DADKO
Wealth Management
OF JANNEY MONTGOMERY SCOTT LLC
Creating Financial Clarity

Janney

OUR **EAGLE** CONSULTATIVE PROCESS

We enter relationships after a thorough, collaborative process to confirm we are starting with a shared vision. This enables us to serve only those to whom we believe we can provide meaningful guidance. Our approach engages you through several key components, each vital to planning for your financial well-being:

EXPLORE Our process begins with a thorough exploration of every aspect of your financial life. Through an in-depth analysis of your investments, assets, expenses, taxes, and estate plan, we uncover paths toward crafting an investment strategy and financial plan customized to your unique needs and circumstances.

ADVISE With a clear view of your financial landscape, we are able to advise you more appropriately and offer strategies to help you achieve what is most important to you. You are then in charge of the direction forward, as we cultivate a strong, mutually respectful relationship.

GOALS By building this foundation, we ensure that we collaborate to develop focused, manageable goals and that we work together effectively to move you toward your financial aspirations.

LAUNCH We then devise a meticulous implementation strategy in coordination with your CPA and Estate Planning Attorney. Launching this strategy ensures that your needs and wants are translated into actionable steps, supported by appropriate investments, risk management and advanced planning.

EVOLVE We view your financial plan as a living document, evolving alongside the changes in your life that impact it. Regular face-to-face strategy reviews allow us to realign your investments with any changing goals. This proactive approach helps keep your plan relevant and effective over time, providing you with peace of mind and confidence in your financial future.

Additionally, we offer our services in coordination with our client's estate attorney and CPA to ensure comprehensive coverage and support in these critical domains. If desired, we will also facilitate family meetings to help ensure members of your family are briefed on your vision and understand your intentions for your financial and estate plan.

CREATING FINANCIAL CLARITY

We are Michael Dadko, CFP® and Diane Dadko, CFP®, a husband-and-wife investment management and financial planning team based in Stuart, FL and supported by our Wealth Planning Associate, April Pearson, and Private Client Associate, Sandra Swaby. With over 95 years of combined experience, we specialize in guiding families through various market cycles—from recessions to prosperous economic periods. Our expertise helps families chart a course that aligns with their financial goals – navigating decisions and identifying opportunities to potentially build wealth while managing risk to protect what they've built. We help families see the path toward their financial future more clearly.

As **CERTIFIED FINANCIAL PLANNER®** professionals, we are uniquely qualified to not only provide sound investment management, but also advise families, individuals, and endowments with advanced planning strategies. CFP® professionals are fiduciaries and as such we are held to a strict, client-centric focus. It is our duty to truly understand you and strive to create a detailed plan to help you reach your financial goals.

No matter where you are in life, or where your loved ones stand in theirs, Dadko Wealth Management offers comprehensive financial planning and investment management services personalized to align with your needs today and evolve with the future you're building. With us, you can navigate your financial world with increased confidence and clarity, knowing that you have a dedicated team ready to offer guidance as you chart a course toward a solid, lasting plan. Start your journey toward financial security and peace of mind with us today.

MEET THE TEAM

MICHAEL DADKO, CFP®, CLTC®, CDFA® | Managing Director, Financial Advisor
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Michael is the Managing Director of Dadko Wealth Management, a CERTIFIED FINANCIAL PLANNER® (CFP®) Professional, Certified in Long-Term Care®, and Certified Divorce Financial Analyst. With over 25 years in the financial services industry, he and his team serve entrepreneurs, executives, and affluent families.

Growing up in New England, Michael earned the rank of Eagle Scout. He graduated magna cum laude in Finance from Florida Institute of Technology before serving eight years as a Company Commander and Captain in the Army's 82nd Airborne Division.

Clients rely on him not just for financial advice but also for guidance through major life transitions such as retirement, long term care, wealth transfer and even divorce. He integrates investments, tax planning, insurance, and trusts into a clear, customized strategy to help you achieve your goals.

Active in his community, Michael is a Trustee of the Stuart/Martin County Chamber of Commerce, a member of the Martin County Estate Planning Council, and serves on Florida's 19th Circuit Court Judicial Nominating Commission and Grievance Committee and is Chairman of the Finance Council of his church. He enjoys traveling world-wide, genealogy, world history and growing more than 30 varieties of exotic fruit trees.

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Career and family changes, windfalls or unexpected expenses, economic events, and health issues may all necessitate modifying and updating your plans and your investments over time. When you work with us, it's about going beyond investing. It's about connecting your life and your finances.

Forbes 2026 BEST-IN-STATE WEALTH ADVISORS
SHOOK® RESEARCH

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.

PLANNING FOR EVERY STAGE OF YOUR LIFE

Some financial approaches focus primarily on investments, but we elevate ours to a panoramic view – surveying the comprehensive financial landscape of individuals and families. At Dadko Wealth Management, we understand that financial success brings both responsibility and complexity. That is why, with each client, we craft personalized financial plans that encompass key areas addressing:

- Investment Management
- Risk Management
- Savings Strategies
- Retirement Planning
- Generating Cash Flow for Income
- Estate Planning Strategies
- Tax Planning
- Insurance Planning to include Long-Term Care
- Charitable Giving
- Financial Transitions (such as retirement or divorce)
- Special Needs Planning

CONTACT US

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US ARMY VETERAN AND PARATROOPER

* *The concepts illustrated here have legal, accounting, and tax implications. Neither Janney Montgomery Scott LLC nor its Financial Advisors give tax, legal, or accounting advice. Please consult with the appropriate professional for advice concerning your particular circumstances.*