BENJAMIN F. EDWARDS® INVESTMENTS *for* GENERATIONS® | UPDATE



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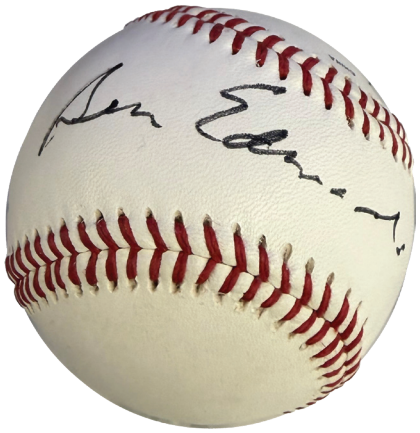
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Wednesday, November 11, 2026

Branch Momentum

The subject of growth gives me infectious energy. We are pleased to announce new locations in Pensacola, FL; Ladue, MO; Redding, CA; Chehalis, WA; Roseburg, OR; Gladwin, MI (our fourth Michigan location); and Elizabethton, TN. This brings us to 108 Edwards locations in 36 states, with nearly 200,000 client accounts and approaching $60 billion in client assets. We also added new advisors to several of our current locations, including Tucson, AZ; Portland, OR; Northfield, NJ; and Rome, GA. My optimism for our branch expansion grows stronger every month.



Our Shareholders

In August, we gathered for our annual Shareholder Meeting in St. Louis. I opened with a baseball bearing my father's name as a reminder that we stand on the shoulders of those before us. Our leadership team shared strong progress on recruiting, advisory solutions, financial planning, and technology, including AI tools that give advisors more time with clients. We do all this while remaining private and debt-free.

Magic of Ideas

I boarded a plane this morning with a plethora of thoughts bouncing around in my head. This may be common practice for you, too. It reminds me of a pinball machine, with the ball moving around haphazardly with lights flashing.

We have all seen how one idea can be impactful or life-changing. The magic is being able to identify the best two ideas out of a hundred and then develop and implement them for maximum impact. Not always easy. I am constantly racking my brain to think of ways to elevate the experience we provide at Edwards and reimagine ways to make our firm a better place to work. While most of my ideas don't materialize or move the needle, a small percentage might. If it takes 100 ideas to get one or two that make a vital difference, I will take those odds all day.

USA TODAY Recognition

You may have seen that Edwards was recognized and ranked first nationally in *USA TODAY* Top Workplaces 2026. Our category was midsize firms with 500-999 employees in every industry, and we were selected as No. 1. The credit for our award goes to all our teammates across Edwards along with our home office service team. I was honored to represent our firm in Nashville and interact with several hundred finalists for these prestigious awards.

Classic Eateries

The *USA TODAY* event in Nashville offered some side benefits. A few enticing eateries were just down the street from my hotel, so I snuck out for a short while to enjoy them. There was a legendary barbecue



place around the corner that has won many awards. It's called Martin's BBQ Joint and on a busy day can serve 5,000 people. While I love good barbecue, I have disciplined myself to only eat it about once a month. Well, maybe twice a month.

Crossroads

We are at a major crossroads in our industry right now. Technology is advancing more quickly than could be imagined just a few years ago, and our clients have more options than ever before as to where and how they can do business. It is up to us to add unparalleled value to our client relationships every day and continually elevate the experience, so we can consistently exceed expectations and surprise our clients and teammates on the upside.

Smell the Roses

While my work life has never been busier and more fun, we all need to find time to unwind and disengage. I often offer colleagues this advice, yet I'm a poor example of practicing what I preach.

For example, I have a gorgeous balcony on the 8th floor right outside my office that overlooks a beautiful park. I recently told a group of friends outside work how I never take advantage of my balcony and all 10 challenged me to "smell the roses" on my balcony. It caught my attention. This is one of many habits I'm not proud of as it sets a poor example for a healthy work-life balance, yet I'm determined to take the necessary steps to improve here. This past week, I've held two meetings on the balcony and they were terrific. Baby steps. I'm getting there.

Regarding a healthier work-life balance, I recently watched some exceptional movies, miniseries and documentaries, and absorbed a few good books. Daughter Hadley has never steered me wrong on

the movie front, and Benjamin bought me a Kindle, which I now love. No more hauling three hardback books in my suit bag when I travel.

A Few Samples:

Books:

Theo of Golden (Al-len Le-vi)

True North (Bill George)

Out-live (Peter Attia, MD)

Movies:

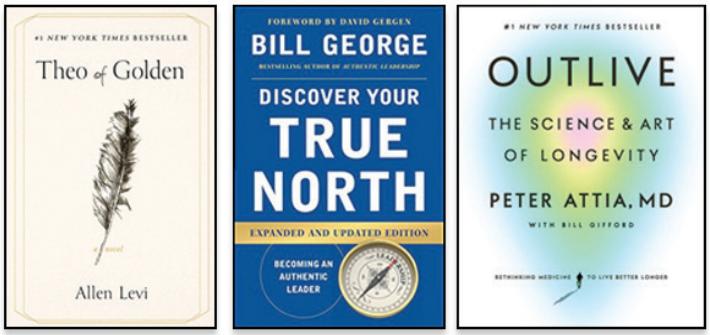
Philadelphia (Tom Hanks, Denzel Washington)

Zodiac (Jake Gyllen-haal)

Beautiful Boy (Timothée Chalamet, Steve Carell)

Ben Is Back (Julia Roberts, Lucas Hedges)

Prisoners (Jake Gyllenhaal, Hugh Jackman)



Work-Family Travel

My work travel has taken me to Chicago, Colorado, Florida, and Bermuda (Top Advisor Leadership Forum) among other places. The pipe-line re-mains busy, and opportunities for growth are robust.

Since Benjamin and I both love golf, we traveled to San Francisco and drove two hours south to Pebble Beach, where we played Cy-press Point, Spy-glass, and Pebble Beach. It was a memorable father-son trip with golf, dinners, walking around Carmel, seeing friends, and other fun experiences.

The next weekend, I took daughter Hadley, who loves tennis, to the US Open in Flushing Meadows, NY, as this was on her bucket list. I had never been to the US Open and found it to be a captivating Grand Slam experience. The next generation of top players carried the headlines, with some of them winning match after match. The USA fared very well, as did the Russian players, and it was a priceless father-daughter trip.

CEO Forum

At my local CEO Forum event, I took a heavy dose of notes to capture the best ideas in the room. I hope you find these as valuable as I did.

"If you want to impress people, share your successes; if you want to impact people, share your failures and vulnerabilities." (My friend Brian)

"Helping people find the right seat on the bus is an act of grace." (Harvard / Google study)

"People and Profits are not mutually exclusive. The genius in the sentence is the word 'and'." (Jim Collins, *The New York Times* bestselling author)

Wisdom is not a noun; it is a verb. (My friend Tom)

We remember what we feel. We remember stories and pictures in our brain, not facts and numbers. Practicing this can transform our relation-hips and communication.

Our goals and planning should be clear, specific, ambitious, and commit-ted to writing. When executed well, it helps us to NOT run the bases backward.

If you are pre-sent, yet preoccupied, you are not present. (So true.)

I am more grateful than ever for the extra effort so many have given that contributed to our *USA TODAY* national recognition, as well as local recognition in the St. Louis Business Journal. It's amazing what our team can achieve when our values, vision, and focus align.

The Golden Rule of treating people how we want to be treated will nev-er go out of style and is a compelling differentiator. It is also powerful to see what can hap-pen when no-body cares who gets the credit. Credit should be recognized and spread like wild-fire among everyone who plays a role in our firm's initiatives.

My optimism is at record heights. We are fully engaged in our mission, with our best days still ahead. We have the opportunity of a life-time at Edwards, and I can hardly wait until tomorrow!

Happy Thanksgiving!

