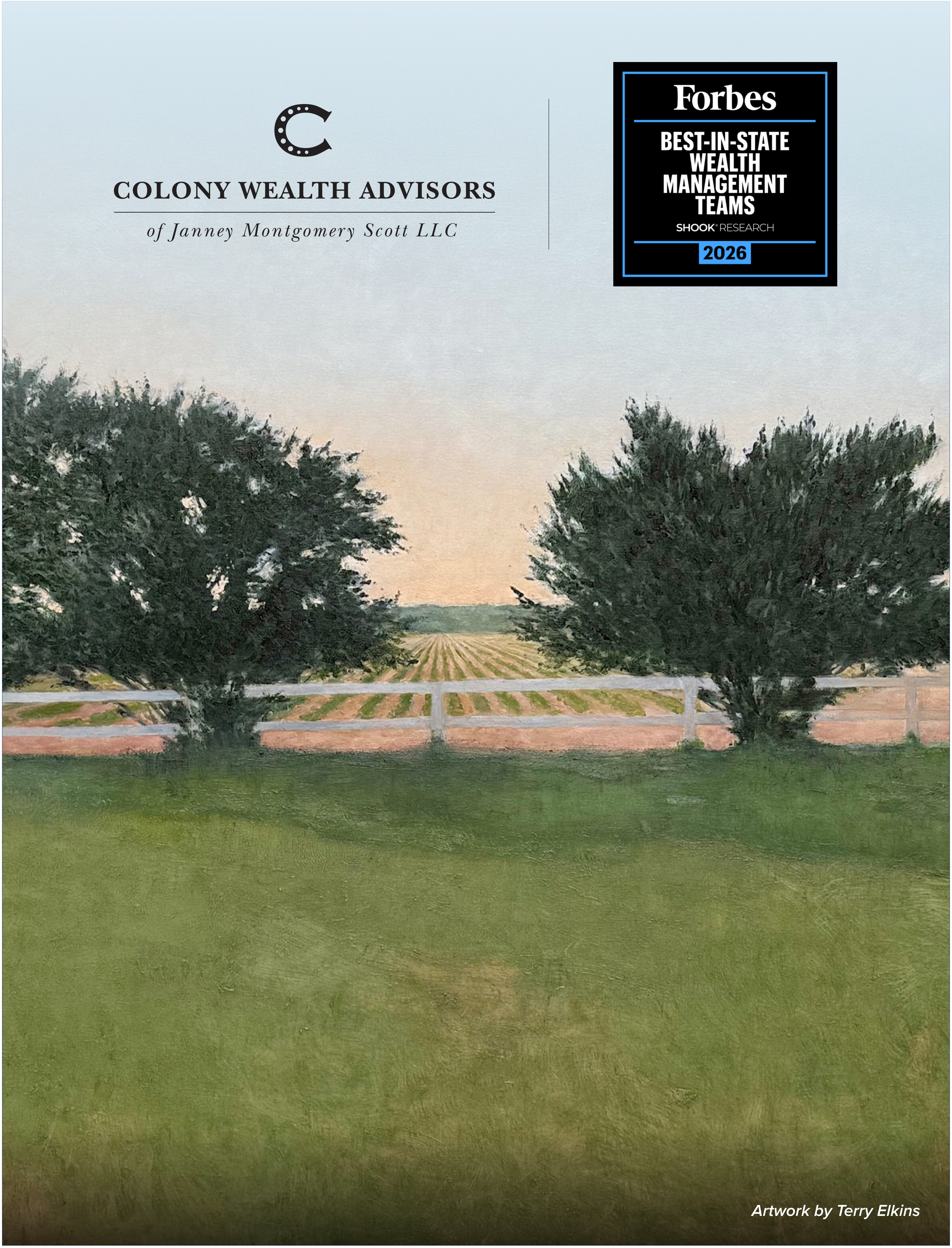
COLONY WEALTH ADVISORS

of Janney Montgomery Scott LLC

Forbes
BEST-IN-STATE WEALTH MANAGEMENT TEAMS
SHOOK® RESEARCH
2026



Artwork by Terry Elkins

OUR MISSION

Our mission is straightforward: We manage investments with integrity, stewardship, and focus.

INTEGRITY

In advisory relationships, we act in a fiduciary capacity. This means we are legally obligated to prioritize your needs above all other interests. Transparency is paramount. We will disclose any conflicts of interest and fully explain how our advice aligns with your goals.

STEWARDSHIP

We manage risk through an active process of recognizing, evaluating, and proactively planning your asset allocation. We like to say that it is the journey not the destination that matters. We want to smooth the ride for any unforeseen disrupters to your financial plan.

FOCUS

Our team has developed and refined a system to put all the pieces of your financial puzzle together to align with your value and interests. This method is dynamic. Your financial plan evolves in real time to meet life's changes and we are here with you at every step.

Photograph by Maddy Falkowitz

Colony Wealth Advisors is a specialized team of advisors with a commitment to providing the highest level of service and investment proficiency. Our clients are high-net-worth individuals and families, corporate pensions, municipal government, OPEB, charitable foundations, library and school endowments.

When you become a client of Colony, you gain access to elite advice, planning, and consultation, which goes beyond traditional wealth management platforms. Leveraging our team's diverse knowledge, we design fully customized investment solutions aligned with your unique goals and challenges.

Colony is proud to be recognized as a Forbes Best-In-State Wealth Management Team every year since the award's inception—a testament to our consistent commitment to excellence.

We invite you to experience the Colony difference.

** 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.*

FINANCIAL PLANNING

Wealth management is an ongoing process that involves continuous communication. You need a financial plan that considers where you are today to anticipate—and plan for—where you want to be tomorrow. Within the planning process, we can build out:

- 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.

> ***"Good Financial Planning is an ongoing conversation because life changes. Sometimes slowly, sometimes quickly. 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."***


Artwork by Pamela Riley-Abear

LIFE STAGES

"We are here to guide you through all the important decisions that life has to offer."

STARTING OUT

- Saving and budgeting
- Repaying student loan debt
- Starting or growing a family
- Launching a business
- Buying a home vs leasing/renting

MANAGING MY HOUSEHOLD FINANCES

- 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

GROWING MY WEALTH

- Saving for retirement
- Funding college education
- Protecting your personal and/or business assets
- Socially responsible investing
- Allocating and diversifying your investments

NEARING RETIREMENT

- 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

LIVING IN RETIREMENT

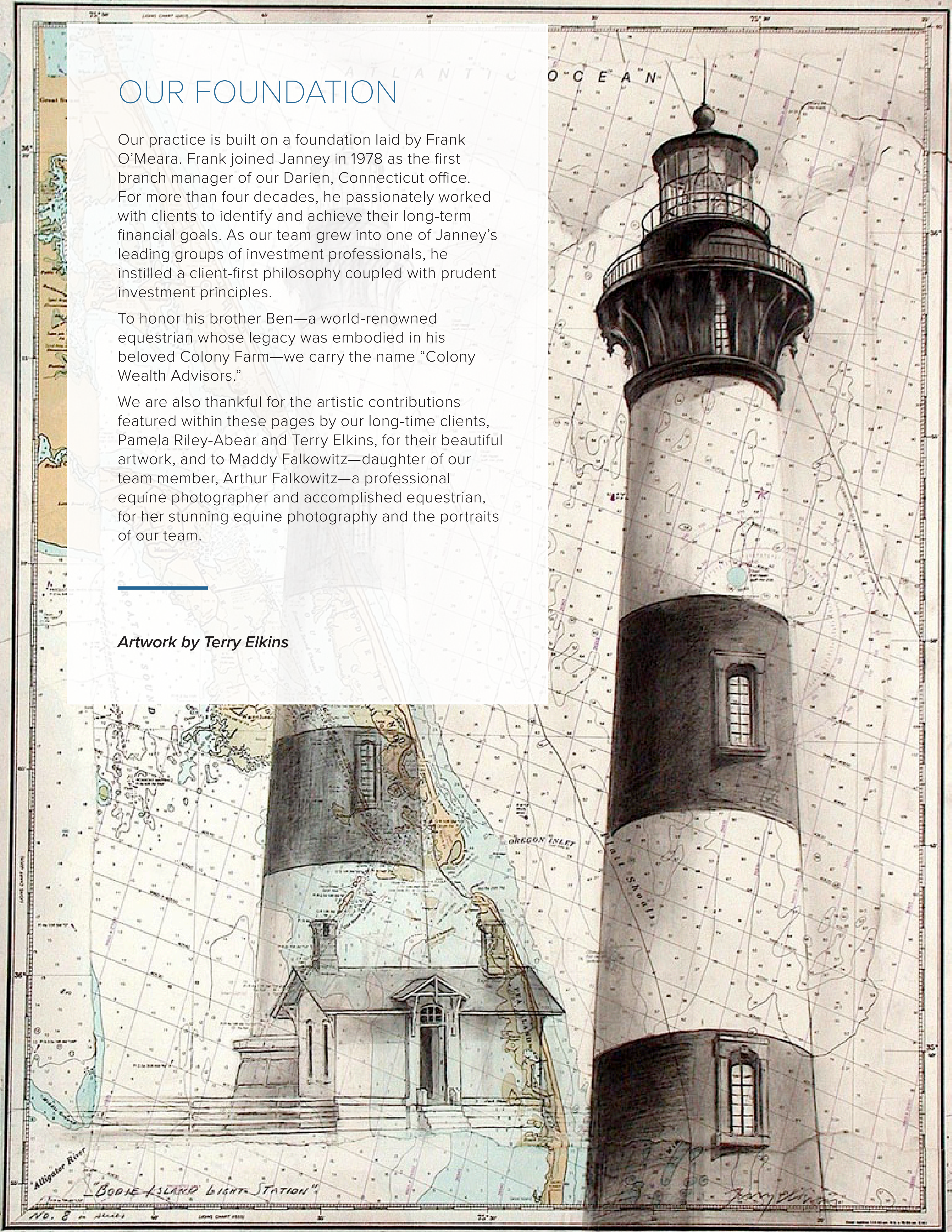
- Planning for your estate
- Giving strategies
- Balancing your portfolio
- Generating tax-efficient income
- Managing health and long-term care costs
- Strategies for lifetime income

OUR FOUNDATION

Our practice is built on a foundation laid by Frank O'Meara. Frank joined Janney in 1978 as the first branch manager of our Darien, Connecticut office. For more than four decades, he passionately worked with clients to identify and achieve their long-term financial goals. As our team grew into one of Janney's leading groups of investment professionals, he instilled a client-first philosophy coupled with prudent investment principles.

To honor his brother Ben—a world-renowned equestrian whose legacy was embodied in his beloved Colony Farm—we carry the name "Colony Wealth Advisors."

We are also thankful for the artistic contributions featured within these pages by our long-time clients, Pamela Riley-Abear and Terry Elkins, for their beautiful artwork, and to Maddy Falkowitz—daughter of our team member, Arthur Falkowitz—a professional equine photographer and accomplished equestrian, for her stunning equine photography and the portraits of our team.



Artwork by Terry Elkins

MEET COLONY WEALTH ADVISORS

THEODORE P. MAROHN, CLTC®, CRPC®, AWMA®

Managing Director, Financial Advisor | Garden City, NY & Hauppauge, NY
631.851.4390 | tmarohn@janney.com

For over 30 years, Ted has developed his practice serving several generations of families. Ted and his team provide recommendations on investments, charitable giving, retirement and estate planning, insurance, and long-term care. Ted holds his FINRA Series 7, 15, 63, and 65 licenses, as well as his Life, Accident & Health, and Variable Life & Annuity licenses. He also possesses the Certified in Long-Term Care (CLTC®), and Chartered Retirement Planning Counselor™ (CRPC™) designations, and earned the Accredited Wealth Management Advisor℠ (AWMA®) designation through a joint education venture between Janney and the University of Pennsylvania's Wharton School of Business.

CAROLYN FRZOP

First Vice President / Investments, Financial Advisor | Darien, CT
203.662.6325 | cfrzop@janney.com

Upon joining the Firm in 1987, Carolyn has built a strong practice serving the investment needs of her clients which range from state and local governments to non-profit foundations.

Carolyn holds her FINRA Series 7, 63, and 65 licenses, as well as Health Insurance, Life Insurance, and Variable and Fixed Annuity products. She holds a BA from Connecticut College and attended the Graduate school at Columbia University, New York.

ARTHUR FALKOWITZ, AWMA®

First Vice President / Investments, Financial Advisor | Garden City, NY
516.535.4660 | afalkowitz@janney.com

For more than three decades, Arthur has assisted and guided his clients to accumulate wealth, plan for life's necessities, and manage portfolios through all stages of their lives.

Arthur builds upon his over 30 years of experience in good and difficult markets to better serve high net worth individuals, families and for-profit and not-for-profit companies. Arthur holds his Accredited Wealth Management Advisor℠ (AWMA®) designation through the University of Pennsylvania's Wharton School of Business.

JEFFREY T. WENT, CFP®

First Vice President / Investments, Financial Advisor | Garden City, NY & Hauppauge, NY
516.535.4670 | jwent@janney.com

Jeff joined Janney in 2004. He attended St. Johns Law School and graduated with his Juris Doctor (JD) in 2017. He received his BBA degree in Banking and Finance from Hofstra University in 2004. Jeffrey obtained his designation as a CERTIFIED FINANCIAL PLANNER® professional in 2008 through the College for Financial Planning and holds his FINRA Series 7, 66 and Life & Health licenses.

COLONY CLIENT SERVICE TEAM

LYNN VERNILLO, AWMA®
Senior Registered Private Client Associate
631.851.4391 | lvernillo@janney.com

Lynn began her career in the municipal securities industry in 1987 with CS First Boston. Before joining Janney, she spent 10 years at Merrill Lynch and three years at Wells Fargo Advisors. She attended Baruch College in New York and holds the Series 7, 66, and Insurance licenses. She recently earned the Accredited Wealth Management Advisor (AWMA®) designation.

PAUL ORBON, AWMA®
Registered Private Client Associate
516.535.4661 | porbon@janney.com

Paul is the newest addition to our team. Paul is a recent graduate of St. John's University where he played Division 1 baseball. He officially started with Janney Montgomery Scott in the Garden City office in 2025. Paul holds his FINRA series 7 and 66 licenses, Life and Health Licenses, as well as earning the (AWMA®) designation. Currently, Paul plays an integral role in the behind-the-scenes operations of our team, as well as ensuring all client needs are taken care of in a timely fashion.

EMILY CHIN
Private Client Associate
516.535.3401 | echin@janney.com

Emily is passionate about building trusted relationships with clients. Her background in the hospitality industry instilled in her a deep commitment to anticipating needs and ensuring a client-first experience.

Artwork by Pamela Riley-Abear

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.

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of Janney Montgomery Scott LLC

Janney

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