



The Butera Jordan Bender Hendricks Group
OF JANNEY MONTGOMERY SCOTT LLC



WEALTH MANAGEMENT

Wealth needs to be more than managed.

It needs to be developed, preserved, and when the time is right, passed along. Janney Montgomery Scott understands that wealth—like life—is more than just an event. It is an ongoing process of growth and development. To take advantage of the opportunities life presents, you need a firm that has the knowledge—and the experience—to offer advice and recommend financial strategies for every stage of life.

Whether you are an individual, a corporation, or an institution, Janney can work with you to develop a comprehensive approach to wealth management. Each of our financial solutions has its own unique characteristics. Separately, each provides specialized features and benefits designed to meet your financial goals and objectives. Our approach is specific and with a purpose—to provide a deep level of knowledge, experience, and service to help meet your specific financial planning needs.

FROM TODAY TO TOMORROW— FROM ONE GENERATION TO THE NEXT

Wealth management does not occur in a vacuum, but as a continuum. You need a financial plan that considers where you are today to anticipate—and plan for— where you want to be tomorrow.

- An **investment plan** that will serve as the foundation for your portfolio
- A **retirement plan** to assist you in preparing for your future
- A **risk management plan** to help you preserve and protect your wealth
- An **estate plan** that will help you pass along your wealth

The sooner you begin planning, the sooner you can begin working to build and protect your assets for when you—or the important people in your life—need them.

MEET THE TEAM

The Butera Jordan Bender Hendricks Group brings shared ideas and resources to clients, offering a goals-based wealth management approach that puts them, rather than the market, at the center of the wealth management process.

Recognized by Forbes as one of their 2024, 2025, & 2026 Best-In-State Wealth Management Teams



PETER M. BUTERA, CIMA® | Senior Vice President / Wealth Management, Financial Advisor
570.331.2751 | pbutera@janney.com

Peter has over 39 years of experience advising high-net-worth individuals, business owners, and corporate executives. He assists clients in clarifying their goals and developing investment strategies that align with their vision. Previously, Peter practiced as a CPA in public accounting for three years. He holds the Certified Investment Management Analyst® designation and is an honors graduate of the University of Scranton with a degree in Accounting.

Peter is an active member of the University of Scranton Professional Alumni Council. He resides at Harveys Lake with his wife and has two daughters.



STEVEN E. JORDAN | Senior Vice President / Wealth Management, Financial Advisor
570.331.2752 | sjordan@janney.com

Steve is a Wealth Management Advisor with over 20 years of experience serving high-net-worth individuals and their families. He focuses on developing investment strategies and financial plans that bring clarity and simplicity to his clients' financial lives. Prior to his advisory career, Steve spent 10 years as a General Manager in the private sector and eight years on active duty in the United States Air Force. Steve holds an MBA from Embry-Riddle University and a B.S. in Business Administration from Husson College. He and his wife, Deborah, live in Sugarloaf and enjoy spending time with their four children and four grandchildren.



BRAD G. BENDER, CFP® | Vice President / Wealth Management, Financial Advisor
570.331.2753 | bbender@janney.com

Brad entered the financial services industry in 2006 and focuses on portfolio construction, retirement income, and estate planning. He works closely with clients to develop customized investment portfolios using a disciplined, analytical approach. Brad is a CERTIFIED FINANCIAL PLANNER® professional and holds a degree in Finance and Information Science from Penn State University. He and his wife live in Tennessee.



MANDIE J. HENDRICKS, CFP® | Vice President / Wealth Management, Financial Advisor
570.331.2754 | mhendricks@janney.com

Mandie began her career in financial services in 2009 and is committed to helping clients build financial independence and long-term security through thoughtful saving and investing. She holds a bachelor's degree in Business Management from Bloomsburg University and is a CERTIFIED FINANCIAL PLANNER® professional. Mandie is active in her community, serving on the Luzerne County Community College Foundation Board and the Freeland YMCA Board of directors. She lives in Conyngham with her husband and two sons.



FRANK NOCKLEY | Financial Advisor
570.331.2748 | francisnockley@janney.com

Frank joined the team in 2024 after graduating from Bucknell University. He holds a B.S. in Economics with a minor in Real Estate. He focuses on developing investment strategies and creating thorough financial plans to help clients meet their goals. Frank is an active member of the Wilkes-Barre chapter of Unico National. His commitment to helping clients achieve their financial goals, combined with his academic background and community involvement, makes him a valuable addition to our team.



TRACY SMITHNOSKY | Senior Registered Private Client Associate
570.331.2755 | tsmithnosky@janney.com

Tracy began her career in the Financial Services industry in 2003. She manages the administrative and service needs of both our clients and our team. Beyond handling transactional and account-related tasks, Tracy is personally committed to delivering an exceptional client experience. She holds a degree in Business Administration from Penn State University.



MARCYANNA HORVATH | Private Client Associate
570.331.2756 | mhorvath@janney.com

Marcy brings over 20 years of experience in the Financial Services industry, expertly managing account and administrative duties as well as client relations. She excels at building meaningful relationships with clients and simplifying their financial lives. Marcy provides attentive and personalized service to assist clients with their day-to-day financial needs. She is a graduate of Lackawanna College.



A TOPIC-FOCUSED APPROACH TO ADVICE

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, and make recommendations to identify opportunities and develop a plan to help you reach your 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.

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

* 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.



APPROPRIATE ADVICE TO HELP YOU REACH SPECIFIC GOALS

We provide tailored advice to fit your specific needs. 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 develop a financial plan to help you reach your goals.

Our assessment considers your future income and investment needs, while seeking to potentially reduce your exposure to risk and the impact of taxation. We can assist with, among others, the following areas:

- Investment Strategy
- Social Security planning
- Employee benefits
- Education Funding
- Special needs, such as caring for a parent or a child's educational needs
- Estate planning
- Insurance
- Retirement planning

CONTACT US



THE BUTERA JORDAN BENDER HENDRICKS GROUP

613 Baltimore Dr., Suite 202, Wilkes-Barre, PA 18702

Phone: 570.331.2751 | Toll Free: 800.643.5021 | www.thebjbgroup.com
thebjbgroup@janney.com

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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. Our core principle 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/award-disclosures or contact your Financial Advisor.