past Insights



February Market Update "Winter Games"

This month we examine how markets are navigating the push and pull between resilient growth and cooling inflation, what the path of interest rates and Federal Reserve policy could mean for investors, and how earnings trends and market leadership are evolving as the year unfolds.



January Monthly Movements Prediction Markets: A New Casino

From elections to earnings and geopolitical headlines, the future is becoming tradable. We explore how prediction markets are turning uncertainty into an asset, and what that means for investors navigating an increasingly headline-driven market.



2026 Market Outlook "Great Expectations"

We start the year exploring why optimism is carrying into 2026, how falling rates, strong earnings, and broader market participation supported last year's gains, and what key forces, from fiscal policy and AI to the Fed and trade, could shape the year ahead.



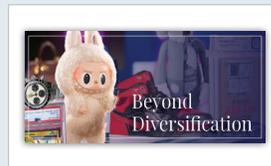
December Monthly Movements If This is a Bubble, It's the Most Profitable Bubble Ever

"Bubble" headlines are back, but today's rally is being driven by earnings and strong balance sheets, not speculation. In this month's article, we explore what defines a bubble and why this cycle may be more resilient.



December Market Update "Stocking Stuffers"

In our end of year update, we dive into why recent market volatility and investor fear may be masking strong fundamentals, resilient consumer spending, easing inflation, and compelling opportunities in both stocks and bonds as we head into 2026.



November Monthly Movements Beyond Diversification

From sneakers to sealed video games, investors are finding returns in unexpected places. As trillions shift to Millennials and Gen Z, we explore how nostalgia is driving a \$500B collectibles market that's turning childhood obsessions into alternative investments.



November Market Update "Gimme Shelter"

Explore why U.S. markets have stayed strong through six months of gains, how corporate earnings, buybacks, and capital investments are fueling growth, and why this November set the stage for a strong finish to 2025.



October Monthly Movements Willy Wonka & the Golden Passport

Citizenship has quietly become a luxury asset, one you can buy if the price is right. Now the U.S. is joining the global "golden visa" market with its own golden ticket. The question isn't whether people will line up, but how many America is willing to sell.



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2022



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Forbes 2025 Top RIA Firms – 2025. Source: SHOOK® Research, LLC – October 2025 – Data as of 12/31/24. America's Top Registered Investment Advisor (RIA) Firms ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm of qualitative criteria including: a measure of best practices, client retention, industry experience, review of compliance records, and quantitative criteria such as revenue trends and assets under management. Investment performance is not a criterion because client objectives and risk tolerance vary, and advisors rarely have audited performance reports. Neither SHOOK nor Forbes receive compensation in exchange for its Registered Investment Advisor Firm placements or rankings, which are determined independently (see methodology above or at Forbes.com). Participation in this directory is limited to ranked firms; once placed on a ranking, firms may choose to pay fees to Forbes and Shook for premium listing features as indicated by highlighted names. Principle Wealth Partners has not paid SHOOK Research, LLC to be included on this list, however, Principle Wealth Partners has paid for the use of the award logo on various media. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor or firm and are not indicative of future performance or representative of any one client's experience. Investors must carefully choose the right advisor or firm for their own situation and perform their own due diligence. Past performance is not an indication of future results. For more information, please see www.SHOOKresearch.com, SHOOK is a registered trademark of SHOOK Research, LLC. Principle Wealth Partners and SHOOK Research, LLC are not affiliated.

Forbes Best in State Wealth Advisors - 2025. SHOOK® Research, LLC – April 2025 – Data as of 6/30/24. The 2025 Forbes Best-In-State Wealth Advisors rankings was developed in coordination with SHOOK research. This award is based on an algorithm of qualitative criterion for advisors who have a minimum of seven years of experience. This algorithm is qualitatively based, through due diligence reviews and quantitative data, factoring revenue trends, assets under management, compliance records, industry experience, and the encompassment of standards of preferred best practices. Portfolio performance is not considered as a part of the criteria. Over 45,000 advisors were nominated and more than 23,000 were invited to complete a survey. The Advisor does not pay Forbes or Shook in exchange for either the nomination or recognition. However, the Advisor does pay a fee for any marketing materials used that include the award's ribbon. Principle Wealth Partners is not affiliated with Forbes or Shook Research, LLC. This ranking is not indicative of advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. The foregoing information has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete, it is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation.

Forbes Best in State Top Next-Gen Wealth Advisors – 2025. SHOOK® Research, LLC – August 2025 – America's Top Next-Gen Wealth Advisors 2025 Best-In-State ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a minimum of 4 years experience in the industry (at least 1 year at current firm), acceptable compliance records, assets under management, best practices, and a recommendation from their firm. Over 49,000 nominations were received, with over 28,000 advisors submitting an online survey to be included within the Forbes Best In State Next-Gen ranks. Neither SHOOK nor Forbes receive compensation in exchange for its placement or rankings and recognition. However, the Advisor does pay a fee for the usage of the award's ribbon in various allowed media and advertisements. Principle Wealth Partners is not affiliated with Forbes or Shook Research, LLC. This ranking is not indicative of advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. The foregoing information has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete, it is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation. For more information, please see www.SHOOKresearch.com, SHOOK is a registered trademark of SHOOK Research, LLC.

Forbes Best in State Top Women Wealth Advisors – SHOOK® Research, LLC – February 2026 – Data as of 9/30/25. America's Top Women Wealth Advisors Best-In-State ranking was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: experience in the industry (at least 1 year at current firm), acceptable compliance records, assets under management, best practices, an online survey and a recommendation from their firm. Over 11,800 nominations were received for this award. Investment performance is not a criterion because client objectives and risk tolerance vary, and advisors rarely have audited performance reports. Neither SHOOK nor Forbes receive compensation in exchange for its Top Women Wealth Advisors Best-In-State placements or rankings, which are determined independently. Participation in this directory is limited to ranked advisors; once placed on a ranking, advisors may choose to pay fees to Forbes and Shook for premium listing features as indicated by highlighted names. Neither Principle Wealth Partners nor its advisors have paid SHOOK Research, LLC to be included on this list, however, Principle Wealth Partners and its advisors have paid for the use of the award logo on various media. SHOOK's research and rankings provide opinions intended to help investors choose the right financial advisor or firm and not indicative of future performance or representative of any one client's experience. Investors must carefully choose the right advisor or firm for their own situation and perform their own due diligence. Past performance is not an indication of future results. For more information, please see www.SHOOKresearch.com, SHOOK is a registered trademark of SHOOK Research, LLC. Principle Wealth Partners and SHOOK Research, LLC are not affiliated.

Barron's Top 100 Independent Advisors - 2025. Source: Barron's "Top 100 Independent Advisors," September, 2025. Barron's "Top 100 Independent Advisors" bases its ratings on qualitative criteria provided by a 100+ question survey and verified through regulatory data, which provide a ranking framework. Advisors must pass a prequalification process that aims to determine experience and sophistication before verification of data with regulatory databases before an internal ratings formula is applied. This formula consists of 3 major categories with multiple subcategories within each. Also considered is a wide range of qualitative factors, including but not limited to experience, advanced degrees and industry designations, the size, shape and diversity of their teams, compliance records, and charitable and philanthropic work. Because individual client portfolio performance varies and is typically unaudited, this rating focuses on customer satisfaction and quality of advice. The rating may not be representative of any one client's experience because it reflects a sample of all of the experiences of the Financial Advisor's clients. The rating is not indicative of the Financial Advisor's past or future performance. Neither Principle Wealth Partners nor its Financial Advisors pay a fee to Barron's in exchange for the rating, however Principle Wealth Partners does pay to use the award ribbon for marketing materials. Principle Wealth Partners is not affiliated with Barron's or Dow Jones & Company, L.P. All of the information provided has been obtained from sources considered to be reliable, but we do not guarantee its accuracy or completeness, and does not constitute a recommendation. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

Barron's Top 1200 - 2025. Source: Barron's "Top 100 1,200 Financial Advisors," March, 2025. Barron's "Top 1,200 Financial Advisors" bases its ratings on qualitative criteria provided by survey of more than 100 questions and verified through regulatory data, which provide a ranking framework. Additional criteria reviewed include experience, acceptable compliance records, formal succession plans, high client retention, advanced degrees and industry designations, the size and shape of their teams, and philanthropic work. Because individual client portfolio performance varies and is typically unaudited, this rating focuses on customer satisfaction and quality of advice. The rating may not be representative of any one client's experience because it reflects a sample of all of the experiences of the Financial Advisor's clients. The rating is not indicative of the Financial Advisor's past or future performance. Neither Principle Wealth Partners nor its Financial Advisors pay a fee to Barron's in exchange for the rating, however Principle Wealth Partners does pay to use the award ribbon for marketing materials. Principle Wealth Partners is not affiliated with Barron's or Dow Jones & Company, L.P. All of the information provided has been obtained from sources considered to be reliable, but we do not guarantee its accuracy or completeness, and does not constitute a recommendation. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

Citywire – Fastest Growing RIAs - 2022. CityWire RIA, July 2022 Methodology: This report is based on the most recent Form ADV data reported to the Securities and Exchange Commission at the time of publication, as helpfully gathered by a data partner, Discovery Data. Only firms that manage more than \$100m were considered, and which aren't affiliated on a firm level with a broker-dealer or other institution (though a firm's employees may be dually registered). Since we wanted to make sure we were only considering financial planning-oriented RIAs and not money managers, we excluded firms that don't report having many financial planning clients. And, in the spirit of fostering apples-to-apples comparisons, we also generally excluded those where the bulk of assets were non-discretionary. We've also endeavored to remove RIAs whose assets under management aren't truly 'theirs', so we did our best to strike companies that are primarily back-end service providers, operating under brand names that are likely unknown to the retail clients being served. Then we looked at percentage growth in AUM and percentage growth in employees over the last three years, summed those numbers, and came up with our 'growth score.' If a firm grew AUM by \$100m over the past three years, it got a leg up in the rankings. From there it was simple to select the winner in each state, and then the runners-up if there were any. After doing all this, we reached out to some of the firms to learn more. The RIAs in this supplement did not ask to be here. There was no way to compensate to be considered or to be named. For that matter, they could not do anything to not be named. The mention of a RIA is not at all an endorsement of its services or its business.

FA Magazine America's Top RIAs - 2022. Source: FA Magazine, July 2022 FA's RIA survey is a ranking based on assets under management at year end of independent RIA firms that file their own ADV with the SEC. FA's RIA ranking orders firms from largest to smallest, based on AUM reported to us by firms that voluntarily complete and submit FA's survey by our deadline. We do our best to verify AUM by reviewing ADV forms. To be eligible for the ranking, firms must be independent registered investment advisors and file their own ADV statement with the SEC and provide financial planning and related services to individual clients. Firms must have at least \$500 million in assets under management as of December 31, 2021, to be included in the print edition of Financial Advisor magazine's 2022 RIA survey. Firms with under \$500 million will be included in FA's expanded 2022 online RIA survey. Hybrid RIA firms, corporate RIA firms and investment advisor representatives (IARs) are not eligible for this survey. No fee was paid by either Financial Advisor magazine or Principle Wealth Partners for inclusion on this list, however, a fee was paid for the use of the award logo in marketing materials. Principle Wealth Partners and Financial Advisor magazine are not affiliated.

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