



Somers Wealth Management
of Janney Montgomery Scott LLC





OUR PHILOSOPHY

Life can be unpredictable. Most of the factors that determine long-term investment and financial planning success are quite simply beyond the control of any investor or investment advisor. For example, the unpredictable nature of world events, market returns, and inflation can influence the trajectory of any investment portfolio. As a result, we focus on removing guesswork and emotion from the investment management process by employing goals-based financial planning to navigate clients toward their short, intermediate, and long-term goals. We prioritize building comprehensive relationships with every client and help them regulate what is within their power to control: the creation of a broadly diversified and prudently allocated portfolio to help cushion normal market volatility over time. Our team designs strategies to help clients intelligently save (and spend) over their working and retirement years; while concurrently reviewing progress toward specific goals – including education savings, retirement income planning, charitable giving, and legacy planning.

We routinely help clients tackle questions such as:

- Am I saving enough to reach my goals, and doing so in the most efficient manner?
- How much income can I reasonably expect in retirement, and what will the various sources of that income be?
- Which of my assets should I be drawing from first... and last?
- Is there anything I should be discussing with my tax or estate planning advisors to potentially save money on taxes or plan for the benefit of my family (or business)?
- Is there anything I should be doing in my portfolio specifically, or my planning strategies generally, to help get me through a cycle of extreme market volatility?
- Should I buy or lease the new car that I need?
- Are there investment or planning opportunities that I should be taking advantage of during particularly challenging times to help protect my portfolio or enhance my returns?
- Should I borrow, or pay upfront from savings, for significant home renovations (or the purchase of a second home)?
- Do I have sufficient life and/or long-term care insurance coverage to protect my family if something were to happen to me?
- To what extent can/should I help an adult child of mine with living expenses (like the purchase of a first home)?
- How do I most efficiently support the charitable causes that are important to me, during my lifetime and beyond?
- Should I be more aggressive towards paying off my outstanding debt(s)?
- Does a Roth conversion make sense for me?

MEET THE TEAM

With over 65 years of combined industry experience, Somers Wealth Management strives to provide excellent service as we guide our clients through the phases of investing: wealth accumulation, wealth preservation and wealth distribution.



610.861.8410
lsomers@janney.com

Licenses:
Series 7, 63 & 65
Life Insurance Agent

LISA A. SOMERS | First Vice President / Wealth Management, Financial Advisor

In 1984 fate changed Lisa's path. With college graduation near and the expectation of a career in business ahead of her, her father passed away. Suddenly, she was helping her mother navigate life and her finances without her husband, his salary and her two children in college. This experience helping mom with her investments and financial life, led her to brokerage firm EF Hutton in the Philadelphia area, where she lived. Starting in the operations area, she learned to love the field, and in 1987 decided to become a financial advisor. In 1992 she relocated to Bethlehem with her husband Jerry.

Lisa has been providing wealth management services since 1985 with a focus on individuals, families, and small businesses. Lisa and her team have worked with families on a generational basis over the years. Her team's goal is to provide exceptional service, ongoing financial planning, and managing clients' investments, during all phases of their lives.

She is active in her community and is involved in several charities. She currently serves on the Via Foundation Board, a local agency that provides services for people with developmental disabilities.

When she's not in the office, Lisa enjoys improving her golf game, traveling, and spending time with family and friends.

RESPONSIBILITIES:

Financial Advisor

- Manage overall team operation in partnership with Brenda

Financial Planning

- Review and implement financial plan with clients

Investment Management

- Review of clients' investments and recommending an appropriate investment strategy
- Changes and updates to strategy on a regular basis

Portfolio Reviews

- Periodic reviews with clients regarding their investment portfolios

Outside Advisors - CPA and Attorney

- Available to work with clients' outside advisors for tax and estate planning

Retirement Planning

- Address retirement planning issues during client accumulation phase as well as distribution phase of life

Insurance Planning

- Life Insurance review and planning
- Long Term Care

Estate Planning



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Licenses:
Series 7 & 66
Life Insurance Agent
CLTC®

BRENDA J. SOMERS, CLTC® | Financial Advisor

Brenda has a passion for helping people. In 2007 she changed careers to work with her sister-in-law Lisa, guiding clients through their wealth management journey. Brenda and Lisa work closely together to build and maintain long-term relationships with their clients by providing a high level of service and communication. She provides clients with wealth management services and investment recommendations. Brenda holds Series 7 and 66 securities licenses along with life, and health insurance licenses.

If Brenda is not in the office, she is enjoying a beach vacation or spending time poolside with her husband and two adult daughters. Brenda also enjoys time with her family, gardening and mentoring with Women Move for Health, a walking group.

RESPONSIBILITIES:

Financial Advisor

- Manage overall team operation in partnership with Lisa

Financial Planning

- Review and implement financial plan with clients

Investment Management

- Review of clients' investments and recommending an appropriate investment strategy
- Changes and updates to strategy on a regular basis

529 Guidance

- Helping clients to achieve their college savings needs

Portfolio Reviews

- Periodic reviews with clients regarding their investment portfolios

CLTC-Certified Long Term Care

Professional

- Life Insurance review and planning
- Long Term Care

Retirement Planning

- Address retirement planning issues during client accumulation phase as well as distribution phase of life

Estate Planning



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DAELYN CORR | Private Client Associate

Daelyn has been working in the financial services field for nearly 10 years joining our team at Janney in 2020. Prior to that Daelyn worked as a Human Resources Coordinator for several years. Daelyn's focus within our team will be liaison to the team and might be your first contact when calling us. Daelyn has excellent organizational skills and works hard to keep our team on track. We can always count on her attention to detail to help us to get the job done!

In her spare time, she enjoys traveling to Philadelphia and spending time with her adult children and doing everything Philly! She is very artistic, practicing and learning different art mediums and crafts. Daelyn and her husband Warren enjoy biking and playing pickleball. She likes to go antiquing- buying, building and re-finishing furniture.

OUR PRACTICE

Our typical clients are individuals and small business owners and their respective families. We strive to deliver a steadfast level of service by building relationships with our clients which are reinforced by our ability to connect, relate, and solve for the financial complexities that arise throughout their lifetime. Our practice reflects the multi-generational families that we serve. Just like the wealth that our clients pass from generation to generation, our stewardship of their financial wellbeing has grown to meet their evolving goals and objectives. We are proud that many of our client relationships extend over decades, and in several instances, span across generations of family members. Collectively, our private clients have entrusted more than \$300 million of assets to our team's care.

Incoming clients of our practice typically bring \$250,000 of investible assets to our team, which allows us to deliver the full range of our investment management and financial planning services. This enables us to maintain consistently high levels of advice, service, and attention to our clients. We recognize the importance of continuing to serve families seamlessly over long periods of time, so for our existing clients who already have assets with our team, we welcome the opportunity to subsequently engage with their parents and/or children at any asset level (even if below our usual minimum) which allows us to be of practical service.

We strongly believe in fee transparency. Our consolidated and comprehensive wealth management solutions are usually delivered with an investment advisory relationship, a brokerage relationship, or a combination of both. These decisions are driven by your individual goals and needs, as we seek to deliver prudent and personalized investment and financial planning advice to each of our 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 concern, and make recommendations 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
- Retirement planning
- Estate planning
- Social Security planning
- Special needs, such as caring for a parent or a child's educational needs
- Insurance
- Employee benefits
- Education funding

CONTACT US



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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.