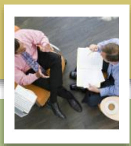
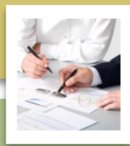
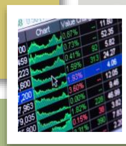




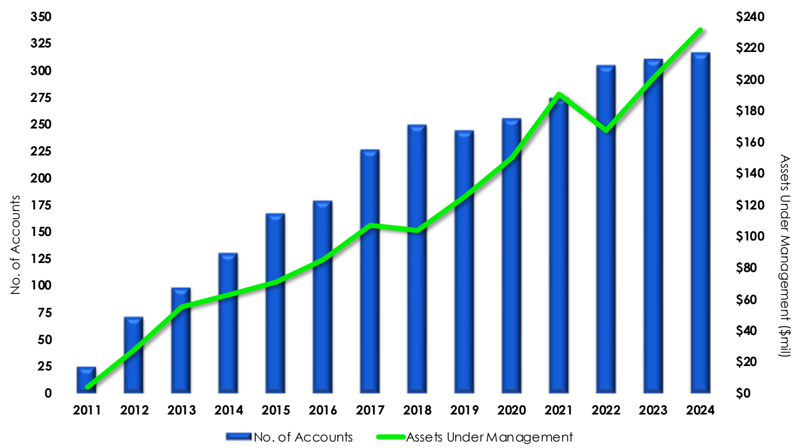
As of 12/31/24

Red Spruce Capital, LLC ("Red Spruce") is a Registered Investment Advisor ("RIA") registered with the U.S. Securities and Exchange Commission ("SEC"). Red Spruce provides asset management and related services for clients nationally, subject to registration requirements. Red Spruce will file and maintain all applicable licenses as required by the state securities boards and/or the U.S. Securities and Exchange Commission ("SEC"), as applicable. Red Spruce renders individualized responses to persons in a particular state only after complying with the state's regulatory requirements, or pursuant to an applicable state exemption or exclusion. This factsheet is intended to provide general information about Red Spruce. It is not intended to offer investment advice. Investment advice will only be given after a client engages our services by executing the appropriate investment services agreement, and shall be subject to the terms and conditions therein. Information regarding investment products and services are provided solely to read about our investment philosophy, our strategies and to be able to contact us for further information. You should not rely on any information provided in this document for making investment decisions. Red Spruce will provide all prospective clients with a copy of our current Form ADV, Part 2 ("Brochure") prior to commencing an Advisory relationship. Existing clients will receive a copy on an annual basis. However, at any time, you can view our current Form ADV, Part 2 on our web site. In addition, you can contact us to request a hardcopy.

Key Information

Headquarters	Berwyn, PA
Registration	SEC
Licensed IARs	4
Management Fee	1% Annual Fee
Performance Fee	None
Lock-Up	None
Brokerage & Custody	Altruist Financial, LLC
Fee Only?	Yes
Fiduciary?	Yes
Red Spruce Custody?	No
Separate Accounts?	Yes
Insurance?	No
Mutual Funds?	No
Hedge Funds?	No
Discretionary Authority?	Yes
Non-Discretionary?	No

No. of Accounts & AUM



Data are self-reported in ADV regulatory filings. Assets Under Management do not solely reflect returns on investment, but rather are the total value of clients' assets for which Red Spruce provides continuous investment advisory services.

Service Highlights

Consultation

Red Spruce meets with every client to discuss investment objectives and risk tolerance

Portfolio Strategy

Clients receive customized investment strategies specific to their needs

Asset Management

Red Spruce manages all aspects of asset allocation and investment selection

Tax Optimization

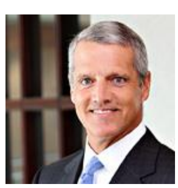
Portfolio management process maximizes contributions to tax-free qualified accounts and/or minimizes tax liability through tax-loss harvesting

Communication

Clients receive detailed statements and real-time online account access

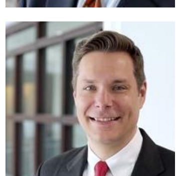
Portfolio Manager Biographies

Name: Amish Desai
Education: Drexel University, B.S. in Business Administration, concentrations in Finance, International Business & Economics; Drexel Board of Trustees
Previous Experience: Susquehanna International Group, Gardner Lewis Asset Management
Years in Industry: 22



Name: Mark Kennedy
Education: Lehigh University – B.S. in Finance/Management; University of Pennsylvania, Wharton School - MBA
Previous Experience: Merrill Lynch, Prudential Equity Group, Gardner Lewis Asset Management
Years in Industry: 39

Name: Rahul Shah
Education: Massachusetts Institute of Technology - B.S. in Management Science; University of Michigan, Stephen Ross School of Business - MBA
Previous Experience: Oppenheimer Funds, Nuveen Investments, Bloomberg, Alpha One Capital
Years in Industry: 22



Name: Mark Vasquez
Education: Cornell University – B.S. in Operations Research & Industrial Engineering
Previous Experience: Arch & Beam Global, Susquehanna International Group, Gardner Lewis Asset Management
Years in Industry: 22

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