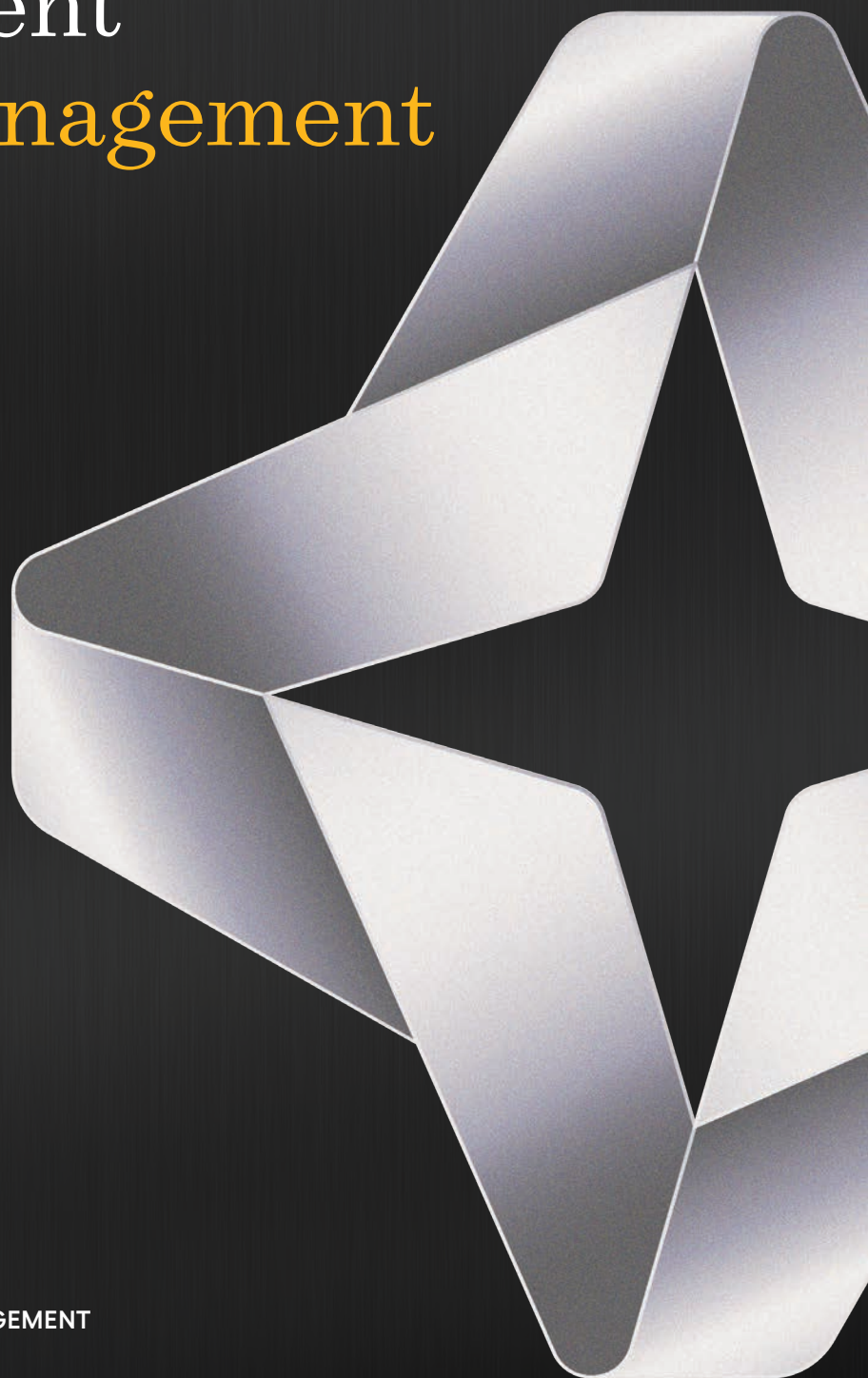


Private Client Wealth Management Services



Wealth is an opportunity to make a difference for your family, your business, and the causes you care about.

At Flagstar Advisors,* we are committed to helping clients reach their financial goals and objectives. Effectively protecting and growing your wealth while minimizing risk demands professional focus and informed, well-researched planning and solutions. Proper care of your wealth deserves the expertise and dedication of an experienced financial advisor that keeps your unique financial goals in mind.

Introducing Flagstar Advisors, Inc, a full-service broker-dealer and registered investment advisor firm. Together, we can chart a course to protect, enjoy, and transfer your wealth according to your unique objectives.

*Flagstar Advisors utilizes National Financial Services LLC ("NFS"), a Fidelity Investments® company, as our custodian and clearing firm. Flagstar Advisors is a wholly owned non-bank subsidiary of Flagstar Bank, N.A., providing a diverse offering of wealth management services to a wide variety of commercial and private clients.

Securities and advisory services are offered through Flagstar Advisors, Inc., a registered investment advisor and registered broker dealer, member [FINRA.org](https://www.finra.org) / [SIPC.org](https://www.sipc.org). Insurance products are offered through Flagstar Advisors, Inc., a licensed insurance agency. Flagstar Advisors, Inc. is a wholly owned subsidiary of Flagstar Bank, N.A. Flagstar Bank, N.A. is not registered as a broker dealer or investment advisor.

Investment Products Are: • NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE

\$116.3B
TOTAL ASSETS

7.78%
TIER 1 LEVERAGE RATIO

\$84.0B
TOTAL LOANS

\$81.4B
TOTAL DEPOSITS

\$10.5B
TOTAL EQUITY CAPITAL

≈9,000
EMPLOYEES

436
OFFICES/BRANCHES

Strength in Numbers

FLAGSTAR BANK FINANCIALS

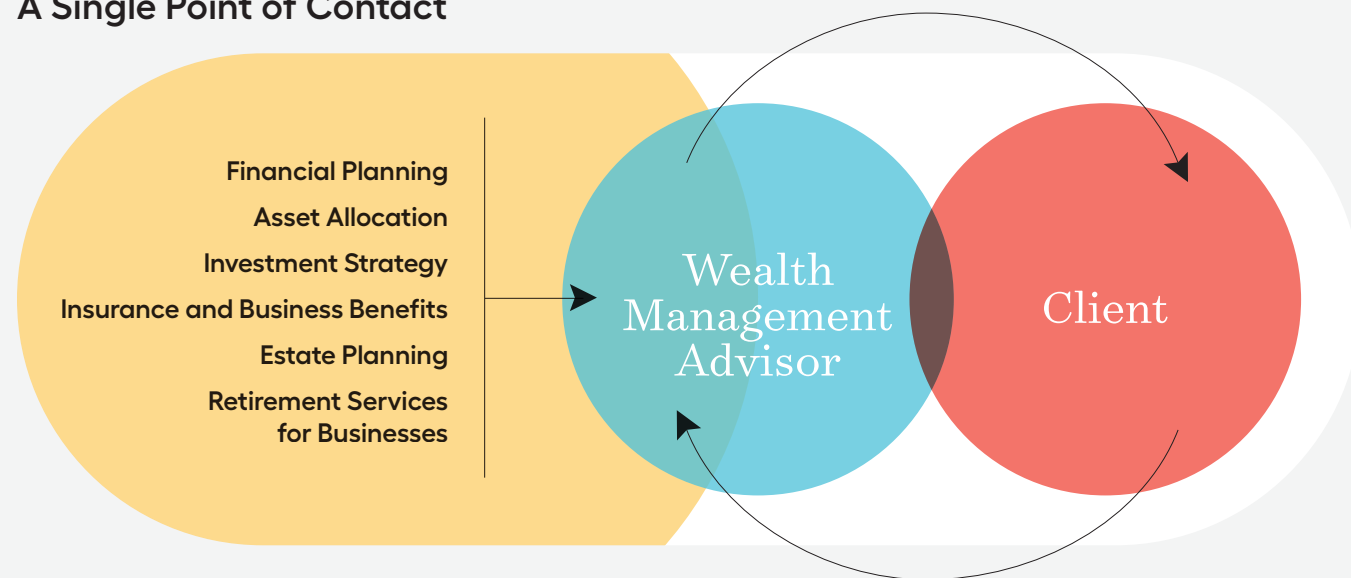
All financial information is for Flagstar Bank as of December 31, 2023. Flagstar Advisors is a wholly owned subsidiary of Flagstar Bank.

A Client-First Culture

At Flagstar Advisors, you—the client—are the center of our focus. We embrace a single-point-of-contact culture enabling us to offer dedicated and responsive service drawing on the client-centric culture of one of America’s largest, and most well-regarded regional banks.

For more than twenty years, our commitment to delivering premium service has been critical to building strong client relationships. Our process entails an in-depth understanding of each client’s financial goals. This, in turn, allows us to implement an appropriate financial plan designed to meet client growth, income, and risk tolerance objectives, and offer a comprehensive wealth management strategy.

A Single Point of Contact



At the center of our approach are three core tenets:

1

We provide a single point of contact.

That means that you are working directly with an experienced advisor who is focused on you and your financial needs, and who accesses expertise inside the firm.

2

We value independence.

We are committed to finding solutions without an allegiance to anyone other than you. As an independent broker dealer and investment advisor, Flagstar Advisors does not offer any proprietary investment products or services. As such, we offer a wide variety of carefully researched, vetted, and curated options without obligations to choose one over another.

3

We balance risk management with tactical performance.

We are committed to helping you identify your financial objectives and working toward success. We have the tools available to help you build a plan that integrates a focus on your long-term objectives while also providing for opportunities in the near-term. The cornerstone of our planning process is to carefully govern the balance of risks and opportunities based on your unique financial needs.

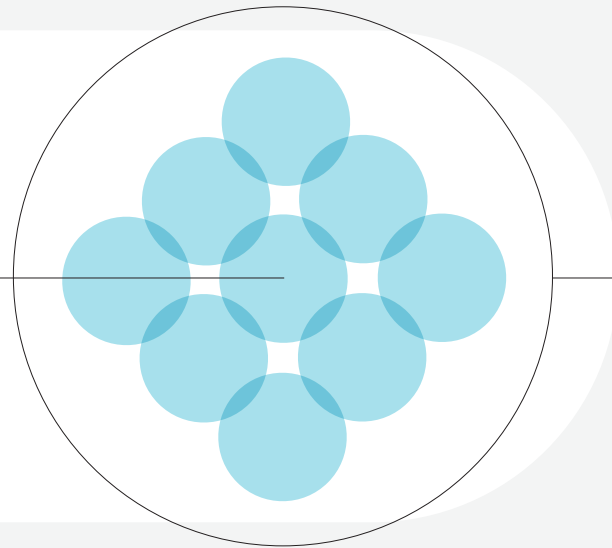
In Service to Discerning Clients

We have built our business by developing relationships that last a lifetime. We do this by partnering with individuals, families, and their charitable organizations, businesses, and professional practices.

Wealth Management is, at its core, an in-depth and collaborative partnership. At the center of every Flagstar Advisors relationship is the most important partnership of all—that between our firm and you, our client.

We are privileged to serve a range of clients...

- High Net Worth Individuals
- Privately Owned Businesses
- Professional Practices
- Unions
- Pensions
- Endowments
- Foundations
- Not-for-Profits
- Insurance Companies



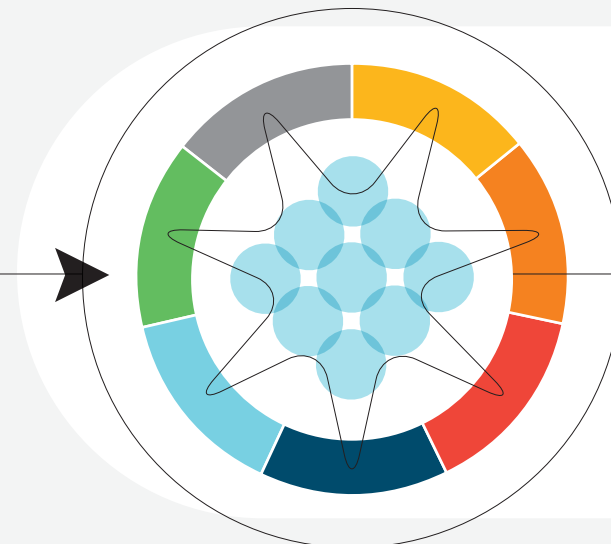
Dedicated to helping advance your wealth, investment, and retirement goals

Our open architecture allows us to access research on a wide variety of planning and solution strategies. This ultimately allows us to deliver wealth solutions designed to generate client-centric outcomes.

Through your single-point-of-contact with Flagstar Advisors, you gain access to financial planning, wealth transfer, business succession, and charitable giving strategies. Further, our Retirement Services team can work with your business to help guide and coordinate the complexities of fiduciary responsibilities in managing, testing, and administering your defined contribution plan.

Working closely with each client, we focus on ongoing evaluation of your plan in a context of broader economic analysis.

...with the array services we provide.



- Investment Management
- Brokerage Services
- Financial Planning
- Insurance Solutions
- Retirement Plan Services
- Business Benefit Solutions
- Corporate & Personal Cash Management

Our Investment Management Services

For many clients, Flagstar Advisors plays a central role in developing a long-term financial plan built on well-defined goals, objectives, and risk tolerances, taking into account the unique conditions that define each family or business. For others, we provide selective consultative or advisory services.

Our range of experience and familiarity with the investment management environment allow us to efficiently assess and help coordinate or contribute insights in a timely manner.

For many businesses, we are privileged to provide retirement services support as well as deliver long-term planning and wealth management solutions for the owners, key executives, and their families.

Our 7-Step Financial Planning Process



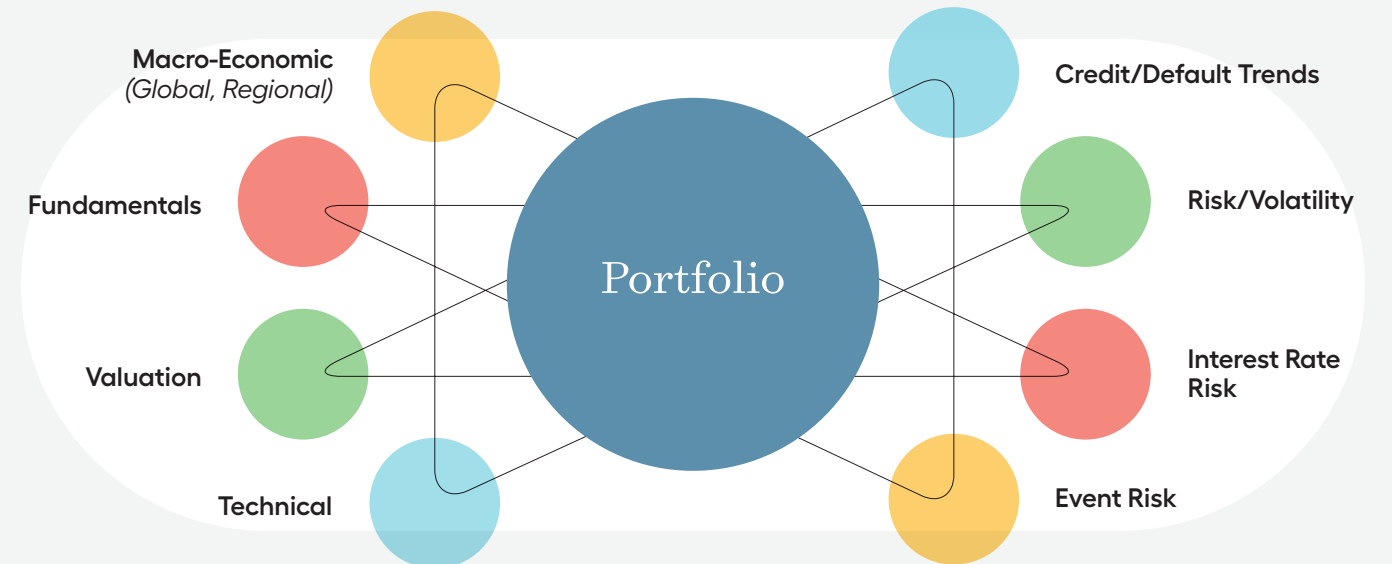
Our Investment Management Philosophy

We understand the importance of financial responsibility in the management of your wealth. Our approach is grounded in risk management principles complemented by tactical decisions.

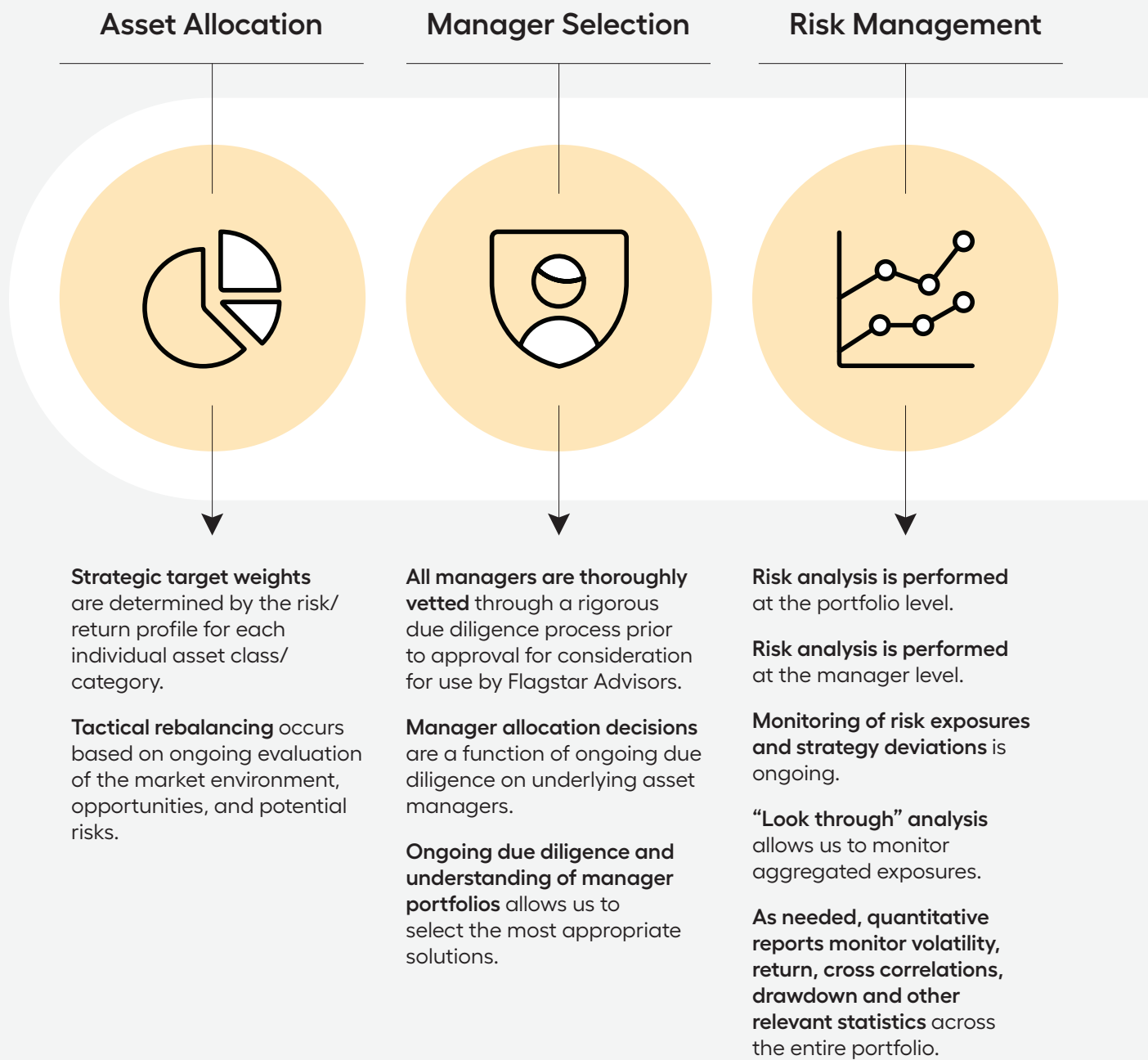
We consider economic and secular themes when managing the allocation of assets across multiple asset classes and investment strategies. The result is a personalized, tailored program designed to help meet your unique financial and wealth objectives.

We carefully consider portfolio objectives when making asset allocation and manager selection decisions in order to control risk and return characteristics at appropriate levels. Portfolios are then designed with a strategic framework and are tactically managed to aim toward taking advantage of market opportunities.

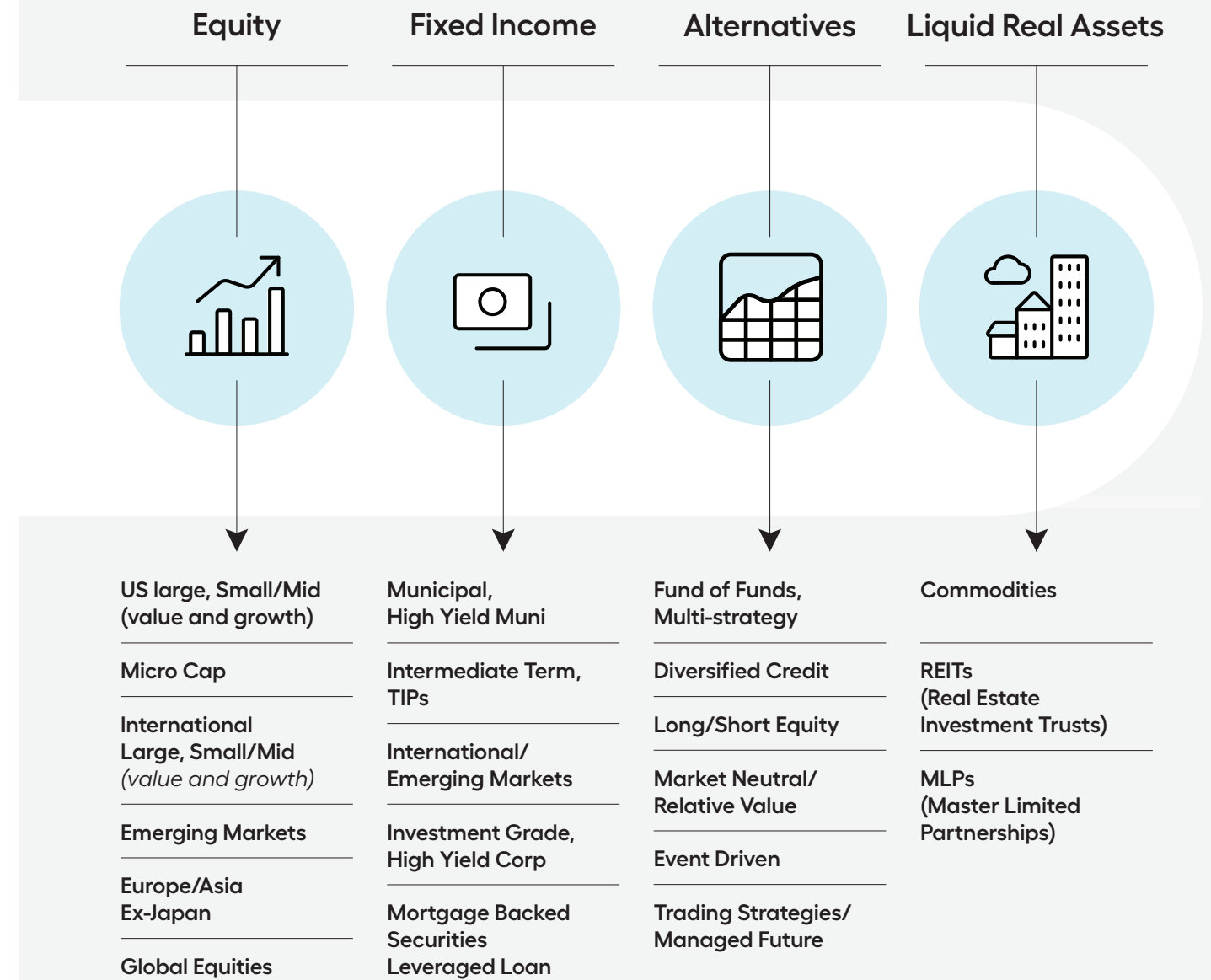
Factors Considered for Portfolio Selections



How We Build Your Portfolio...



...And The Asset Classes We Consider



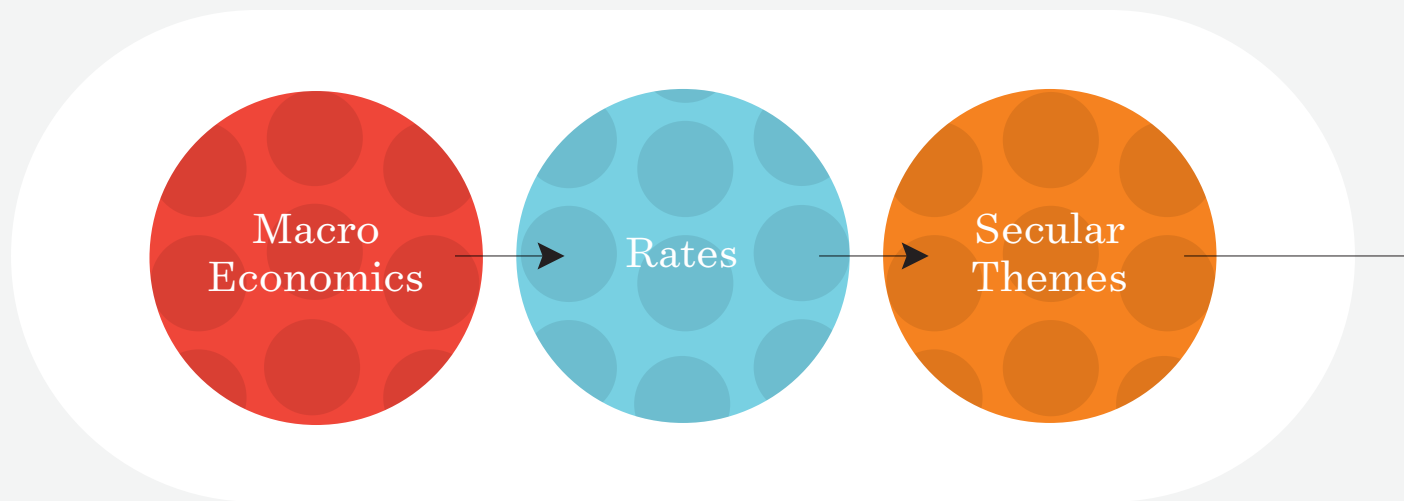
Our Investment Management Perspective

Through our open architecture platform, we provide best-in-class, third-party investment solutions from leading financial institutions.

This is a critical facet of our approach. As an independent firm, there are no proprietary products to prioritize. Rather, we believe in an approach determined by our understanding of our clients and their needs, regardless of the brand on the solutions. Our relationship with National Financial Services opens the door to hundreds of well-researched and carefully screened solutions, financial planning tools, and sophisticated user interfaces.

Our investment professionals continuously sift through these ideas to identify those that we believe will work best for our clients; our goal is to plan for the downside, while attempting to capture as much upside as possible based on our clients' unique tolerance for risk and return.

A thoughtful and rigorous economic perspective...



We Value Independence

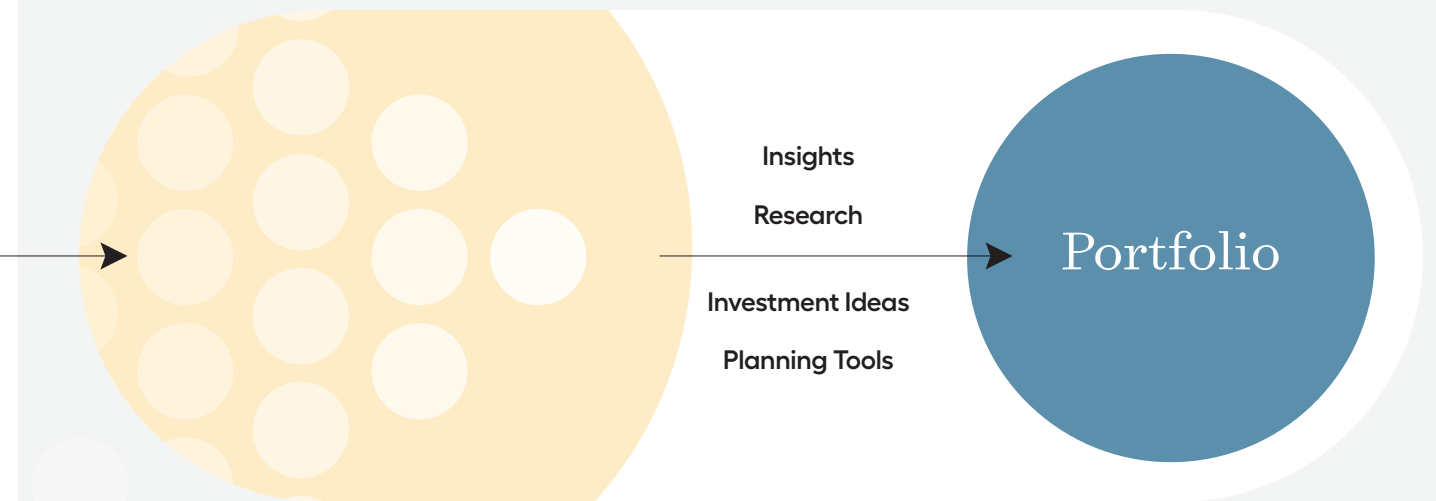
Central to our service to each client is our understanding of client financial goals and objectives. From there, we bring our experience and insight to build plans designed to reach these goals. We value objectivity, and we believe our clients will too.

Flagstar Advisors does not underwrite securities or operate proprietary trading desks. This means that our Advisors are not under pressure to funnel flawed or out-of-demand products into your investment portfolio.

We rely on external research in evaluating investment options for our clients, leaving us free to challenge the views of any particular information source.

We have the access and ability to leverage a wide range of investment strategies for the benefit of our clients.

...informs our portfolio management.



A Range of Complementary Solutions

Insurance and Business Benefit Solutions

Individual Products

- Term Life
- Whole Life
- Universal Life
- Variable Universal Life
- Long Term Care/Disability

Executive Benefits

- Group Life
- Group Medical Plans
- Group Dental
- Vision Plans
- Group Disability
- Long Term Care

Employee Benefits

- Executive Life
- Premium Financing
- Disability Income
- Non-qualified Deferred Compensation
- Long Term Care
- Buy/Sell Agreements

Retirement Plan Solutions for Businesses

Managing retirement plans for businesses is a specialized area of focus in Wealth Management. Our team combines knowledge gained through experience in the financial industry with a hands-on approach to partnering and tailoring governance, administration and employee engagements.

Our experience allows us to bring a strong skill set to plan management, and participant education and guidance.

Your engagement with our team provides access to hands-on knowledge, experience, and a toolset that includes customized employee education programs. Our focus on plan management and fiduciary oversight enables us to identify program and cost inefficiencies.

Let's Get Started.

Working with Flagstar Advisors means working through a single point of contact who knows you, your unique financial objectives, and the specific conditions and requirements of your financial objectives. We bring experience and acumen, objective and responsive, to each relationship.

We understand you have a choice. There are many providers offering services that may appear similar. We would underscore three defining factors in your Flagstar Advisors relationship.



IMPORTANT DISCLOSURES

The Insurance overview provided is for general information only and is not a solicitation to sell or an offer to sell any policy. Please keep in mind, insurance policies may terminate if at any time the cash surrender value is insufficient to pay the monthly deductions. This can happen due to insufficient premium payments, if loans or partial surrenders are made, or if current interest rates or charges fluctuate. Any Increase to a policy are subject to underwriting. Face amount changes may be available for certain types of products after the first policy year see product details for additional information. Policy loans and/or partial surrenders will reduce the cash surrender value and life insurance benefit, and may be subject to income tax and a 10% IRS tax penalty if the policy is a modified endowment contract and the policyholder is not yet 59½. Maximum amount of insurance is subject to insurance company guidelines. Products including riders can vary by Insurance Company and by State regulation. Not all riders are available in all jurisdictions and not all riders are available on all policy types; some variations may exist. Please see specific insurance product information provided by the product sponsor and state requirements for your situation. Long-term care insurance may have exclusions and limitations. For costs and complete details of the coverage, contact your Agent or the or Insurance company. Please note certain insurance products may have adverse tax consequences.

Please consult your tax advisor for more information prior to purchasing an insurance product. Variable Universal Life insurance (VUL) is a type of permanent life insurance which provides death benefit protection in exchange for flexible premiums. The cash value in a VUL policy fluctuates; investment losses are possible. Please consider the investment objectives, risks, charges and expenses of VUL carefully before investing. The prospectuses for a VUL policy and its underlying investment divisions contain this and other information about the policy and underlying funds. The prospectuses can be obtained from your registered representative. Please read the prospectus carefully before investing. A VUL policy involves mortality and expense risk charges, surrender charges, cost of insurance, administrative charges, and underlying fund charges.

Flagstar Advisors, Inc., Member FINRA/SIPC, is a registered broker dealer, registered investment adviser, and licensed insurance agency. Flagstar Advisors is a wholly owned non-bank subsidiary of Flagstar Bank, N.A. Flagstar Bank, N.A. is not registered as a broker dealer or investment advisor.

Securities and Investment products: ARE NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY—NOT BANK GUARANTEED—MAY LOSE VALUE.

Neither Flagstar Advisors nor its employees or agents provide tax or legal advice. You must consult your tax and legal advisors regarding your personal circumstances. No information contained herein should be considered a recommendation or solicitation to invest in a particular security or type of security. The material provided is for information purposes and should not be considered an offer to buy or sell, a solicitation of an offer to buy or a recommendation for any specific securities or products. Before investing in any product or services consider the investment objectives, risks, charges and expenses. For funds purchases a prospectus is available containing this information. Read it carefully prior to making any investment decisions.

Wealth management refers to products and services available through various services providers of which there are important differences including, but not limited to, the type of advice and assistance provided, fees charged, and the rights and obligations of the parties. Your representative will receive compensation in connection with providing advice or service. It is important to understand the differences when determining products and/or services to select.

Diversification and asset allocation do not ensure a profit or guarantee against a loss.

About Flagstar Bank

Flagstar provides private banking services in select major cities. With over \$100 billion in assets, we are one of the largest regional banks in the country and a market leader in mortgage lending, multi-family lending, and mortgage servicing.

Our parent company, New York Community Bank, is headquartered in Hicksville, New York.

