

+1 844 925 0888 | virtuentwmg.com

5613 DTC Parkway, Suite 1000
Greenwood Village, CO 80111

102 South Tejon Street, Suite 1000
Colorado Springs, CO 80903



VIRTUENT
WEALTH MANAGEMENT GROUP
OF WELLS FARGO ADVISORS

Dear Client,

We're excited to share that we are joining the independent channel of Wells Fargo Advisors Financial Network (FiNet) designed for independent financial advisors and their teams. We believe this transition marks a significant milestone in our careers, facilitating more autonomy over our business and enhanced service to our clients.

As part of this transition, we have decided to partner with TSG Wealth Management (TSG) as an affiliated FiNet practice. TSG is a collection of independent FiNet practice "affiliates" that have come together to share resources and support. As we got to know TSG, we discovered a shared commitment to white-glove client service, teamwork, and community involvement. This move allows us to continue delivering thoughtful, holistic advice tailored to your goals, while also giving us access to even more resources and support.

What stays the same with FiNet:

- You'll continue to receive the same services we currently provide, including asset management, retirement planning, advisory services, tax planning, and risk management.
- The entire team will be making this transition and will continue to be at your service.
- Your accounts will continue to be custodied at Wells Fargo Clearing Services.
- Your account numbers, online access, checkbooks/debit cards, and year-end tax documents will remain the same.
- There will be no change to the management of your accounts or investment holdings.

What's new: TSG Wealth Management brings additional services and expertise, including:

- Estate Planning Strategies
- A network of FiNet advisors and staff who have made a similar transition

You can learn more about TSG and their offerings at <https://tsgwm.com/>

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Investment products and services are offered through Wells Fargo Advisors, a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

PM-05262027-8635128.1.1

We're also pleased to share that our trusted team members will be making this transition with us: Scott Shuler, Vice President – Client Performance Analyst; Donna Boyette, Senior Registered Client Associate, Vice President; Susie Kaufman, Senior Registered Client Associate, Vice President; Vicki Hansen, Senior Registered Client Associate, Vice President; and Sandra McClaury, Client Associate. Together, we remain fully committed to providing the high level of service and care you've come to expect.

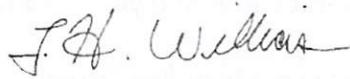
In the coming weeks, you will receive a packet containing a consent form and disclosures. Please remove the three pages entitled "**Consent to Assignment and Transfer**" with your account numbers, the consent disclosure, and the signature page. Sign and date them promptly and return them using the enclosed prepaid envelope. The timely return of these forms will help ensure a smooth transition and continuation of our team's services.

This transition will take place on April 17, 2026. Our offices in the Denver Tech Center will be located at 7001 East Belleview Avenue, Suite 600, Denver, Colorado 80111, with a location in Colorado Springs forthcoming.

We will contact you soon to discuss this transition and answer any questions you may have. We are keenly aware this would not be possible without our relationship with you, and appreciate the many introductions to your family, friends, and associates.

If you have any questions, please do not hesitate to reach out at (844) 925-0888. You may also call us directly on our mobile numbers or by e-mail, which are listed with our signatures below. We are grateful for your continued trust and look forward to this exciting new chapter together.

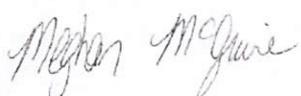
Sincerely,



T.H. Williams, PhD, CFP®
Managing Director – Investments
Private Wealth Financial Advisor
Senior PIM® Portfolio Manager
mobile: (303) 929-5255
th.williams@wfa.com



Michael (Mick) Pepper
Managing Director - Investments
Senior PIM® Portfolio Manager
mobile: (719) 648-8675
michael.pepper@wfa.com



Meghan McGuire, CFP®, MS, ChFC®, RICP
Senior Vice President – Investments
mobile: (720) 378-7979
meghan.mcguire@wfa.com



Steve Zahorik, MBA, CRPC®
Senior Vice President – Investments
PIM® Portfolio Manager
office: 303 200-9508
steve.zahorik@wfa.com

Frequently Asked Questions

Who is TSG Wealth Management?

After talking to and meeting many advisors and practices over the last few years, We all unanimously selected TSG Wealth Management. TSG is a large west coast-based wealth management practice with over 18 offices and 70 advisors in California, Nevada, Arizona, New Mexico and now Colorado. They are one of the top practices in the country, being recognized most recently by Barron's as #14 of the Top 250 Private Wealth Management Teams in 2024*.

Why now?

We've been discussing a move to FiNet for years. This isn't a new idea and one we took very seriously. In making the move, it allows us to serve you with greater flexibility and independence. This platform gives us more control over how we want to run our practice, which means we can tailor solutions more precisely to your needs, without the constraints of a traditional corporate structure. Ultimately, it's about creating a more personalized, responsive experience for you. Nothing changes in terms of our commitment to you—this move simply enhances our ability to deliver the kind of service and advice you deserve.

When will the transition take place?

It is effective April 17, 2026.

Where is your new office located?

7001 East Belleview Avenue, Suite 600
Denver, Colorado 80111

Is anyone leaving the team or retiring?

Our team members are all making this transition and are committed to serving you at our new practice. T.H. Williams, Mick Pepper, Meghan McGuire, Steve Zahorik, Donna Boyette, Susie Kaufman, Vicki Hansen, Scott Shuler, and Sandra McClaury will all be available to support your needs.

*2024 Barron's Top 250 Private Wealth Management Teams: Awarded May 2024; Data Compiled by Barron's based on the time period from Jan. 2023 – Dec. 2023 (Source: Barrons.com). The Barron's Top 250 Private Wealth Management Teams are evaluated on a range of factors for the Financial Advisor and their team, who specialize in serving individuals and families. Factors included in the ratings include their previous year's size and shape, the regulatory records and credentials of their members, and the resources they have at their disposal to serve their client bases. Self-completed questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Investment products and services are offered through Wells Fargo Advisors, a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

PM-05262027-8635128.1.1

How will my money be protected?

Same as it always has been, your accounts will be covered by the Securities Investor Corporation (SIPC) and Excess SIPC coverage as well as being custodied at Wells Fargo Clearing Services, a subsidiary of Wells Fargo & Company.

Do I have to open a bank account at Wells Fargo?

No. Keep the same checking and savings accounts you now have.

How am I updated on my finances?

Same as now, whether that be appointments in the office, video, and telephone meetings. Meetings can be quarterly, semi-annually, or annually.

In addition, you will still have the ability to have on-line access to your account statements, performance reports, tax documents, etc. Your login information will not change.

What is the next step?

Simply sign and return the three pages outlined for return in the **“Consent to Assignment and Transfer.”** package you will be receiving in the coming weeks. Do not hesitate to contact us with any questions.