



Who we are

At KLC Wealth Advisory, we specialize in providing goals-based financial planning to successful individuals, business owners and families. Our clients look to us for more than just investment management—we take a broad and comprehensive look at your complete financial picture and provide customized recommendations on advanced planning topics which include retirement income, estate planning, Social Security issues and more.

Although your life is unpredictable, there are certain events we know are coming your way—we can help you to prepare for those events, and they can become the foundation of your customized plan.

As we work together, we want you to gain a sense of financial empowerment: the knowledge that you are well informed and the confidence that you are making good financial decisions for yourself, your family and your legacy.

Our focus on your family

The complexities presented by multigenerational wealth demand specialization—and specialization requires a team approach.

We intentionally crafted our Wealth Advisory team to include several intra-family relationships in order to provide experience and insight into the financial issues unique to multigenerational families.

We can advise you about your estate, legacy, long-term care planning and more—in other words, the areas you need to address to make your money last through your lifetime and transfer it successfully to the next generation.



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, ongoing monitoring, and performance reporting. We will serve in a fiduciary capacity for your advisory relationships.

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Comprehensive resources for complex wealth

A team of specialists
supported by a strong
parent company

2

A planning process designed to help you reach your goals

Our approach to learning who you
are and recommending the
solutions you need

3

A modern approach to wealth management

Coordinating your
financial care to help
simplify your life

Agenda

1

Comprehensive resources for complex wealth

A team of specialists supported by a strong parent company



Meet the team



Brian Lee

Executive Vice President/Wealth Management
Branch Manager
Financial Advisor

How I can help you

With an unrelenting drive to help clients achieve their financial and personal goals, Brian provides comprehensive investment tools with the knowledge he has built during his tenure at Janney. He has a philosophy of doing whatever it takes to help others achieve their goals, both financially and personally. He understands that managing finances is about more than managing investments—it's about connecting and supporting many aspects of clients' lives, including budgeting, cash management, retirement planning and other goals.

What makes me knowledgeable

Brian has been with Janney for more than 40 years, beginning his career on the over-the-counter trading desk in the home office and then becoming a financial advisor. He has played an integral role at Janney, serving as branch manager of the Allentown office for the better part of 30 years. He also supervised 13 branches as the firm's northeast regional manager for two years, while continuing to grow his team as an advisor. Brian holds the FINRA Series 7, 8 and 63 licenses.

Getting to know me

Brian has two children, Samantha and Andrew, who both reside in the Lehigh Valley area. Outside the office, he has served on the committee of the Mary Ellen Golf Tournament to benefit Easter Seals, one of the most successful fundraising events in the Lehigh Valley. Brian is an avid golfer and enjoys landscaping in his free time.

Meet the team



John Corello, AWMA®

First Vice President/Wealth Management
Assistant Branch Manager
Financial Advisor

How I can help you

John offers comprehensive planning and investment advice designed with client needs in mind. He focuses on building customized investment plans tailored to meet each client's goals and financial needs using a broad range of products and services, and he offers a voice of reason through his measured approach to planning. John leads the investment management process for the team, and also has oversight responsibility in the Allentown branch as the assistant manager.

What makes me knowledgeable

Drawn to Janney's client-focused approach to investments, John joined the firm in 1990 as a Financial Advisor. He began his career in the industry as an auditor for the Central Collection Agency, where he was responsible for auditing municipal tax returns in the Greater Cleveland area. John holds the Accredited Wealth Management AdvisorSM designation, as well as the FINRA Series 7, 9, 10 and 63 licenses and the Pennsylvania Life, Accident and Health Insurance license. He earned a B.A. in finance from Cleveland State University.

Getting to know me

John and his wife, Janet, have three sons and five grandchildren. Outside the office, he has been involved in his community by serving on several boards, including Lehigh Carbon Community College, Catasauqua Area School District, Camelot for Children and the Catasauqua Youth Athletic Association, and he is currently serving as the president of Bear Hollow Hunting Club. In his free time, John enjoys golfing, hunting, and spending time with family and friends.

Meet the team



Julie Knight, CFP[®], CLTC[®], CDFA[®]

First Vice President/Wealth Management
Financial Advisor

How I can help you

As a Financial Advisor and CERTIFIED FINANCIAL PLANNER™ professional, Julie focuses on family wealth planning that has multigenerational impact. She helps clients define their goals and then, depending on the clients needs, can recommend a disciplined financial planning process that is designed to help shape their decisions and behaviors to support these objectives. Julie has developed a depth of knowledge about retirement income, Social Security, long-term care, estate planning, education and overall savings strategies, and she helps clients navigate these issues with confidence.

What makes me knowledgeable

Julie has more than 20 years of experience in the finance and logistics industries. She joined Janney in 2019 after nine years at Morgan Stanley as a Financial Advisor. Julie holds the Certification for Long-Term Care and the Certified Divorce Financial Analyst® designations, and her investment and advisory registrations include FINRA Series 7 and 66, as well as the Pennsylvania Life, Accident and Health Insurance licenses. Julie earned an M.B.A. in strategy and economics from the Melbourne Business School in Australia and a B.B.A. from the University of North Florida.

Getting to know me

Julie is a Board Member of the Estate Planning Council of the Lehigh Valley and a member of Lehigh Valley Aging in Place. Since 2007, she has been involved with the Greater Lehigh Valley Chamber of Commerce and held positions such as Chair of the Ambassadors Council and member of the Board of Governors. She is a dedicated fundraiser for the YWCA Allentown and served as the emcee of the annual Perfect Fit Luncheon for the third time in 2020. In recognition of her commitment to the community, Julie was honored as a 2019 Woman of Influence from Lehigh Valley Business. In 2011, she received the Young Professional ATHENA Award given by the Greater Lehigh Valley Chamber of Commerce's Women's Business Council, and she also campaigned for the Leukemia & Lymphoma Society and captured the title of Lehigh Valley's Woman of the Year.

Meet the team



Debbie Field

Senior Registered Private Client Associate
Business Productivity Specialist

How I can help you

Debbie helps lead the operational team to provide exceptional service to clients, where she applies her attention to detail and a client-first approach. She assists clients with all administrative and MyJanney.com issues, maintaining a focus on estate and retirement account distributions, IRA required minimum distributions (RMDs) and other aspects of retirement account administration, including but not limited to the updating of beneficiary designations. Debbie is referred to as the team's "special forces," as she handles all of its unique operational challenges.

What makes me knowledgeable

Joining Janney in 2015 as a private client assistant, Debbie brings more than 30 years of financial industry experience to the team, including a comprehensive institutional background spanning all aspects of operations and technology with respect to equity and fixed income products. She began her exciting career in 1985 at E.F. Hutton as an International Operations Settlements Specialist. Most of her financial industry experience was spent at Jefferies and Company, where she advanced from International Operations and Trading Liaison to Business Technology and finally to V.P. of Operations and Technology within the fixed income division. Debbie also worked for Ascendant Compliance Management in Product Development and was the Customer Service Manager for their compliance and operational risk platform. Debbie is a Business Productivity Specialist following her completion of Janney's RPCA Development Program. She also holds the FINRA Series 7 and 66 licenses. Debbie received a B.A. in economics from Rollins College and an M.A. in adolescent mathematics education from Hunter College.

Getting to know me

Outside the office, Debbie enjoys spending time outdoors, training her two hunting dogs, and volunteering with the North American Versatile Hunting Dog Association, the Vizsla Club of Long Island, the Keystone Vizsla Club and the American Kennel Club.

Meet the team



Andrew Lee

Private Client Associate

**How I can
help you**

Andrew works alongside the team's Financial Advisors to deliver a customized approach to financial planning with a focus on proactive client service. By applying his knowledge of investment management, financial planning, estate/trust management, retirement solutions and insurance, Andrew demonstrates his commitment to helping clients prepare successfully for their financial future. He is also the team's go-to resource for troubleshooting website issues and an IT expert for helping clients utilize the Janney website and app. When it comes to usernames and passwords, eDelivery settings, the MyNetWorth tool or the Document Value, Andrew knows how to get the most out of new technology. He is also responsible for creating and maintaining its website and social media platforms.

**What makes me
knowledgeable**

Andrew began his career with Janney in 2008 after graduating from Saint Leo University in Florida with a bachelor's degree in marketing.

**Getting to
know me**

In his free time, Andrew enjoys golfing, working out and playing with his dog, Diamond.

Meet the team



Marjory Nelcoski

Private Client Associate

How I can help you

Marjory primarily assists Julie Knight in the ongoing development and maintenance of effective client relationships. In this role, she helps with administrative functions, processes client requests, coordinates client educational events and maintains on-going client communications. She accomplishes client requests such as cash transfers, schedules appointments, and improves the overall efficiency of communication between clients and advisors to enhance the client experience. She also helps orchestrate regular client educational events and workshops by designing communication via email, website and social media on topics such as Social Security, long-term care planning, estate planning and retirement income strategies.

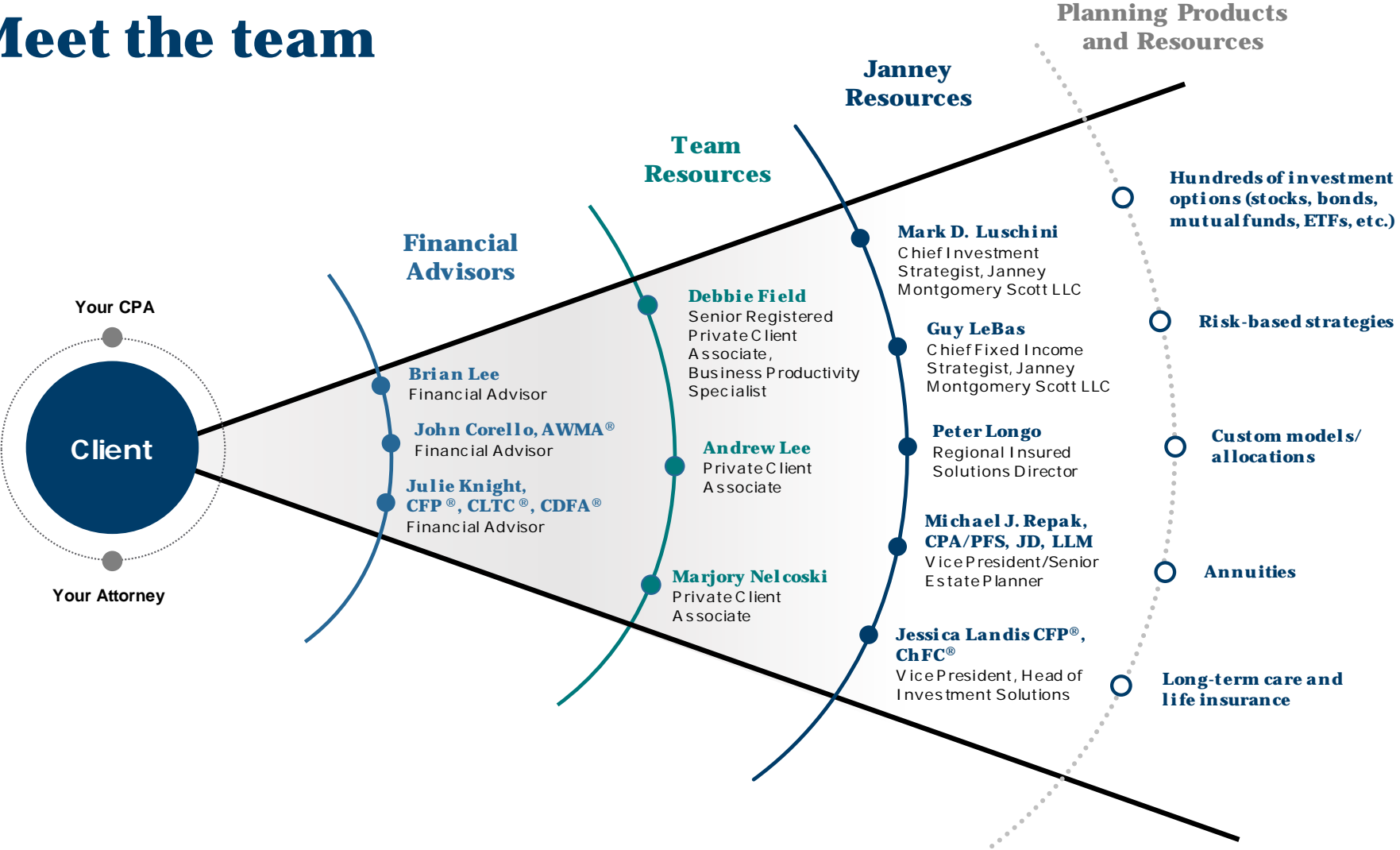
What makes me knowledgeable

Before joining the KLC team in 2019, Marjory worked as an administrative assistant at Penn State Lehigh Valley for a year, after having worked at Educational Testing Service as a client/program manager for 17 years. While at ETS, Marjory managed a full-service needs analysis financial aid program for the National Association of Independent Schools and assessments for the Wyoming Department of Education, the California Department of Education, the Enrollment Management Association and various College Board programs. Prior to ETS, Marjory served as the assistant director of financial aid at the College of St. Elizabeth. She received her B.A. in organ performance from Cedar Crest College, pursued graduate studies in musicology at Penn State University and holds an M.B.A. in finance from Fairleigh Dickinson University.

Getting to know me

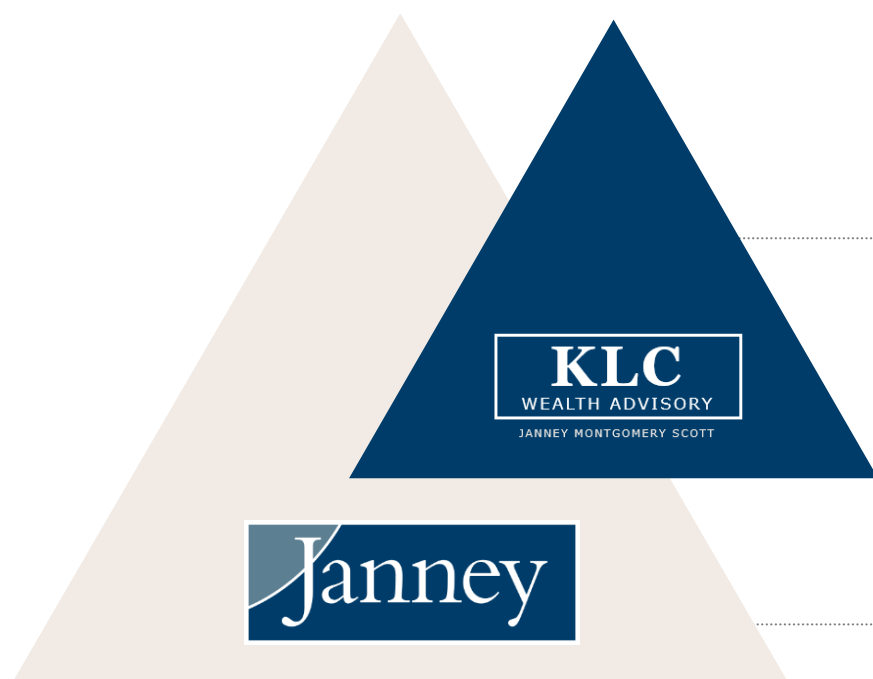
Outside the office, Marjory serves as a music director and organist at a Lutheran church in Whitehall. She enjoys spending family time with her husband, children and three grandsons.

Meet the team



Who we are

As part of a larger financial institution, KLC Wealth Advisory has access to significant resources and broad-based support.



KLC Wealth Advisory

- Six-member team specializing in multigenerational family wealth planning
- Knowledge, experience and resources to provide customized recommendations that align with your goals and circumstances
- A focus on tangible action steps that bring your financial plan off the page and into your everyday life
- A shared commitment to financial literacy and education

Janney Montgomery Scott

- Firm roots dating back to 1832
- Primary focus is helping individuals and families grow, manage, protect and transfer their wealth
- An independently operated affiliate of the Penn Mutual Life Insurance Company, which acquired Janney in 1982

Agenda

2 A planning process designed to help you reach your goals

Our approach to learning who you are and recommending the solutions you need

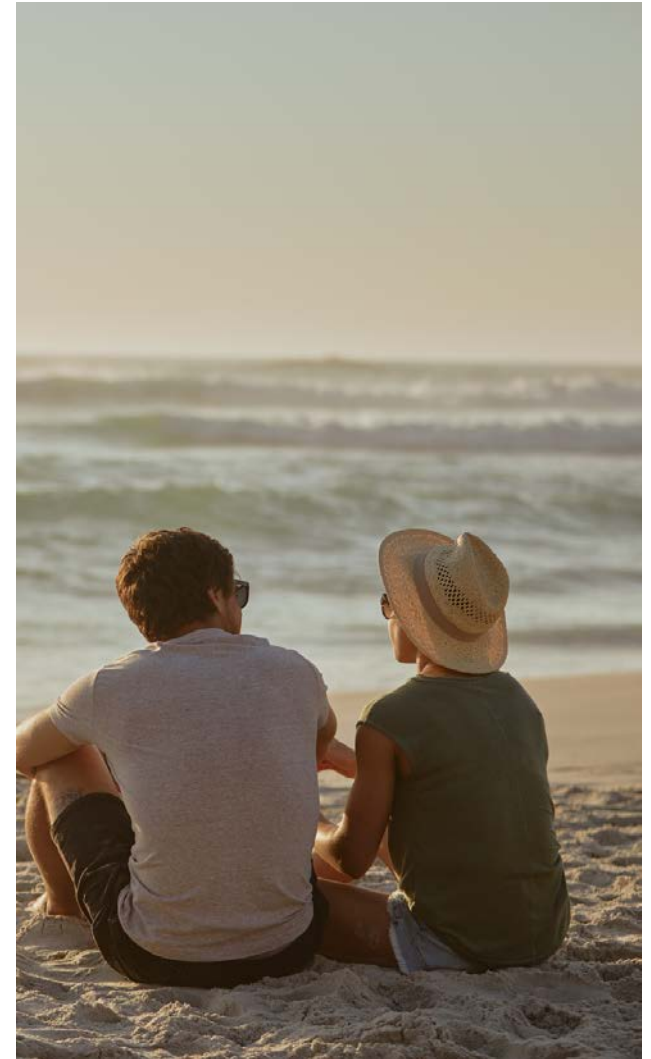


Our approach to financial planning

We make your plan concrete and actionable

Our clients often ask us, “I don’t want to run out of money, so what can I *control today* to help me reach my goals?” The answer, simply put, is your saving and spending.

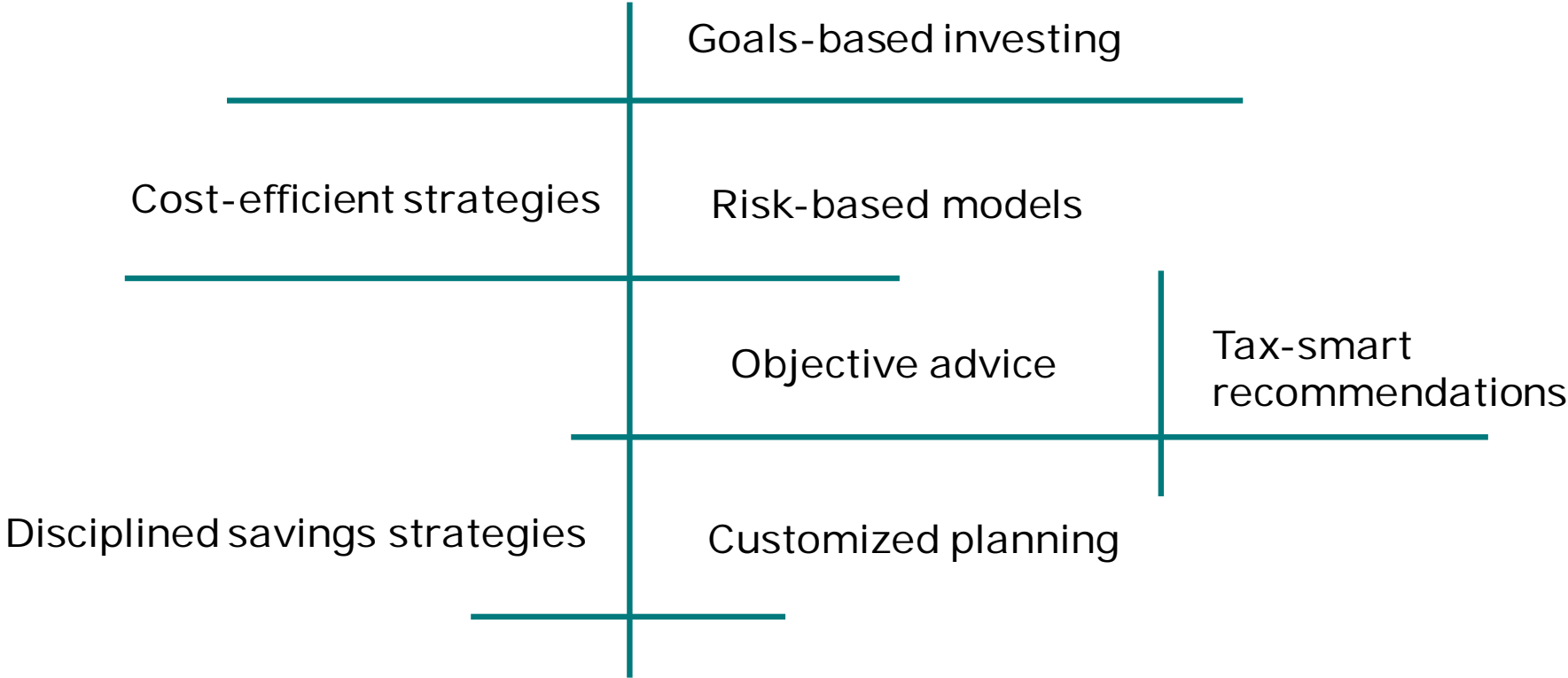
- Our approach to planning is driven by your resources, which means we tailor your strategy around what’s coming in and what’s going out—and bring structure to your saving and spending decisions.
- Your financial plan becomes the blueprint for actionable steps—like goal-setting, budgeting and implementing tax-saving tactics. We may even use “backwards budgeting” techniques, where we automate your monthly savings and then balance your income and expenses to accommodate this disciplined practice.
- By taking this approach, we can make your money work toward your objectives effectively and provide the assurance that you are preparing for your financial future.



A disciplined and goal-oriented planning process



Our core investment beliefs



Agenda

3

A modern approach to wealth management

Coordinating your financial care to help simplify your life



Services beyond investing



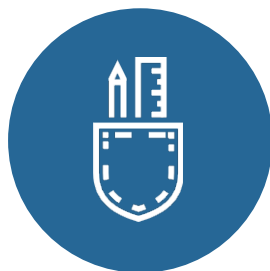
Starting out

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



Managing your household financing

- 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 your 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 Social Security and Medicare



Living in retirement

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



Getting started

It's time to put your money to work toward your goals. Contact us to find out how we can help you get organized and on track.

KLC Wealth Advisory

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Next steps



Initial consultation



Updated financial plan



Social Security review



Life and/or long-term care
insurance review



Estate plan review

Disclosures

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