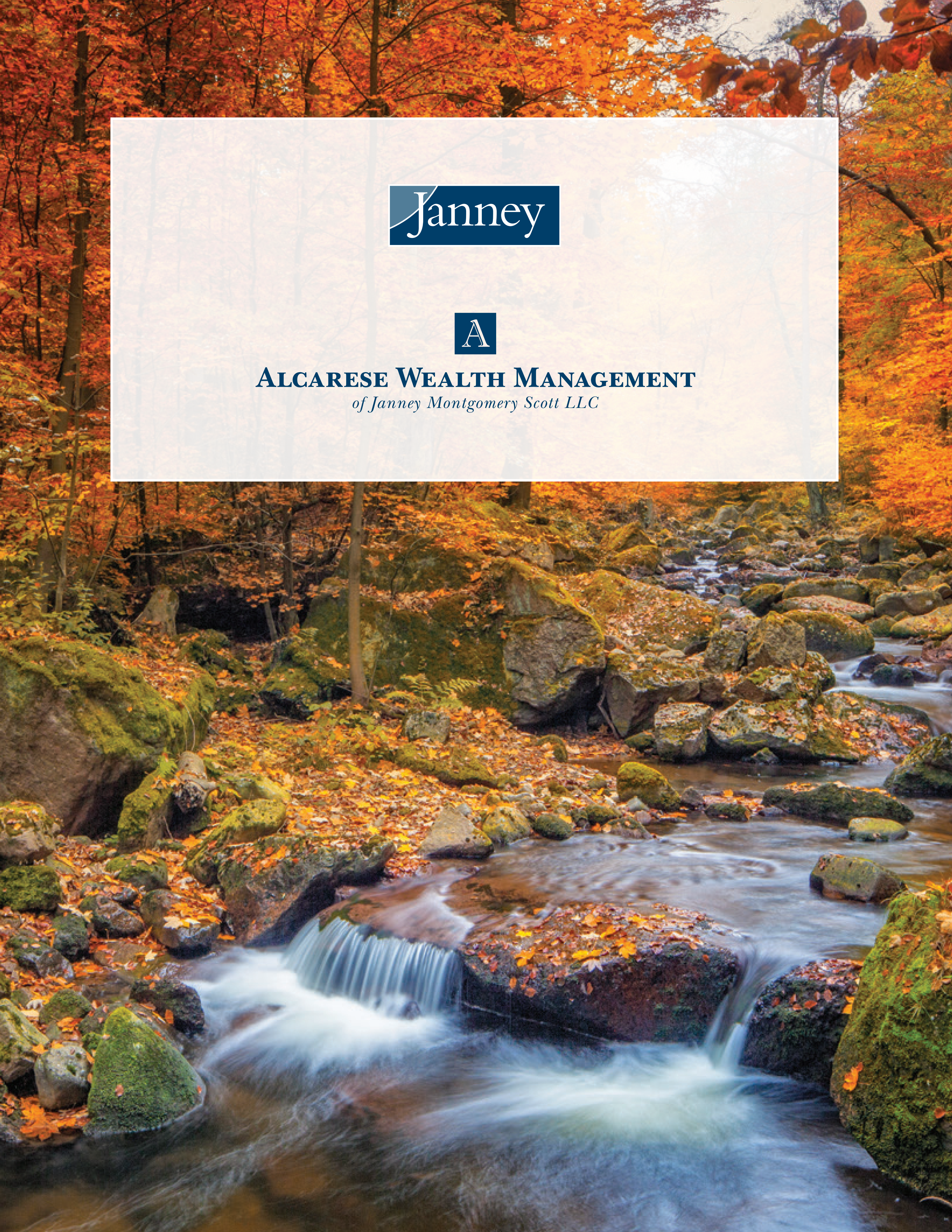
Janney

Alcarese Wealth Management

of Janney Montgomery Scott LLC



From left to right: *Connor A. Alcarese, Andrew R. Alcarese, Dana E. Wilkins*

OUR VISION

Alcarese Wealth Management always strives to achieve the highest standard of success in our financial relationships. The measure of this success and how we differentiate ourselves from others lies in the strength of our relationships, founded in trust and supported by the results we work to achieve for our clients.

Putting your financial needs first is at the center of who we are, and what we do.

PLANNING FOR EVERY STAGE OF YOUR LIFE

No matter what your stage or station in life or that of the people who matter the most to you, we provide a broad range of financial planning and investment advisory services that can address both your current needs and future goals.

Saving for college, a new home, starting a business or planning for retirement, Alcarese Wealth Management at Janney Montgomery Scott LLC is equipped to partner with you to achieve your savings, investment, retirement, estate planning and philanthropic objectives. Whether for today or tomorrow, for you, your loved ones or the causes you espouse, whatever is important to you is important to us.

WHO WE ARE

302.304.8002
aalcarese@janney.com

ANDREW R. ALCARESE, CFP®

Executive Vice President / Wealth Management, Financial Advisor

Andy is an Executive Vice President/Wealth Management and CERTIFIED FINANCIAL PLANNER® professional at Janney Montgomery Scott. He began his financial services career in 1997 at Legg Mason before transitioning to Morgan Stanley, and later joined Janney in 2013.

In 2005, Andy earned his CFP® certification which is awarded by the Certified Financial Planner Board of Standards, Inc., demonstrating his commitment to the highest standards of education, ethics, and client service. With his extensive experience, he applies his comprehensive knowledge in financial planning, investments, insurance, tax strategies, education funding, and estate planning to help clients navigate life's financial complexities and achieve their goals.

Andy holds the Series 7, 66, and 31 licenses, along with Life and Health Insurance licenses. He is a graduate of Roanoke College with a degree in Political Science.

Andy lives in Wilmington, Delaware with his wife Chrissy where they raised two sons. He enjoys exercising, traveling, and spending time at the beach with family and friends.

302.304.8003
dwilkins@janney.com

DANA E. WILKINS | Senior Registered Private Client Associate, Business Productivity Specialist

Dana is a Senior Registered Private Client Associate and has over 30 years of experience within the financial services industry. She joined Janney in 2013. Dana supports the team to deepen our client relationships through scheduling client appointments and providing extensive experience in customer service. As a Business Productivity Specialist, she assists clients with operational duties and inquiries.

Dana completed her Associates of Applied Science in Business Management from the University of Delaware. She holds her FINRA Series 7, 9, 10, 63 and 66 licenses. Dana is Health and Life Insurance licensed. In her spare time, she enjoys camping, scrapbooking, knitting, fishing, and spending time with her family. Dana and her husband, David, have three sons, Carter, Foster and Sawyer.

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calcarese@janney.com

CONNOR A. ALCARESE | Private Client Associate

Connor graduated from James Madison University in 2024, earning a Bachelor of Science in Communication Studies. That same year, he joined Janney as a Private Client Associate. Connor spent the previous two summers as an intern at Janney where he gained valuable experience.

Connor grew up in Wilmington and attended Salesianum School. In his free time, he enjoys watching Philly sports, playing the guitar, following the stock market, and spending time with his family and friends. Passionate about finance, he is eager to expand his knowledge and grow as a professional.

No matter where you are in life—or where the people who matter the most to you are in their lives—we provide a broad range of financial planning services that can address your current and future needs and goals.

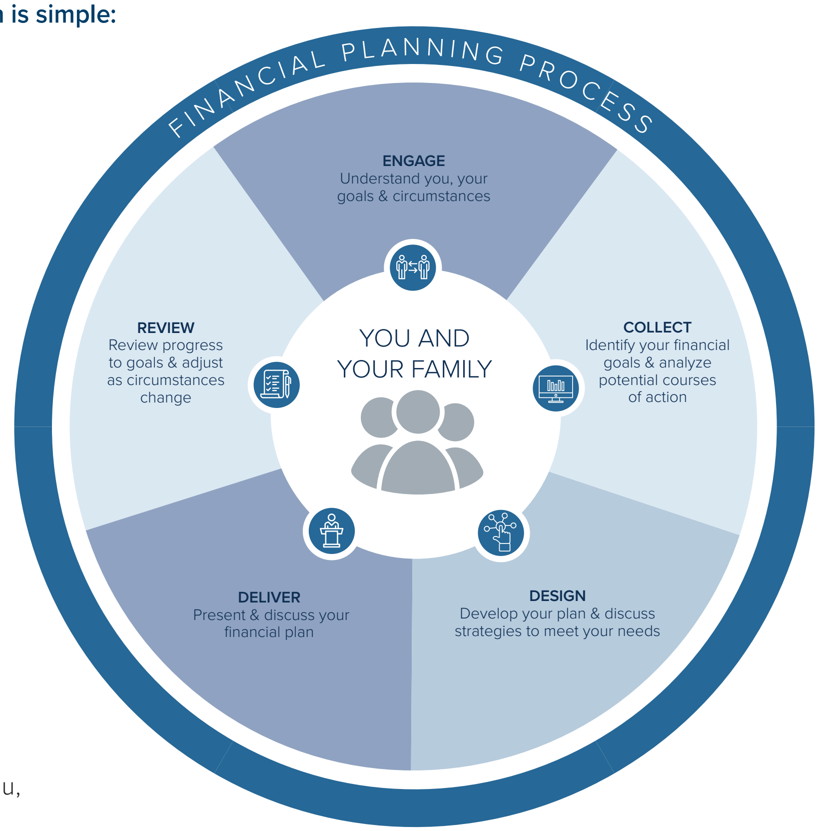
OUR PLANNING PROCESS — A FOCUS ON YOU

No needs are more important than your own. As a Financial Advisor, my client commitment is the same today as it has always been; since I began my career, I've made your needs, your goals, my own. Whatever is important to you is important to your financial plan—your family, home, children's education, job and more. Understanding your finances is one part of the financial planning process. Understanding you is the most crucial. I take into consideration all of the aspects of your life to help you effectively plan to meet current needs while staying focused on your future objectives.

Our process has many steps, but its foundation is simple:

- A strong relationship between us, built on mutual understanding and agreement
- A comprehensive approach that uses in-depth analysis of each area of your life to tailor a plan to your needs
- An implementation strategy in line with your best interests with appropriate actions and investment vehicles
- Periodic reviews of your financial plan to help align your finances with achieving your financial goals

Depending on your financial needs and personal preferences, you may opt to engage in a brokerage relationship, an advisory relationship, or a combination of both.



OUR ADVISORY SERVICES PROCESS

If you elect to establish an advisory services* relationship based on our recommendation to you, we will provide information to you on the advisory program(s) in which you choose to invest.

* *For a detailed description of Advisory programs' services and fees, refer to the Janney Form ADV Part 2 disclosure document, available upon request and online at www.janney.com.*

WE OFFER SOLUTIONS

At Alcarese Wealth Management, we help individuals and families achieve their financial objectives with the best advice, services, and solutions in the industry. Our focus is specific and with a purpose - to bring a deep level of expertise and experience to our client relationships.

Our range of advisory solutions include:

- Retirement and Retirement Income Planning
- Portfolio Investment Management
- College Savings Plans
- Estate Planning and Wealth Transfer Strategies
- Charitable Giving Strategies
- Tax and Insurance Solutions
- Special Needs Planning

CONTACT US

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ABOUT JANNEY MONTGOMERY SCOTT LLC

With roots tracing back to 1832, the Financial Advisors of Janney Montgomery Scott LLC have continued to build their reputation for providing timely service and knowledgeable financial consultation to individual and institutional clients.

Janney Montgomery Scott LLC is an integral part of the nation's financial history, having held the second oldest membership on the New York Stock Exchange. Through this unique perspective, we have seen our industry—and our clients—evolve. We have adapted to meet the challenges presented by change while adhering to the core principles of our founders—and our client commitment: service, trust and integrity. We rank as a top-tier, full-range firm, providing financial services, investment banking and municipal and public finance services. Our primary business, however, is helping individuals and their families grow, manage, protect and transfer their wealth.

IMPORTANT DISCLOSURES

Your Relationship With Janney

Depending on your financial needs and personal preferences, as well as the fees and costs associated with those services, you may opt to engage in a brokerage relationship, an advisory relationship or a combination of both. Each time you open an account, we will make recommendations on which type of relationship is in your best interest based on the information you provide when you complete or update your client profile.

If you engage in a brokerage relationship, you will buy and sell securities on a transaction basis and pay a commission for these services. Our recommendations for the purchase and sale of securities will be based on what is in your best interest and reflect reasonably available alternatives at that time. If you engage in an advisory relationship, you will pay an asset-based fee which encompasses, among other things, a defined investment strategy, periodic review, and performance reporting. We will serve in a fiduciary capacity for your advisory relationships.

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on www.janney.com/crs which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest.

Awards and Recognitions

Reference to any award, accolade, or third-party rating received by Janney Montgomery Scott LLC ("Janney", "the Firm") or an employee of Janney herein do not constitute a guarantee of future investment success, nor does an award, accolade, or third-party rating imply any specific level of skill or performance in relation to services provided through the Firm. The selection process for this award is based on certain criteria determined by the awarding entity, which may differ from those of other awards, and may not necessarily reflect a Financial Advisor's overall performance or individual qualifications. This recognition should not be considered as an endorsement or guarantee of any Financial Advisor. As with any financial planning or investment advice, past performance is not indicative of future results, and investors should carefully consider their personal financial goals and risk tolerance before making decisions. For more information about any awards referenced, including relevant criteria, please visit Janney.com/awards-disclosures or contact your Financial Advisor.