

Rising Dividend Strategy Fact Sheet



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Christopher M. Lazos, has worked in the financial services industry since 2002 and joined Oppenheimer & Co. Inc. ("Oppenheimer") in 2008. In 2016, the Firm awarded Chris the title of Managing Director – Investments. In the same year and subsequently in 2017, 2018, 2019, 2020 he was named to the Top 25 Regional Advisors Under 40 by OnWallStreet Magazine. Additionally, Chris has been recognized by Forbes Magazine as a Top Next Generation Wealth Advisor in 2017, 2018, 2019, 2020, and 2021 as well as one of the Best-In-State Wealth Advisors for New York in 2018, 2019, 2020, 2021, 2022, 2023 and 2024*. In 2021, Chris led the effort of establishing an Oppenheimer presence in Puerto Rico, providing tailored financial services to individuals and businesses located on the island.

Investment Approach

The Rising Dividend Strategy (RDS) seeks to provide investors with a suitable approach to long-term wealth accumulation. Our strategy targets large cap companies who have a consistent track record of raising their dividends. This long-term dividend growth portfolio has a history that may produce compounded returns with reduced market volatility in the future.

The RDS strives to select companies with historically strong market positions and a history of consistent financial management. These core principles are evaluated by:

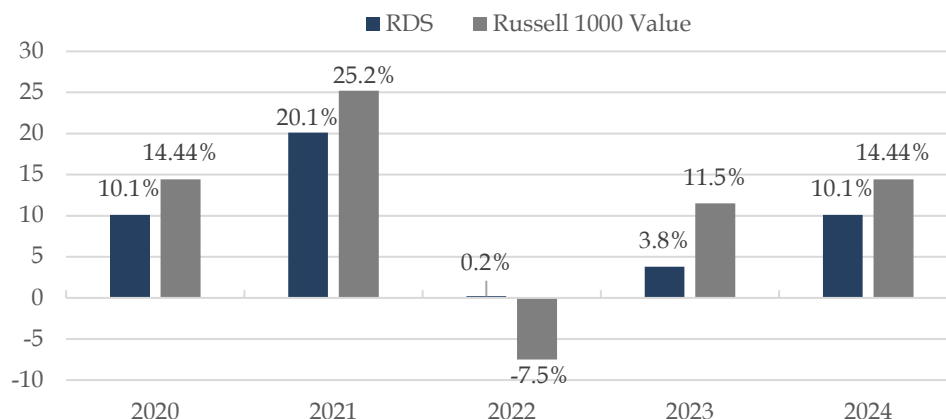
- A track record of raising dividends annually for a minimum of 10 years
- Brand names
- Balance sheet

By emphasizing these key factors, the strategy aims to mitigate risk and focus on the potential for sustained growth. The RDS is comprised of approximately 20 companies that are monitored on a quarterly basis. We diversify across market sectors and companies within those sectors.

Annualized Performance as of 12/31/2024

	QTD	1 yr	3 yr	5 yr	7 yr	Since Inception (January 2014)
RDS	-3.44%	10.13%	4.63%	8.93%	9.38%	9.34%
Russell 1000	1.98%	14.37%	5.63%	8.68%	8.41%	8.93%

Calendar Returns



About The Lazos Group

The Lazos Group is a concierge practice that focuses on entrepreneurs, institutions, corporate executives, partners at legal firms, and retirees who have accumulated significant wealth.

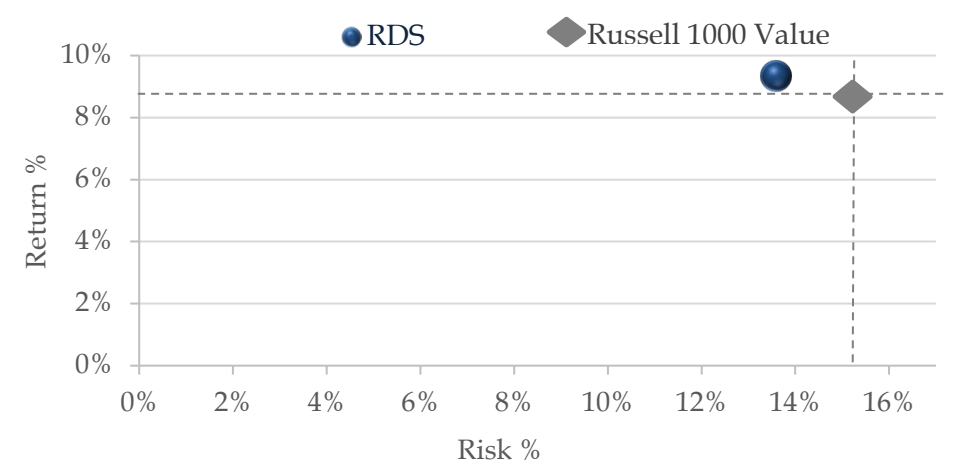
The team focuses in three major concentrations: multi-generational financial planning, corporate executive, and family office services. Clients may fit in one or more of these areas. Boasting an exceptional service model, the team focuses on in-depth financial planning, institutional level investment management, periodic scheduled discussions, and maintains a 24-hour resolution standard.

The current minimum for new business is \$5 million, unless there are extenuating circumstances.

Risk / Return Table & Chart

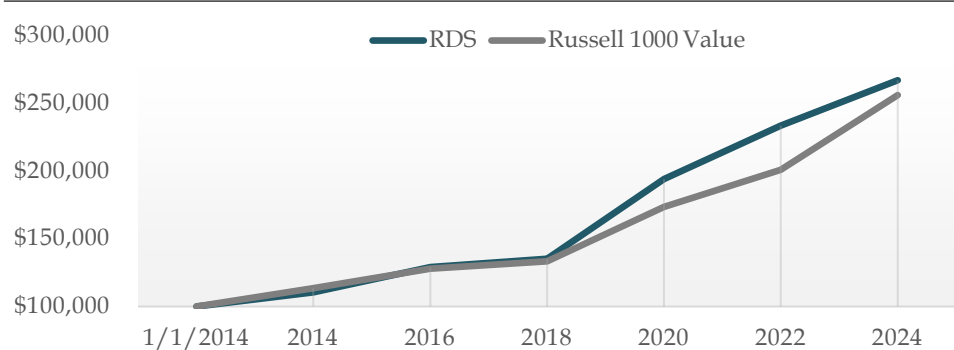
Annualized Summary Statistics: January 2014- December 2024

	RDS	Russell 1000 Value
Return (%)	9.34	8.93
Std. Dev (%)	13.59	15.19
Downside Risk (%)	3.67	0
Beta vs. Market	0.84	1
Alpha vs. Market (%)	1.4	0
R-Square vs. Market (%)	87.64	100
Sharpe Ratio	0.60	0.54
Tracking Error vs Market (%)	5.38	0
Observation	44	44



Performance of a \$100,000 Investment (\$)

January 1, 2014- December 31, 2024



This graph illustrates the net growth of a \$100,000 investment since inception. An index's performance is not illustrative of the strategy's performances. Indices are not securities in which investments can be made. Results reflect past performance and do not guarantee future results.

Benchmarks

The Rising Dividend Strategy (RDS) seeks to provide investors with a suitable approach to long-term wealth accumulation. Our strategy targets large cap companies who have a consistent track record of raising their dividends. This long-term dividend growth portfolio has a history that may produce compounded returns with reduced market volatility in the future.

Risk Statement

Investing in securities involves risk and may result in loss of principal. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.

Risk also include overweighting on certain sectors like manufacturing and communications. This concentration could lead to more volatility.

This strategy is designed exclusively for long term investors. If your objectives are short term in nature, we would advise you to see alternate investments. The value is affected by market volatility and while this investment is much diversified, market fluctuations could result in substantial losses.

There can be no assurance we will achieve our objectives or that the strategy will be successful. Interests in the Value Insights Strategy are available only to persons willing and able to bear the economic risks of their investments for indefinite period of time.

Investing in a distinct sub-segment composite of companies includes the risk of a lack of diversification and limiting opportunities elsewhere. Therefore, this strategy involves more risk than a strategy that invests more broadly.

Small Cap Stocks: The earnings and stock prices of smaller and less well established companies tend to be more volatile and the markets for their stocks tend to be less liquid, with resulting higher risk of loss, when compared to investments in larger and better established companies. The markets for "small cap" stocks are also more likely to be affected during periods when markets are disrupted.

Mid Cap Stocks: The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Certain information contained herein has been supplied by third parties. While we believe such sources are reliable, it cannot guarantee the accuracy of any such information and does not represent that such information is accurate or complete.

As with all transactions having tax implications, clients should consult with their own tax advisors. Oppenheimer & Co. Inc. does not provide tax advice as a matter of policy. Nothing herein should be construed as offering such tax advice.

Any securities discussed should not be construed as a recommendation to buy or sell, and there is no guarantee that these securities will be held for a client's account, nor should it be assumed that they were or will be profitable.

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The information provided herein should not be construed as a recommendation to buy, sell, or hold any particular security. Adopting a fee based account program may not be suitable for all investors; anticipated annual commission costs should be compared to anticipated annual fees.

Disclosure

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This material is not a recommendation as defined in Regulation Best Interest adopted by the Securities and Exchange Commission. It is provided to you after you have received Form CRS, Regulation Best Interest disclosure and other materials.

*<https://www.oppenheimer.com/legal/award-criteria.aspx>

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