MAY 2026

IRON SENTINEL

IRON ROCK WEALTH MANAGEMENT

To Rely On, To Build On, To Dream With

Albert Einstein said, "Try not to become a man of success, but rather try to become a man of value." I like this quote because it reminds me of why I started Iron Rock Wealth Management in September of 2024. At the time, I was comfortable, a partner at my former firm. My career was on an even keel. I could support my wife and children. Why in God's name would I turn that apple cart over!



Well, on occasion something just felt missing. I would wonder, could I do more? Could I serve my clients better? Were there services that I was coming up short on or were there solutions I could not present that were being sought after? Could I work more efficiently to have more time with my family?

You can't argue with physics though. If energy equals mass times the speed of light squared, I knew there was no way I could muster more energy in a vacuum. I needed to adjust the other part of the equation. And that's why I started Iron Rock. To bring more mass, in this case value, to my clients and my family. And to do it quicker and more efficiently...and then just watch that exponential growth of energy.

And since this is our inaugural issue of The Iron Sentinel, I thought I would use it to describe our vision and what we hope it brings to you. First, I hope we collaborate extensively this year and for years to come. "Data, data, data! I can't make bricks without clay," a phrase used by Sherlock Holmes to point out the importance of quality data to come to the right conclusions. Stacey Boss and I will be working with all of you to continue to learn those qualitative and quantitative data points that make you who you are, so that we can better understand your goals and the tools you have available to reach them.

We also realize that all our lives look and feel very different, particularly when it comes to how much free time we have and how we like to work with an advisor. I've talked to innumerable colleagues over the years about client contact strategies they have in place. I'm convinced the only way to do it right is for it to be absolutely tailored, one client at a time. So, we'll be confirming and planning out 2026 on a client-by-client basis. And if we get it wrong, if you'd like to hear from us more, or less...just let us know. Because if Iron Rock is anything, it's adaptable.

Which leads me to another thought. We assume nothing. A mentor of mine, Lt. Col. (Ret.) Brandon Russell, knocked this into my head for two years straight. We'll never assume that a client can or cannot do something. We'll follow the data you

Continued on page 2

Boss's Brief

It was taken care of. It's ready to move forward now. We resolved that problem for you. How good do those sentences make you feel when you hear them? It really is the simplest thing to follow through and let people know they've been heard. And yet, so many service providers, of any industry, just don't get the job done on that front.

Considering that, I'd like to take the opportunity with our first issue of The Iron Sentinel to tell you how I'm here to serve you as your personal client service associate at Iron Rock Wealth Management. My focus is simple: making your experience as smooth and efficient as possible, while giving you the comfort to know that your needs have been taken

Continued on page 3

are presenting to us, we'll consider every and all tools we have at our disposal to work with, and we'll shift our course if needs be. Naturally, not everything is achievable, but we'll always begin with the desire to confirm, never to assume.

Speaking of what we can and cannot do here at Iron Rock, this issue will also contain a listing of some of the major services and tools we do provide. You'd be amazed at the resources we have available. And if you think you need something you don't see listed here, just ask, because the possibilities are truly immense.

As for other things knocked into my head, another mentor of mine, Lt. Col. (Ret.) Jason Marquiss, constantly reminded me to, as he put it, "answer the mail." Following through on questions asked and tasks completed for our clients will continue to be a hallmark of service at Iron Rock. We know there is nothing more unnerving than not knowing if something you expected to be accomplished was or was not completed. Because of that, no matter how large or small, we'll answer the mail. You'll know where things stand, good or bad, complete or still in the works.

And lastly, timely topics. Each quarter we'll be presenting an issue to discuss something relevant. From the home you live in, to long-term care, to helping your children understand wealth and how to manage it. We'll be discussing it here. And if there is a topic you'd like us to dive deeper on or bring a subject matter expert in as guest writer for, let us know. We'd love to hear your feedback and requests.

We hope this outlines a little more about us, why we do what we do, and how we think we'd like to work with our clients. The team here at Iron Rock and my family would like to finish by just sharing our gratitude. I have an amazing job that allows me to help others. For all of you, we are very grateful.

WHAT'S IN A NAME?



Many clients have asked me how I came up with the name Iron Rock Wealth Management. The answer is...I didn't. My wife, Stacey Elliott, did. One afternoon, while we were working on getting ready to launch what would become the practice, we realized we had not yet chosen a name. So, Stacey and I sat down in my home office and began writing names, words and phrases down on a piece of paper.

I knew there were certain feelings I wanted to invoke when people thought of our practice. First, we want to be a solid foundation for you to rely on and to build upon. Something that would be unwavering and rock steady. Second, I want our practice to have a strength that will sustain our clients' hopes and dreams, not just during the good times when things are easy, but when things get much harder as well.

Our paper had many of those words and names we originally wrote down crossed off after an hour or so. But two remained on Stacey's sheet. Iron and rock. She turned to me and said, "How about Iron Rock?" A solid foundation with the strength to sustain. And there you have it!

Boss' Brief Continued

care of. I'm here to handle the details of your administrative tasks, whether it's a simple change to beneficiary designation or a more complicated request, such as trade reconciliations or estate processing. Think of me as your personal financial concierge who is ready to assist you with what matters most.

And a truly personal touch with follow through is one of the things that make us different at Iron Rock. You won't find yourself waiting on hold or getting passed around to different departments. When you reach out, you'll hear directly from me, and then I'll take on the challenge of phone trees, callbacks and phone tag. At the end of that process, I'll make sure your questions are answered. And when you throw a tough question or task at me, I'm not afraid to say "I don't know." But rest assured it will be immediately followed up with a "I'll find out and get right back to you." Because nothing is more important in my role than giving you the kind of attentive, one-on-one service that makes managing your wealth and achieving your goals feel easy and stress free.

I started my career in purchase and settlements, so I have a deep understanding of how the operational side of this business works...and I can tell you what happens on my side of the desk is complex and ever changing. That's why we prefer to do the heavy lifting on those tasks for our clients to every extent that we can.

Everything that happens behind the scenes has an impact on the client's experience, even if they never see it themselves. I spent many years in the back office, learning the systems, processes, and problem-solving skills that keep everything running smoothly. Now, in my role at Iron Rock, I have the best of both worlds. I get to work directly with clients while drawing on my years of operational experience. I truly enjoy being the person clients can count on. I'm excited to keep learning about and getting to know all of you! And I want every part of your Iron Rock experience to be a great one.

MAY 2026

IRON SENTINEL

IRON ROCK WEALTH MANAGEMENT

Our Services

Services and offerings to manage the opportunities of significant wealth

Iron Rock Wealth Management offers a holistic approach, coordinating integrated support and experience to help our clients pursue their financial goals and ensure their highest priorities are looked after. Our services are tailored to each of our clients' objectives and resources through our broad capabilities and partnership with an extensive team of financial professionals.

Whether you are just starting to plan for retirement, have already begun to live your dream after your career, have young children or are an empty nester, are a small business owner or thinking of starting one... we have the tools to help you succeed. Here is a small glimpse of what we have to offer:

Risk Mitigation & Management

- Goal planning and scenario analysis
- Insurance offerings
- Portfolio review and optimization
- Evaluation of risk factors
- Business continuity planning
- Tax liability management
- Health, wellness and care coordination

Lending & Cash Management

- Private banking and liquidity solutions
- Mortgages
- Securities based lending
- Specialty lending platforms
- High net worth cash strategies
- Business banking solutions

- **Investment Management Solution**
- Separately managed accounts (SMAs)
- Discretionary and non-discretionary investment platforms
- Private placements
- Direct indexing, covered calls, boutique strategies and high net worth portfolios
- Private equity funds
- Real estate funds

Intergenerational Wealth & Estates

- Comprehensive trust services
- Estate and trust settlement
- Education savings and investment planning
- Gifting strategies
- Special needs trusts
- Philanthropic giving
- Child and young-adult financial literacy

Securities Based Line of Credit provided by Raymond James Bank. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC.

Banking and Lending solutions are offered through Raymond James Bank, member FDIC, an affiliate of Raymond James & Associates, Inc., Raymond James Financial Services, Inc., and your Raymond James Financial Advisor do not solicit or offer residential mortgage products and are unable to accept any residential mortgage loan applications or to offer or negotiate terms of any such loan. You will be put into contact with a Raymond James Bank, member FDIC, for your residential mortgage needs.

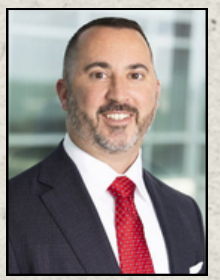
Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

MAY 2026

IRON SENTINEL

IRON ROCK WEALTH MANAGEMENT

Our Team



Paul Elliott

Paul Elliott is the Founder and CEO of Iron Rock Wealth Management. He began his career in the financial services industry in 2012 after serving seven years in the U.S. Army. His background and life experiences have brought many skillsets to the table, the foremost being risk mitigation, having personal integrity and basing all decisions on the ideals of selfless service. As the leader of Iron Rock, he strives to make these three attributes part of what our team does, every day.

Originally from Boston, Massachusetts, Paul attended Bentley University where he received his Master of Science degree in financial planning, then continuing his career in the Army's Military Police Corps. After his time in the military, he began his wealth management career in the in the Washington, D.C. area. and in 2022, his family relocated to the Tampa, Florida region. He and his family love the Gulf Coast! In his spare time, he enjoys kayaking, going to the aquarium or zoo and playing in the backyard with his two children and their dog. He also holds his CFP® designation.

Paul believes that strong relationships built on trust and understanding are crucial to the success of every organization, and in his view, the most important aspect of what he manages at Iron Rock. All elements of even the most basic daily tasks are aligned to help our team better understand our clients, their families and their objectives. Paul and our team are focused on you, the individual, and we always remember that nothing is accomplished without the understanding and partnership of our clients. Providing client-centric, goals-based advice is not just a methodology for us, it's a passion.

And we're not alone. We are fortunate to partner and align ourselves with Raymond James Financial, a world class, industry-leading financial services provider. We also work closely with our clients' CPAs, estate attorneys, mortgage brokers and a whole host of other professionals that help bring your goals to life and keep you on track to make them become a reality.

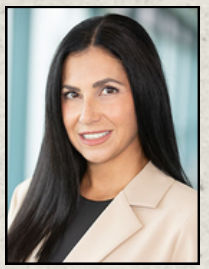
Paul, his team and his family are looking forward to building new relationships, whether that is here within our community in the Tampa Bay area or across the U.S., working with family and friends of our clients that we might be of service to. We hope that includes you and your family too!



Stacey Elliott

After more than 20 years in the field of clinical social work, Stacey Elliott brings her vast experience of assisting others combined with the ability to navigate complex program supervision to Iron Rock Wealth Management's organizational requirements. As Iron Rock's Chief Operating Officer, Stacey ensures that our practice has the resources, platforms and community outreach that make our practice the first choice for our clients to reach their financial goals.

And since Iron Rock is known for its high adaptability and quick response time to our clients' needs, Stacey's experience, which has ranged from deployments with the U.S. Public Health Service to positions within Walter Reed National Military Medical Center, makes her ideally suited to keep our practice positioned to take on the industry and economy's fast-pace of ever changing tools, regulations and competitive landscape.



Stacey Boss

With over 15 years of financial industry experience, Stacey brings an exceptional breadth of knowledge to the table to help our clients achieve their financial goals. Throughout her career she has been on the front lines of transactions, confirmations and reporting to ensure that client service is provided at the highest level.

Stacey is an invaluable team member, assisting to accommodate client requests, assimilating information used in the financial planning process, and working to ensure efficient practice management.