

NEST Capital CONNECTION

Looking Back at 2025: Milestones That Moved Us Forward

The year 2025 has been a remarkable one for NEST Capital, marked by growth, recognition, and a continued commitment to supporting independent advisors alike. From a growth perspective, NEST reached an impressive milestone of \$4.8 billion in assets under management as of October 2025. We expanded our footprint by opening two new affiliate offices: Beacon Wealth Management in Wilmington, NC, and Campbell Morrison Wealth Management in Fort Collins, CO. Alongside these expansions, we welcomed 11 new advisors, including Gary Bargebuhr, Partner and Senior Financial Advisor, and Steve Grote, Senior Financial Advisor. With these additions, our team now totals 41 advisors across 8 states and 16 office locations, which we believe is a testament to the strength and appeal of the NEST model.

Recognition of excellence was another highlight this year. NEST Capital was honored among the 2025 Forbes Best-in-State Wealth Management Teams, awarded in January 2025. We believe this recognition, based on data compiled by SHOOK Research LLC for the period from March 31, 2023, to March 31, 2024 (Source: Forbes.com, view full award disclosures), underscores the strength of our team and the trust we continue to build with clients. In addition, Lisa Katterhenry Howe, Owner and Senior Financial Advisor, earned the prestigious Chartered Financial Consultant® (ChFC®) designation through the American College of Financial Services.

To reinforce our commitment to our growth, we also welcomed a new leader to our team, Trish Suchland, Director of Affiliate Solutions and Strategy. Trish has been instrumental in aligning our mission with strategic goals and driving the NEST brand forward. Through her marketing efforts, she has helped us tell our story more effectively and bring our vision to life in ways that resonate with both advisors and key stakeholders.

Another key milestone this year was the launch of our official NEST Capital LinkedIn page, which now serves as a hub for delivering timely educational content and attracting new talent from across the country. This initiative reflects our dedication to expanding our reach and sharing our vision with a broader audience.

Throughout 2025, our commitment to developing the next

generation of financial professionals remained top of mind. We participated in several career fairs across Ohio, including being featured at Miami University for our efforts in reaching and educating younger advisors. To further strengthen our operations, we also welcomed Janice Spicuzza as HR Coordinator, who helps ensure our growing team continues to receive the support it needs.

Community engagement continued to be a cornerstone of our culture and a reflection of our team's commitment to finding joy in what we do. We hosted numerous client and team events, fostering stronger relationships and celebrating shared successes. Most notably was our annual Peloton fundraiser, where the team raised over \$16,000 for cancer research, alongside participation in many other community initiatives.

As we kick start 2026, our focus remains steadfast: helping advisors find their path to independence, grow their practices, and leave the legacies they envision. With the momentum built in 2025, we are excited to continue driving forward with purpose, passion, and a commitment to excellence.

Fun Facts about New Orleans

We wanted to highlight a few fun facts based on our office located in the heart of New Orleans, LA.

Did you know:

- 1 Jazz was born here: Louis Armstrong and other legends shaped the city's global musical identity.
- 2 The Sazerac cocktail was invented in New Orleans and is considered one of the world's first cocktails.
- 3 Dental floss traces its origins back to New Orleans in the early 19th century.
- 4 Above ground cemeteries earned the nickname "Cities of the Dead" because of the city's high-water table.
- 5 Streetcars still roll: New Orleans operates the oldest continuously running streetcar line in the world.

New Orleans has a rhythm all its own. It's a city where history and celebration blend seamlessly, and where every street seems to hum with life. As the birthplace of jazz and when Mardi Gras arrives, the whole city bursts into color, with parades, costumes, and a sense of community joy that's hard to match anywhere else.

Affiliate Spotlight



Katterhenry Investment Group was founded in 1989 by Kevin Katterhenry and has grown into a respected legacy practice. His daughter, Lisa Katterhenry Howe, and Eric Haubert, both Senior Financial Advisors and Co Owners, later assumed ownership and expanded the practice to five offices across Ohio. Together, Lisa and Eric bring more than 50 years of combined experience, earning a strong reputation within Wells Fargo Advisors Financial Network. In 2025, the group was honored on the Forbes Best-in-State Wealth Management Teams list*. Learn more at katterhenryinvestmentgroup.com.

2025 Forbes Best-in-State Wealth Management Teams: Awarded January 2025; Data compiled by SHOOK Research LLC based on the time period from 3/31/23 - 3/31/24 (Source: Forbes.com). The Forbes Best-in-State Wealth Management Teams rating algorithm is based on the previous year's industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC. Investment performance is not a criterion. Self-completed survey was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 11,674 wealth management teams were considered for the rating; 5,331 (45.66% of candidates) were named 2025 Forbes Best-in-State Wealth Management Teams.



Atlas Investment Management partnered with NEST Capital in 2024, uniting two established practices in Wilmington and Greensboro, North Carolina. The practice is led by five Senior Partners—Adam Bolick, Zach Edwards, Rusty Knowles, Jason Harris, and Gary Bargebuhr—who together bring over 100 years of combined experience. Their seasoned expertise guides families with thoughtful financial insights and long-term support. Learn more at atlasinvestmentmanagement.com.

By the Numbers

\$4.8B

AUM
as of October 2025

80+

Employees
aiming to deliver
exceptional care
to every client

41

Client facing
advisors

8

states with
expanded
presence and local
expertise

16

office locations

Spotlight on Leadership

Ruth Hamilton, Director of Growth



At NEST Capital, we believe that the strength of our team lies in the guidance and mentorship provided by our leaders. One such leader is **Ruth Hamilton, Director of Growth**, whose dedication and expertise continue to shape the future of our next generation of advisors.

Supporting Advisors Every Step of the Way

Ruth plays a pivotal role in helping advisors develop, execute, and stay accountable to their business plans. Through ongoing one-on-one meetings, she provides personalized coaching and helps ensure that each advisor has the tools and confidence to succeed. Her weekly advisor calls are a cornerstone of team development, offering:

- **Product updates** from key relationships, wholesalers, Centers of Excellence, and home office contacts.
- **Industry insights** and timely articles that keep advisors informed and prepared for market changes.
- **Collaborative discussions** that encourage idea-sharing and strengthen the advisor community.

Championing Recruitment and Growth

Beyond her work with current advisors, Ruth is deeply involved in recruiting and planning events. As a member of our Growth Leadership Team, she oversees college career fairs and meets with prospective younger advisors, helping ensure that NEST Capital continues to attract and nurture top talent.

A Trusted Partner and Friend

Ruth is a long-time friend of Katterhenry Investment Group and brings with her 19 years of experience in Financial Services. She provides exceptional service to both our team and the individuals who place their trust in us. Working closely with our growth team to help strengthen the NEST Capital brand and its commitment to excellence.

A Leader Who Gives Back

Outside of her professional role, Ruth believes in giving back to her community. She volunteers at a local hospital, demonstrating her compassion and commitment to service. At home, she enjoys time with her two grown boys, cheering on their beloved Philadelphia sports teams, listening to live music, and exploring new places with her energetic dog, Boomer.

The Team's Perspective

Those who work with Ruth describe her as knowledgeable, approachable, and an invaluable sounding board for their ideas. Her ability to balance professional development with personal encouragement makes her a trusted mentor for new advisors joining our team.

Ruth Hamilton embodies the values of NEST Capital—growth mindset, enjoyment and teamwork. Her leadership helps ensure that our advisors are not only prepared for today's challenges but also equipped to thrive in the future.

Why We Believe Advisors Choose NEST Capital

Advisors choose **NEST Capital** because we offer the freedom, resources, and support to build the practice they envision. With decades of experience, a nationwide presence, and advisor-driven collaboration at our core, we empower financial professionals to thrive on their own terms.

Below are a few of the reasons why Advisors choose NEST Capital.



True Independence:

Build and grow their business the way they envisioned it.



Flexible Business Models:

The opportunity to choose the level of support that best aligns with their goals.



Advisor-Driven Collaboration:

Their voice shapes our decisions; we listen and act.



Personalized Coaching:

Tailored guidance designed to strengthen and accelerate their practice.



80+ Professional Associates:

Spread out across the country to serve clients and support their growth, backed by Wells Fargo Advisors Financial Network's local and national resources.



35+ Years of Experience:

Deep expertise in independent space, built for long-term success.



16 Office Locations:

Expansive presence to serve clients nationwide.



Industry leading tools for the advisor experience:

Greater flexibility, efficiency, and control in serving their clients.



Competitive Payouts:

Straightforward, competitive structures to help them retain more of what they earn.



Extensive Products & Services:

Access to lending products and services through Wells Fargo affiliates. Products and services are offered by bank and non-bank affiliates of Wells Fargo & Company.

Busting Myths About Moving to the Independent Advisor Model

A clear-eyed look at the realities behind independence

For many advisors, the idea of independence surfaces early in their careers—but hesitation often delays the move. Concerns about client retention, financial stability, or the unknowns of running a practice can feel daunting. Yet when examined closely, these concerns are less about reality and more about perception. **Here's what we have learned:**

Clients value relationships over logos. Advisors who transition with a thoughtful communication plan often find that clients remain loyal, following the trusted professional rather than the institution's name.

Economics favor independence. While the short-term transition requires planning, the long-term financial benefits—competitive payouts, control over expenses, and equity in the business—often outweigh the perceived risks.

Fulfillment comes from autonomy. Independence allows advisors to design their practice around their values, goals, and client needs. Far from being isolating, today's independent networks provide robust resources, coaching, and collaboration to ensure advisors thrive.


The reality is clear: independence is not a leap into uncertainty, but a strategic step toward greater control, stronger client relationships, and long-term success. Advisors who partner with experienced transition teams consistently report positive outcomes, proving that the myths holding many back are just that—myths.

This is where NEST Capital comes in. With more than 35 years of expertise in the independent space, flexible business models, and advisor driven collaboration, NEST Capital helps advisors overcome these challenges with confidence. From personalized coaching to nationwide resources, we provide the tools and support to help make independence not only possible, but successful.

If you've been waiting to explore independence, there's no better time. Reach out to NEST Capital today to start the conversation and discover how we can help you build the practice you've always envisioned.

NEST Capital is Now on LinkedIn

Earlier this year, we proudly launched the official NEST Capital LinkedIn page. It's your new hub for practice updates, team accomplishments, industry insights, videos, and success stories from across the NEST ecosystem. We invite you to follow us and stay connected with the latest developments, resources, and advisor driven perspectives that shape our community.

 Follow NEST Capital on LinkedIn to stay informed and engaged.



www.NESTCapital.com | (800) 366-5384

Leslie Arnold, Director of Client Service & Experience

Ruth Hamilton, Director of Development

Eric Haubert, Owner, Senior Financial Advisor, Registered Principal

Katelyn Houchin, Operations Transition Manager

Tim Irwin, CIMA®, Director of Growth

Lisa Katterhenry Howe, Owner, Senior Financial Advisor, CFP®, CRPC, CMFC, CDFA®, ADPA™, SE-AWMA, ChFC®

Ian Lyons, Client Marketing & Engagement Coordinator

Kasey Massie-Yeagle, Chief Operations Officer

Brett Meiring, Financial Advisor, Investment Strategist, CFP®

Polina Nocera, Senior Registered Client Service Advocate, Planning Lead

Janice Spicuzza, HR Coordinator

Trish Suchland, AAMST™, CMFC™, Director of Affiliate Solutions & Strategy

Moe Zayed, Compliance Coordinator

Seth Goodall, Trading & Planning Associate

Marisa Bradley, Client Service Advocate

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. NEST Capital is a separate entity from WFAFN.

PM-07072027-8693071.1.1.1