

January 2026

Annual Firm Update

As we begin the new year, we extend our sincere appreciation for the trust and confidence you continue to place in Wellspring. Since our founding in 2007, our firm has remained steadfast in its commitment to delivering personalized, integrated wealth management solutions tailored to the unique needs of each client and family we serve. It is a privilege to work alongside you as you navigate financial complexity, preserve wealth, and thoughtfully plan for future generations.

Wellspring's core values remain central to our culture and guide every aspect of our work. These principles inform us of how we serve our clients, collaborate as a team, and recruit, develop, and retain our professionals:

- **Clients First**
- **Strive for Excellence**
- **Better Together**
- **Cultivate Inclusivity**
- **Give Back**

2025 in Review

Last year presented a dynamic and evolving environment, marked by both challenges and opportunities. Through disciplined planning, a focus on long-term objectives, and a commitment to thoughtful execution, we remained dedicated to providing consistent, high-quality guidance and service. Our team continued to adapt with purpose and care, ensuring that your interests remained at the forefront of every decision.

Key highlights include:

Expansion of Team

We remain committed to fostering a culture of collaboration, integrity, and innovation, both within our team and in the way we serve you, ensuring that our values guide every decision we make in support of your family's financial wellbeing. It was our most significant year for new hires and adding to our team and overall capacity, as we hired twelve team members:

- Joey Bellamy – Wealth Specialist, Associate
- Jessica Bergrin – Controller
- Jenny Cuevas – Accountant, Associate
- Eric Eickenhorst – Wealth Specialist, Associate
- Nikki Ferraro – CSS, Associate
- Adam Gilmore – Wealth Specialist, Associate
- Jack Jones – Investment Associate
- Kim Lapcewich – Director of Human Resources
- Jocelyn Maldonado – Director of Investment Operations
- Germaine Martin – Senior Managing Director
- Darby McDowell – Marketing, Associate
- Jack Novak – Wealth Specialist, Associate

And we just recently added another new hire this week

- Carly Petti – Wealth Specialist, Associate

Promotions

Two Wellspring employees earned promotions last year: Jenna Staton and Germaine Martin were promoted to Senior Managing Directors. These well-deserved promotions reflect their hard work, achievements, and commitment to upholding the values that define our firm.

Formally Launched our new Be Well Services

Be Well was established as a new service line designed to support clients' health, wellness, and personal growth, reflecting our belief that true wealth extends beyond financial success to include physical, mental, and emotional well-being. Under the leadership of our Chief Experience Officer, Johnny Sirpilla, Be Well provides access to carefully vetted third-party providers specializing in health, wellness, and personal development, offering families comprehensive support by connecting them with qualified providers nationwide.

What "Be Well" Offers:

- Health & Wellness: Gain access to leading experts in nutrition, fitness, holistic health, and mental wellbeing.
- Personal Development: Work with renowned coaches and specialists to enhance your mindset, leadership, productivity, and emotional intelligence.

Why "Be Well" Matters:

- Full-Spectrum Support: "Be Well" takes a comprehensive view of well-being, helping you achieve balance and fulfillment across all areas of life.
- Access to Experts: Johnny's vision and leadership ensure that we only work with the most trusted and qualified professionals.
- A Personalized Solution: With a tailored approach, we provide access to services that fit seamlessly into your life and ambitions, supporting you every step of the way.

Wellspring Financial Advisors → Family Office

We were pleased to announce that Wellspring Financial Advisors became Wellspring Family Office, a name that more accurately reflects the comprehensive services the firm has provided since its founding.

From the outset, Wellspring has served as a single point of connection for all aspects of clients' financial lives, including wealth management, tax planning, investment strategy, family governance, and personal well-being, with a focus on supporting long-term growth, continuity, and legacy. In conjunction with this transition, we introduced a refreshed logo and website designed to enhance the client experience and reflect our forward-looking position.

While the name and visual identity evolved, our commitment to our clients remains unchanged, with the same high-touch, deeply personal guidance delivered through our "one phone call" approach.

Strategic Partnership with The Pritzker Organization

In August we entered a strategic partnership with The Pritzker Organization (TPO). This partnership represented an important milestone for our firm, one that strengthens our ability to serve families with expanded resources and capabilities while preserving the independence, values, and client-first culture that define Wellspring.

For more than 70 years, TPO has partnered with exceptional leaders and businesses, focusing on thoughtful investments with long-time horizons. Unlike private equity, which prioritizes short-term gains, TPO provides permanent capital and a shared long-term vision for the future. This approach aligns closely with Wellspring's mission to provide guidance and support for families across generations.

With TPO's support, we will expand our capabilities in investment, tax, and trust services, strengthen banking and advisory relationships, enhance technology and operations, and continue to thoughtfully grow our team with top professionals who share our values.

As we look ahead, we do so with optimism and a renewed commitment to serving you with integrity, insight, and excellence in the year to come.

2026 and Beyond

As we move into 2026, we remain focused on providing you with the expertise and resources you need to achieve your objectives. Over the past several years, Wellspring has made significant investments in our people, technology, and processes and we continue to prioritize these efforts.

Firm Goals

In 2026 we are prioritizing:

- Expanding and improving Client Service offerings
- Investing in new technology: we will be implementing two new software platforms this year (1) for enhanced consolidated portfolio reporting and analysis, and (2) upgraded client project management and tracking
- Developing and training employees – the “Wellspring Way”
- Continuing to build-out Investment and Tax Departments
- Create a formal Trust Company, only for our client families, to offer them a corporate trust solution and better serve their trustee needs and succession
- Moving into our additional office space (finally!) and using it to better organize our teams and business operations

Our Promise to You

As we move into the new year, we want to reaffirm our commitment to you:

- **One-Phone-Call Approach** – We will continue to provide seamless, integrated advisory services by leveraging the collective expertise of our team to deliver tailored strategies aligned with your unique goals and life circumstances.
- **Transparency** – We will remain committed to clear, timely and proactive communication, ensuring you are fully informed about your financial position and the decisions affecting your long-term outcomes.
- **Partnership** – Our relationship is grounded in trust and collaboration, as we work with you to navigate life's complexities with care, objectivity, and your best interests in mind.

Thank you once again for your trust and partnership. We are incredibly proud of the relationships we've built over the years and are excited to continue working together to achieve your family's financial goals— our mission is to ensure you **Live Well. Sleep Well. and Be Well.**

Yours in gratitude,

Michael Novak
CEO & Founder