



# **Brown, Corradi & Guandolo** Wealth Management

OF JANNEY MONTGOMERY SCOTT LLC





## BROWN, CORRADI & GUANDOLO WEALTH MANAGEMENT

The Brown, Corradi & Guandolo Wealth Management team is a full-service financial provider of retirement solutions, investments, and customized financial planning. The team consists of Marc Allen Brown, Maria A. Corradi & Christopher J. Guandolo, CFP® serving a nationwide client base. Our approach has remained consistent in our combined 50+ years of experience in the financial service industry; we emphasize customized, strategic long-term planning and discourage short-term speculative trading. We believe in comprehensive financial planning; incorporating investments, tax efficiency, estate and legacy planning, charitable giving, education funding, and more. Our team can partner with our clients' existing attorneys, CPA's, and insurance professionals throughout their professional and personal lives to create and maintain a dynamic financial plan that addresses their unique needs and goals.

New clients entering into a relationship with Brown, Corradi & Guandolo Wealth Management are typically seeking comprehensive wealth management solutions, and may engage in either brokerage or advisory relationships. Our clients understand that in order to provide effective financial advice and investment management services, we need to have a thorough understanding of their entire financial picture. Our team provides wealth management services to individual families, small businesses, foundations, and pension funds. We are also extremely proud to be associated with FLEOA and the FLEOA Foundation, providing advice to Federal Employees and Officers regarding their unique federal retirement and benefit packages, incorporating FERS, TSP, FEGLI and other benefits.

The Brown, Corradi & Guandolo Wealth Management team was strategically created to unite diverse backgrounds in order to provide knowledgeable advice and excellent service to our clients and their families. We are extremely proud of the fact that many of our client relationships extend back over decades, and multiple generations of family members. As a result of our efforts, our team has been named multiple years as the "Best of the Valley" for Financial Planning/ Investments by the Beaver County Times. Our team members have been named "Top Wealth Managers" multiple years by Pittsburgh Magazine, and recognized nationally for their efforts by FLEOA and the FLEOA Foundation.

Brown, Corradi & Guandolo Wealth Management has been invited to speak across the country and overseas in regard to their unique knowledge of the federal retirement and benefits system, as well as broader Retirement and Financial Planning topics. They have spoken in front of thousands of individuals regarding the complex issues surrounding Financial Planning, the financial impacts of Energy and Mineral Rights, Alternatives to Low Interest Rate Savings and CD's, and Risk Reduction Strategies.

The Brown, Corradi & Guandolo Wealth Management team is firmly committed to the philanthropic community as well, holding active roles on various boards, churches, and other-non-profits. The team's efforts have led to hands-on work in relief and mission trips, mentoring youth, and aiding in the construction of homes, schools, and hospitals for those less fortunate.



## WHO WE ARE

With 50+ years of combined industry experience, Brown, Corradi & Guandolo Wealth Management strives to provide excellent service as we guide our clients through the phases of investing: wealth accumulation, wealth preservation, and wealth distribution. Learn more about our team below.



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### **CHRISTOPHER J. GUANDOLO, CFP®** | Vice President, Financial Advisor

Christopher J. Guandolo, CFP® completed the rigorous qualifications to become a CERTIFIED FINANCIAL PLANNER™(CFP®) professional and a Chartered Federal Employee Benefits Consultant™ (ChFEBC™). As the lead financial planning specialist for the team's clientele and FLEOA relationships, Christopher creates unique, customized financial plans and investment strategies, helping our clients to reach their financial goals.

Christopher began his career in the late 1990's, earning Merrill Lynch's advanced designation of Certified Financial Manager™ and Citigroup-Smith Barney's titles of Financial Planning Specialist™ and Wealth Advisory Specialist™ during his tenure with the firms. He was named a 2013 Fast Tracker™ by the Pittsburgh Business Times, voted the Best Financial Planner in the Valley by the readers of the Beaver County Times multiple years, named one of America's Top Financial Planners by Consumer's Research Council of America, and was recognized two years in a row by Pittsburgh Magazine as a Top Wealth Manager.

Christopher earned a double major in Economics and Business from Bucknell University, was a varsity letter winner as a hurdler in Track & Field, and an active member of the Phi Gamma Delta (FJI) Fraternity. Christopher, his wife and 4 children live in New Sewickley, PA where they are active in their church, global missions, and head the Hope of the World Foundation, Inc. to serve underprivileged children. Christopher loves to travel both internationally and domestically, is an avid hiker/ camper, dirt bike rider, skier, and runs several races (10k's, half marathons, Tough Mudder/ Spartan) per year.



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### **MARC ALLEN BROWN** | Financial Advisor

Marc Allen Brown's objective is to provide clients with superior client service and results, while always maintaining prudent and appropriate levels of risk. His approach is predicated on the philosophy that you can be conservative, yet achieve substantial growth of assets through sound investment decisions and a long-term focus. This ideology led to Marc being named a 2013 Top Wealth Manager, as seen in Pittsburgh Magazine.

Marc has received numerous honors over his investment career including the Wealth Management Advisor™ designation with Smith Barney and Certified Financial Manager™ at Merrill Lynch. Marc creates unique, financial planning relationships for his clientele of families, Federal Employees, FLEOA Members, corporate executives, small businesses, and foundations.

Marc is a veteran of the U.S. Marine Corps, graduated Magna Cum Laude from Edinboro University, earned a Master's Degree from the University of Connecticut, and is a graduate of The Advanced Planning Certificate Program from University of Pennsylvania's Wharton School. He was a standout football and track & field athlete during his collegiate career. Today, Marc enjoys running, snowboarding, mountain biking, and other extreme sports, as well as travel and visiting art exhibits and museums.



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### **MARIA A. CORRADI** | Financial Advisor

Maria A. Corradi has placed great emphasis on the importance of client relationships and service throughout her tenure as a Financial Advisor. The desire to build lasting relationships while working one-on-one with clients to help manage their wealth, plan their financial future, and attain their financial goals in retirement is what brought Maria back home to Western Pennsylvania.

Maria joined Janney in 2015. She began her career in the financial industry focusing on institutional equity sales at Boenning & Scattergood in Columbus, Ohio, focusing on the market making of community bank stocks. As a member of Brown, Corradi & Guandolo Wealth Management, Maria works alongside her clients to help them reach their financial goals by utilizing individualized financial plans and investment strategies. She was named "Best Financial Planner" by The Beaver County Times and recognized as a finalist for multiple additional years.

As a collegiate athlete, Maria earned a Bachelor of Science degree in Finance, with a concentration of study in Risk Management from The Pennsylvania State University's Smeal College of Business. Maria leads an active lifestyle outside the office. She is a fitness/sports enthusiast and enjoys competing in obstacle course races such as Tough Mudder, Spartan Races, and the Warrior Dash. In her spare time, she enjoys traveling with her family and friends, and is an active member of her church and community.

Maria serves on the Beaver County Children & Youth Services Advisory Board, the Member Services Committee for the Beaver County Chamber of Commerce, and was a Founding Board Member of the Midland Innovation + Technology Charter School, where she currently serves as President. Maria actively supports numerous charitable organizations such as St. Jude Children's Research Hospital and the Tunnels to Towers Foundation.

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*\* 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](http://www.janney.com).*

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## BUSINESS PHILOSOPHY

No needs are more important than our clients. At Brown, Corradi & Guandolo Wealth Management, our client commitment is the same today as it has always been; we've made your needs, your goals, our own. We offer the advice and services you expect from a large firm. But, unlike larger firms, we provide truly personalized service and accessibility to the expertise and resources of our diverse life planning professionals. We focus on your needs as an individual and as an investor—and, through our commitment to communication and education, help you do the same.

### **The foundation of our philosophy is simple:**

- We believe our clients deserve and have the right to receive objective and competent guidance in crafting, implementing, and reviewing their financial and life-planning strategy.
- We will help you create a comprehensive financial plan that is unique to your current and future needs, incorporating the important aspects of your financial life—including investment strategies, retirement planning, estate planning, cash flow and income planning, liability management, tax efficiency, and business succession planning.
- By leading our clients through a disciplined process that emphasizes education, goal identification, and continuous communication, we help to ensure that their financial planning objectives are realized.
- We look forward to an enduring, multi-generational relationship with our clients built on mutual trust and respect, neither which happens immediately or by accident

# BECOMING A CLIENT

At Brown, Corradi & Guandolo Wealth Management, our client commitment is the same today as it has always been: we make your needs and your goals our own. Whatever is important to you is important to your financial plan. Our clients include people just like you, people who:

- Want the convenience of working with professionals who can help structure their financial life and offer appropriate, informed advice.
- Have busy professional, volunteer, or family lives and don't have the time or the desire to make daily investment decisions.
- May not be comfortable with the responsibilities of managing assets.
- Will consider recommendations that are in your particular best interest based on your investment profile and the potential risks, rewards, and costs associated with the recommendation






## A TOPIC-FOCUSED APPROACH TO ADVICE

At Brown, Corradi & Guandolo Wealth Management, we provide tailored advice to fit your specific needs. A topic-focused approach to planning allows us to provide advice at the time you need it most in order to help plan for major life events and financial decisions, such as saving for education, growing your family, or preparing for retirement.

With your goals in hand, we will analyze and evaluate your current financial situation—such as investment cash flow, net worth, insurance policies and tax projections. We will use this information to determine any areas of issue or concern, identify opportunities and recommend a plan to help you reach your goals.

### OUR ADVISORY SERVICES PROCESS

If you elect to establish an advisory services relationship based on our recommendation to you, we will employ the following methodology\*.

 <b>STARTING OUT</b>	 <b>MANAGING MY HOUSEHOLD FINANCES</b>	 <b>GROWING MY WEALTH</b>	 <b>NEARING RETIREMENT</b>	 <b>LIVING IN RETIREMENT</b>
<ul style="list-style-type: none"><li>• Saving and budgeting</li><li>• Repaying student loan debt</li><li>• Starting or growing a family</li><li>• Launching a business</li><li>• Buying a home vs leasing/renting</li></ul>	<ul style="list-style-type: none"><li>• Establishing an emergency fund</li><li>• Managing cash and borrowing</li><li>• Starting a retirement savings account</li><li>• Protecting your income and assets</li><li>• Managing debt</li><li>• Creating a financial plan to help reach your financial goals</li></ul>	<ul style="list-style-type: none"><li>• Saving for retirement</li><li>• Funding college education</li><li>• Protecting your personal and/or business assets</li><li>• Socially responsible investing</li><li>• Allocating and diversifying your investments</li></ul>	<ul style="list-style-type: none"><li>• Planning for health and long-term care expenses</li><li>• Planning for your business succession</li><li>• Caring for aging parents</li><li>• Planning for reliable income in retirement</li><li>• Understanding your Social Security and Medicare</li></ul>	<ul style="list-style-type: none"><li>• Planning for your estate</li><li>• Giving strategies</li><li>• Balancing your portfolio</li><li>• Generating tax-efficient income</li><li>• Managing health and long-term care costs</li><li>• Strategies for lifetime income</li></ul>

\* 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](http://www.janney.com).





## WE OFFER SOLUTIONS

We help individuals and families achieve their long-term financial goals, with services and solutions tailored to fit your unique needs, preferences, and goals. Our focus is specific and with a purpose—to bring a deep level of knowledge and experience to our client relationships. We will walk you through a step-by-step process that will help make you feel confident in your decisions.

**Once your goals have been established, we will recommend and customize appropriate strategies to suit your needs and objectives.**

- Advisory services
- Brokerage services
- Retirement plan services
- Equity, Mutual Fund & ETFs
- Tax-Free and Taxable Bonds
- Tax strategies
- Education funding
- Insurance and Annuities
- Wealth Transfer & Estate

## CONTACT US

### **Brown, Corradi & Guandolo Wealth Management of Janney Montgomery Scott LLC**

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# ACCOUNT PROTECTION AT JANNEY

Through every market condition, through every stage of your life—and your family's life—Janney provides stability and coverage for the safety and security of your assets.

In addition to Janney's strict compliance with the Securities and Exchange Commission's (SEC) customer protection rules, the assets in your account are protected through the following programs:

## SIPC PROTECTION

Assets in your brokerage account are protected through Janney's membership in the nonprofit Securities Investor Protection Corporation (SIPC).

In the highly unlikely event that our firm should ever fail and should your assets not be recovered through the firm, the SIPC will step in to ensure delivery of up to \$500,000 of coverage (not more than \$250,000 in cash) to each eligible account.

### Insurance in Excess of SIPC Coverages

As a Janney client, you receive additional insurance supplementing SIPC coverage through certain underwriters at Lloyd's of London. This excess insurance is provided to you at Janney's expense.



Should your assets not be recovered through the firm or under SIPC protection limits, this additional insurance will cover your account subject to a limit of \$24.5 million per client and an aggregate loss limit of \$100 million. If you maintain more than one account at Janney in separate capacities (i.e., individually, jointly, as a trustee), each account would be protected by SIPC and the excess insurance.

SIPC has a brochure further explaining the coverage provided. To obtain a copy, please contact your Janney Financial Advisor.

## JANNEY INSURED SWEEP

Through Janney's Insured Sweep program, cash in your Janney account is "swept into" an Federal Deposit Insurance Corporation (FDIC) insurance interest-bearing account at one or more participating banks (each a "Program Bank").

### FDIC Coverage

FDIC insurance covers both the principal and accrued interest in a bank account, up to \$250,000 per depositor, for each ownership category in any Program Bank where money is deposited in the event that the bank fails.

Utilizing multiple banks, Janney seeks to provide FDIC insurance coverage up to \$2,500,000 for an individual account; \$5,000,000 for joint accounts; and \$2,500,000 for retirement and corporate accounts ("Program Limit").

Cash in your account above the stated Program Limit (referred to herein as "excess cash balances") will continue to be deposited into additional Program Banks meaning that it is possible, though not guaranteed, that you could receive FDIC insurance coverage above the Program Limit when excess cash balances are invested in Program Banks.

Our ability to sweep your cash balances to a Program Bank depends on the Program Bank's capacity to accept the deposits. If a Program Bank has insufficient capacity to accept additional sweep deposits, or otherwise reduces its capacity to accept sweep deposits, and sweeping additional deposits to any other Program Bank is unfeasible, cash balances in your account that cannot be swept to any Program Bank will automatically be invested in shares of a government money market fund.

Your deposited cash balances will be allocated nightly to one or more banks. The number of banks to which balances are allocated will be determined by your total balances and Program Bank capacity. For a detailed description of the coverage and limitations of FDIC insurance visit [fdic.gov](https://www.fdic.gov).

Excess cash balances exceeding the aggregate FDIC insurance Program Limits (\$2,500,000 for individual accounts and \$5,000,000, for joint accounts) will continue to be deposited into additional Program Banks so long as such Program Banks have capacity to accept the deposits. As stated previously herein, a government money market fund may be utilized when banks are at capacity and no longer accepting cash deposits which could impact the amount of FDIC insurance coverage. The fund is not FDIC insured but is covered by SIPC up to applicable limits. For more information on SIPC, please refer to [sipc.org](https://www.sipc.org).

### Allocation of Funds to Program Banks

Your Janney monthly client account statement will list the banks your balances were allocated to during the previous month. The list of Program Banks will differ based on account type. A complete list of the banks utilized by Janney Insured Sweep is located on our website at [Janney.com/cash](https://www.janney.com/cash).

Janney will deposit available cash balances from your account(s) into each of the Program Banks, beginning with an allocation of up to \$246,500 (or up to \$493,000 for joint accounts) to the first bank and then to additional banks, as warranted, based on the value of the account.

It is possible to exceed the FDIC insurance limits at a specific bank if you also hold deposits directly with the same bank or with another brokerage firm outside of the Janney Insured Sweep program. You can avoid this by periodically reviewing the list of Program Banks. You may opt out of a Program Bank at any time by contacting your Financial Advisor.

## DATA SECURITY AND PRIVACY

Janney is committed to protecting the privacy and security of our clients' personal information. Janney's comprehensive information security and privacy program is based on industry and international business best practices.

Our clients can be confident in that if a loss occurs in an account resulting from an unauthorized distribution of assets, Janney will reimburse all or a portion of the loss after an investigation.<sup>1</sup>

We employ the following practices as part of our data security and privacy program:

### Employee Education and Commitment

All Janney associates have the responsibility to protect client information. Janney's leadership team and information security department execute a data security and privacy program

by employing dedicated, information security and privacy professionals with decades of experience. These leaders stay current to the latest developments by serving on various industry-wide data security roundtables and committees.

All Janney associates take required annual training and education on Janney's data security, privacy, anti-money laundering, and ethics policies and procedures. As part of Janney's efforts to recognize and prevent potential data loss and fraudulent activity, Janney associates are trained and required to verify the identity and authenticity of any client request.

### Controls and Protections

Our program protects Janney client data from outside threats by using perimeter protections, network and systems level protections, data access controls, and third party partner protections, configured according to defined policies. We also use our own internal auditing resources, consultants, and participate in both the Securities and Exchange Commission (SEC) and Financial Industry Regulatory Authority (FINRA) audits, our two primary industry regulatory bodies, to test and reinforce our systems.

### Online Account Security

Janney's digital client portal, Janney Online Access ([MyJanney.com](https://www.janney.com)), is protected by a multi-tiered data environment and firewall that uses adaptive authentication to protect your account information and financial data through a series of sophisticated monitoring and verification features that ensure only appropriate activity within this system. This strong authentication process verifies behavior and restricts access only to services that you have authorized. In addition, our network controls limit our systems' internet exposure to prevent unauthorized access from non-Janney clients. These online capabilities to report and track information support the personalized attention clients receive from their Financial Advisor. Any cash movement activities—such as withdrawals or transfers between accounts—are completed using multiple factors of authentication including a PIN via text or voice to a client phone number of record at Janney. Any attempts to change client profile data can be completed only after validation through your Financial Advisor.

### Data Aggregation Security

Your protection and privacy is our priority, particularly in an increasingly digital era. Both FINRA and the Securities Industry Financial Markets Association (SIFMA) have established guidelines designed to ensure that data aggregation tools for investors are operating under the same security standards as those used by institutions receiving the aggregated data.

Working under FINRA oversight and as a SIFMA member, Janney has provisioned our aggregation capabilities, specifically our My Net Worth Tool, to ensure that privacy and data security concerns identified in the industry guidelines are addressed. For more information, you can access [FINRA's](https://www.finra.org)



## JANNEY'S PILLARS OF STRENGTH AND STABILITY

Janney's almost 200-year history of helping clients achieve their financial goals shows the enduring success of our stability and approach. Here's why you can count on us:

- Janney has operated for nearly 40 years as an independent subsidiary of The Penn Mutual Life Insurance Company, and is fully backed by Penn Mutual's consistently credit ratings.
- We have reported steady and stable earnings with a record of quarterly profitability that goes back nearly 140 quarters. We do not maintain any public debt, allowing the firm to operate completely unleveraged.
- As a privately held firm, our focus is on the long-term not on managing quarterly earnings expectations. We provide the personal attention of a boutique firm with the services and resources of a large organization.
- Our capital strength allows for investment in capabilities and services to enhance the client and financial advisor experience.

## WORKING WITH JANNEY

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on [www.janney.com/crs](http://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.

To learn about the professional background, business practices, and conduct of FINRA member firms or their financial professionals, visit FINRA's BrokerCheck website at <https://brokercheck.finra.org>

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1. Reimbursement is subject to the results of an investigation. Janney will not reimburse losses resulting from activity of a person to whom you have provided access to your account, whether intentional or not. Janney may require your assistance in its investigation of the unauthorized activity.

Monies deposited in Janney Insured Sweep accounts at Program Banks are not subject to market risk and value loss but are subject to the risk of a bank's failure. In the unlikely event a bank fails, deposits at each bank are eligible for FDIC insurance protection up to a limit of \$250,000 (including principal and interest) per depositor in each insurable capacity (e.g., individual or joint). This limit includes any other deposits you may have at each bank outside of this program. You are responsible for monitoring your bank balances within Janney Insured Sweep, and the balances in any of your other bank accounts at the same bank, to determine if these, in total, exceed FDIC insurance limits. Monies held in accounts with Program Banks are not covered by the Securities Investor Protection Corporation (SIPC) insurance; however, securities held in Janney brokerage accounts are covered by SIPC insurance. For more information regarding FDIC insurance, please consult [fdic.gov](http://fdic.gov). For more information regarding SIPC coverage, please consult [sipc.org](http://sipc.org). These Deposit Accounts are direct obligations of the Program Banks and not of Janney. An investment in a money market is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund is covered by SIPC up to applicable limits. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. Yields fluctuate and past performance is no guarantee of future results.

Additional information about SIPC is available at [www.sipc.org](http://www.sipc.org). Additional information about the FDIC is available at [www.fdic.gov](http://www.fdic.gov).



## 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. My 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. I will serve in a fiduciary capacity for your advisory relationships.

## 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.

Janney Montgomery Scott LLC is an independently operated affiliate of the Penn Mutual Life Insurance Company, which acquired the firm in 1982. Penn Mutual ranks as one of the largest mutual insurance companies in the nation. Janney Montgomery Scott LLC is a member of the New York Stock Exchange, Financial Industry Regulatory Authority and the Securities Investor Protection Corporation.

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on [www.janney.com/crs](http://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.

