

A photograph of a park path during autumn. The path is paved and covered with fallen yellow and orange leaves. Several ornate black metal benches are spaced along the path. The trees lining the path have sparse green and yellow leaves. A semi-transparent white rectangular box is overlaid on the upper portion of the image, containing the company name and logo.

Janney

Owen Wealth Advisory Group
of Janney Montgomery Scott LLC



THE THREE P'S OF PORTFOLIO CONSTRUCTION

Successful investing requires planning, process and patience, the same disciplines necessary for a successful garden, an activity we find most analogous to successful portfolio construction and helping you to achieve your financial planning goals.



PLANNING

Whether a cash crop farmer or planting a backyard flower and vegetable garden, making a plan for what we want and need from our efforts is always the first step. The same holds true when constructing a portfolio; to be effective, we need a plan. Will our need be short-term, annual or long term, perennial? What resources do we have with which to work and are we in an accumulation phase of sowing and expanding or will withdrawals be required and if so, over what time period will we harvest?



PROCESS

Grounded in modern portfolio theory we exercise a disciplined process to optimize return while working to minimize risk, tax consequences, or loss of purchasing power over time. As with a garden, some investments will produce results sooner than others and from time to time require pruning lest they overwhelm and create unnecessary risk to the whole, still others may be slower to produce but may ultimately prove meaningful contributors. As with a healthy garden diversification or variety is critical.



PATIENCE

The best and most productive gardens require patience to cultivate and allow for maturation, the same is true when constructing a portfolio. Unlike some managers, we do not “push a button” for an instant, fully invested portfolio. While similarities among our clients do exist, each portfolio is custom designed and informed by the financial plan or investment policy. Our investment recommendations are forthright and opportunistic but never done hastily.

Our preferred investments are individual equities and fixed income securities, although for diversification, sector specific exposure or when managing smaller portfolios, we will utilize low cost mutual and exchange traded funds (ETFs) and alternative investments, always with an eye toward liquidity and flexibility. Our specific recommendations to each client are always made with your best interests in mind.

While prevailing economic conditions may influence our process, each client's financial plan and investment objectives will determine the appropriate portfolio mix we recommend to you. Our median asset allocation for our advisory accounts has remained relatively constant over time at approximately 65% equity/ 25% fixed income/ 10% money market or cash. The equity component is typically comprised of forty individual positions and fixed income between six and ten holdings and cash and equivalents, FDIC insured deposits or government securities.

MEET THE TEAM

With over 90 years of combined industry experience, we strive 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.



MICHAEL C. OWEN | Executive Vice President / Wealth Management, Financial Advisor
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Pinehurst & Winston-Salem, NC

Mike began his career as an investment broker at E. F. Hutton in 1983 and joined BB&T Scott & Stringfellow in 1995 as branch manager of the Winston-Salem office. Prior to joining Janney, Mike served as a senior managing director and Financial Advisor, as well as the Southeast Regional Manager for Truist. Mike has served on the board of directors of the North Carolina Center for the Advancement of Teaching Development Foundation.

Mike is a graduate of East Carolina University and the Securities Industry Institute at the Wharton School of Business. He holds FINRA Series 7, 8, 24, 31, and 63 securities registrations as well as insurance licensing. Mike is married to the former Elette Everett. They reside in Pinehurst, NC and have two grown daughters, Ashlin and Madison. In his leisure time, Mike is an avid golfer.



DREW WEAVER | Financial Advisor
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Drew Weaver joined Janney in 2022 following a professional golf career, which included 5 seasons on the Korn Ferry TOUR and 3 major championship starts. He won the 2007 British Amateur and represented the United States Team in the 2009 Walker Cup. Drew graduated from Virginia Tech's Pamplin School of Business in 2009, was an Academic All-American in 2008 and 2009. In addition, he was named Virginia Tech's Male Scholar Athlete of the Year in 2009. Drew holds FINRA series 7 and 66 registrations as well as insurance licensing. Drew and his wife Elizabeth reside in High Point, NC and have two young children, Bills and Mary Louise.



DANIELLE DAUGHERTY | Private Client Associate
dbaugherty@janney.com | 910.684.6643 | Pinehurst, NC

Danielle joined Janney in 2022 and previously served alongside Mike Owen at Truist. She first joined Mike's team in August 2019, and prior to that worked for BB&T Community Bank. Danielle and her husband, Matthew, reside in Seven Lakes, NC with their two young sons, Preston and Declan. In their free time, they enjoy an array of outdoor activities with family and friends.



ANNETTE MINOR | Private Client Associate
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Annette has served clients for more than 21 years. Prior to joining Janney, she worked at Truist and its predecessor, BB&T Scott & Stringfellow. She graduated with a bachelor's degree in accounting from Gardner-Webb University. Annette and her husband, Walt, currently reside in Advance, NC. Outside of the office, she enjoys spending time with family and friends and visiting the beautiful beaches on the east coast as often as possible.



TASHIA MADDOX | Private Client Associate
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Tashia has more than 25 years of experience in the financial industry. She joined Mike's team in 2017 at BB&T Scott & Stringfellow, now Truist, prior to joining Janney. She graduated from the University of North Carolina at Greensboro and resides in Seven Lakes, NC. Tashia enjoys cooking, outdoor activities, and sharing time with friends and family.



EXPERIENCE, SOLUTIONS & GUIDANCE

A thoughtful, disciplined, and experienced understanding of the financial world is key to our approach and promotes a level of forwardthinking advice that differentiates us from other financial service providers. This enables our team to deliver truly personalized strategies that are most appropriate for each client's unique situation.

Our investment philosophy—which has remained consistent throughout our team's history—emphasizes strategic long-term planning and discourages short-term and speculative trading. We focus on asset allocation, diversification, and utilization of investment tools that are appropriate for achieving our clients' future financial success. With consideration to your unique needs and preferences, we will help to identify the type of relationship that is most appropriate for you.

We emphasize:

- Prudent investment management
- Comprehensive financial planning
- Retirement income planning
- Coordination of advice among each client's legal, tax, and other key professional advisors to ensure a holistic and unified approach to wealth management
- Sophisticated portfolio design, implementation, and review
- Charitable and Legacy Planning

Beginning with a sound plan, following a disciplined process, and applying patience has allowed us to create dependable and highly productive portfolios for our many satisfied clients.

* 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 concerns, and make recommendation to 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



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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.

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 which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest.