



Janney



STEDMARK PARTNERS®

Building your financial future at Janney Montgomery Scott LLC



WHO WE ARE

Stedmark Partners is, according to Forbes (November 2022), one of “America’s Top 100 Wealth Management Teams.” We are an experienced investment advisory and financial planning practice within Janney Montgomery Scott LLC, a privately held investment management firm headquartered in Philadelphia, Pennsylvania that traces its roots back more than 190 years. Our team’s mission is to deliver financial advice and solutions that enable our clients to make sound financial decisions and navigate the challenges and uncertainties that inevitably accompany long-term investing.

AWARDS & RECOGNITIONS

You’ll find full professional biographies of our advisors in the pages that follow but highlighted below is a sampling of the more than forty awards and recognitions our team and individual advisors have received.

- **STEDMARK PARTNERS:** For consistently delivering high-quality service and making positive impacts on our clients’ lives, Forbes has recognized Stedmark Partners as one of “America’s Top Wealth Management Teams” (November 2022) and a “Best-in-State Wealth Management Team” (January 2023).
- **MARK ESKIN:** Mark has been recognized as one of America’s “Top 1,200 Advisors” in Barron’s from 2014 through 2022, and as one of America’s “Top 1,000 Advisors” in Barron’s in 2010, 2012, and 2013. Forbes selected Mark as a “Best-In-State Wealth Advisor” every year from 2018 through 2022. In addition, Mark was recognized by Financial Times as a “Top 400 Advisor” in 2013.
- **ED BLUMENTHAL:** Ed has been recognized as one of America’s “Top 1,200 Advisors” in Barron’s from 2014 through 2022, as well as one of America’s “Top 1,000 Advisors” in Barron’s in 2010, 2012, and 2013. Forbes selected Ed as a “Best-In-State Wealth Advisor” in 2018, and 2020-2022. In addition, Ed was recognized by Financial Times as a “Top 400 Advisor” in 2013, 2014, 2016, and 2017.
- **CHRIS BORDEN:** Chris has been recognized by Forbes as a “Best-In-State Wealth Advisor” (2022), a “Top Next-Gen Wealth Advisor,” (2020 - 2022), and a “Top 40 Regional Advisor Under 40” by Financial Planning Magazine in 2022.

Cover photograph by Mike Parry



OUR PHILOSOPHY

Life can be unpredictable, and 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 – business and world news, future market returns, inflation, and individual longevity, to name just a few examples. As a result, we focus our efforts squarely on removing guesswork and emotion from the process of managing portfolios and navigating clients toward their financial goals. We emphasize disciplined and thoughtful planning, and work to help clients control what is within their power to control: building broadly diversified and prudently allocated portfolios to help cushion normal market volatility over time; designing strategies to help clients intelligently save (and spend) over their working and retirement years; and periodically reviewing progress toward very 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 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?

MEET OUR TEAM



MARK R. ESKIN | Executive Vice President / Wealth Management, Financial Advisor
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Mark joined Janney in 1999. He is an Executive Vice President/Wealth Management, an Accredited Wealth Management AdvisorSM (AWMA[®]), and a member of the Firm's CEO Roundtable. He is a member of the Board of Trustees of Abington-Jefferson Health, and Past-Chair (2015–2018) of Abington Health's Business Council. Mark also served on the Investment Sub-Committee of Thomas Jefferson University. He also is a member of the Board of Trustees of Abramson Senior Care, where he serves on its Strategic Planning, Investment, Finance, and Nominating Committees. He served for a decade (2007–2017) as a member of the Board of Managers of Janney Montgomery Scott LLC and was an active member of Janney's Profit-Sharing Plan Committee, which oversees the 401(k) Plan for the Firm and its employees. He served as President of the Philadelphia Estate Planning Council (2012–2013), which provides educational and networking opportunities to more than 800 legal, investment, tax, and other professional advisors in the Delaware Valley. He also served on the Estate Planners Advisory Committee of Federation Endowments Corporation of the Jewish Federation of Greater Philadelphia. Mark is a 1990 graduate of the University of Pennsylvania and, although he no longer practices law, a 1993 Magna Cum Laude graduate of the Temple University School of Law.



EDWARD S. BLUMENTHAL | Executive Vice President / Wealth Management, Financial Advisor
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Ed joined Janney in 1996. He is an Executive Vice President/Wealth Management, an Accredited Wealth Management AdvisorSM (AWMA[®]), and a member of the Firm's CEO Roundtable. He was a founding member of Janney's Blue Bell, Pennsylvania branch before moving to the Philadelphia office in 2004 as one of the founding partners of the team. Ed is a member of the Philadelphia Estate Planning Council and has spoken at various industry conferences, including the Securities Industry and Financial Markets Association (SIFMA), The Wharton School's KPMG Global Conference, and other national conferences. Ed is a member of the Regional Board of the Anti-Defamation League, and served as the Board Chair of the Eastern Pennsylvania/South Jersey/Delaware Chapter. He has also served on the Board of Congregation Beth Tikvah-B'nai Jeshurun and was the chair of the Adult Education Committee. Ed is an active member of the National Multiple Sclerosis Society, Greater Delaware Valley Chapter Planning Team for the MS City to Shore Bike Tour, and teaches bike safety as a certified instructor with the League of American Bicyclists. Ed is a 1990 graduate of the University of Rochester and is a member of the George Eastman Circle.



CHRISTOPHER BORDEN, CFP[®] | Executive Vice President / Wealth Management, Financial Advisor
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Chris joined Janney in 2008 after graduating from Temple University's Fox School of Business. He is an Executive Vice President/Wealth Management and is a member of Janney's Financial Advisor Advisory Council. He holds the Certified Financial Planner (CFP) designation. This prestigious certification is awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who meet rigorous education, examination, experience, and ethics requirements. Chris is an adjunct professor at Temple University, teaching a financial literacy class to undergraduate students and is a frequent guest lecturer for the financial planning program within the Fox School of Business. Chris is also the Treasurer of the Temple University Alumni Association, serves on the Board of Elwyn (an internationally recognized human services nonprofit organization), and is on the Board of Directors of the Philadelphia Estate Planning Council.



JULIE MAXWELL | Vice President / Wealth Management, Financial Advisor
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Julie joined Janney in 2013 and is a Vice President/Wealth Management. She is a 2010 graduate of Hobart & William Smith Colleges with honors in Political Science. Julie is also a 2015 graduate of Temple University's Beasley School of Law, where she focused her curriculum around tax and transactional law, and is a licensed member of the Pennsylvania and New Jersey Bars (non-practicing). Julie is a member of the Philadelphia Estate Planning Council, the Women's Interactive Network at Janney, the Heron Society (William Smith Athletics), Dobro Slovo (Slavic Studies National Honors Society), and a founding member of her local Toastmaster's International Club where she previously served as Treasurer. Before joining Stedmark Partners in 2019, Julie was the head of Janney's Tax Reporting Department. She also served as a personal regulatory analyst to Janney's CEO during his tenure as Chair of the Securities Industry and Financial Markets Association (SIFMA).



Photograph by Stan Singer

OUR PRACTICE & MINIMUM ASSET LEVEL

Our typical clients are successful individuals, as well as business enterprises, medical institutions, non-profit organizations, and other professional practices. Collectively, our individual, charitable, and small-business clients have entrusted more than \$2 billion of assets to our team's care. We are extremely proud of the fact that many of our client relationships extend over decades, and in a number of instances, span as many as four generations of family members. Incoming clients of our practice typically will have at least \$2 million of investible assets with our team, which allows us to deliver the full range of our investment management and financial planning services. This minimum asset level also 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 very long periods of time, so we welcome the parents and/or children of any client that meets this level of investible assets to become clients of our team in their own right, without regard to the team's normal \$2 million minimum.

We strongly believe in complete fee transparency. Our consolidated and comprehensive wealth management solutions are delivered on a flat percentage fee basis. This professional investment advisory approach is critical to our mission, as we act as fiduciaries in seeking to deliver prudent and personalized investment and financial planning advice to each new generation of clients.

EXPERIENCE, SOLUTIONS & GUIDANCE

A thoughtful, disciplined, and experienced understanding of the financial world is key to our approach and promotes a level of forward-thinking 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

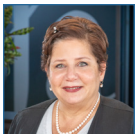
** For a detailed description of Advisory programs' services and fees, refer to the Janney Form ADV Part 2 disclosure document, available upon request and online at www.janney.com.*



OUR SERVICE TEAM

We are very fortunate to have a talented and dedicated team of Client Service Associates, the majority of whom have more than two decades of experience and hold their own securities licenses as registered representatives as well. They handle all day-to-day administrative matters and routinely assist us in delivering and implementing investment management and financial planning advice to our clients in a timely, efficient, and highly personalized manner.

For assistance with administrative matters, please note you can reach our entire client service team at a single email address: stedmarkservice@janney.com. To learn more about our team and the licenses they hold, [click here](#).

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IN APPRECIATION

We are forever grateful to Stan Singer who laid the foundation of the practice that, together with Ed and Mark, became “Stedmark Partners.”

Stan entered the financial services industry in 1964, and shortly after joining Janney in 1973, became one of the earliest Certified Financial Planner™ professionals in the United States. For more than four decades, he diligently worked to help clients identify and achieve their long-term financial goals. We salute him for his vision and enduring commitment to excellence.

We are thankful to Stan Singer and our long-time clients, Michael Parry and Stan Silverman, for the beautiful photographs that grace the pages of this brochure (along with Jay Gorodetzer, for the professional photographs of our team). Their work serves as a wonderful reminder that having the time and resources to appreciate the people and world around us is what successful financial planning is ultimately designed to achieve.



Photograph by Stan Singer

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.

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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.
