

A photograph of Philadelphia City Hall, a tall, ornate, light-colored stone building with a clock tower and a statue on top. To the left is a large, dark stone church with multiple spires. To the right is a modern blue glass skyscraper. The scene is set on a city street with a crosswalk in the foreground and a 'ONE WAY' sign on the right. The sky is blue with scattered white clouds.

SNAITH WEBB FINANCIAL ADVISORS
OF JANNEY MONTGOMERY SCOTT LLC

Janney



OUR MISSION

Snaith Webb Financial Advisors is the result of a strategic partnership between David Webb, Anthony Snaith, and Mike Lanzone. With over 60 years of collective experience in the investment industry, our team provides a platform to leverage one another's insight, experience, and intellectual capital. We are rooted by our multi-generational team structure, and pride ourselves on delivering tailored recommendations and service to a select group of clients and their extended families.

From wealth accumulation strategies in preparation for retirement to preservation planning geared towards solidifying your financial legacy, Snaith Webb Financial Advisors adapts to your needs by building custom solutions that complement your financial circumstances. By employing goals-based financial planning, we strive to proactively identify and alleviate the financial complexities of life transitions. Wherever you may be in your financial journey, our team can create a pragmatic road map to help you reach your goals while maintaining transparency, candor, and your best interests at the core of our relationship.

WEALTH MANAGEMENT

Wealth needs to be more than managed.

It needs to be developed, preserved, and when the time is right, passed along. Our team understands that wealth—like life—is more than just an event. It is an ongoing process of growth and development. To take advantage of the opportunities life presents, you need a team of advisors that has the knowledge—and the experience—to offer advice and recommend financial strategies for every stage of life.

Whether you are an individual, a corporation, or an institution, our team at Snaith Webb Financial Advisors (supported by the strength and capabilities of Janney Montgomery Scott LLC) can work with you to develop a comprehensive approach to wealth management. Each of our financial solutions has its own unique characteristics. Separately, each provides specialized features and benefits designed to meet your financial goals and objectives. Our approach is specific and with a purpose—to provide a deep level of knowledge, experience, and service to help meet your specific financial planning needs.

A nighttime photograph of a city skyline, featuring several illuminated skyscrapers. In the foreground, there are light trails from traffic on a highway, creating a sense of motion. The sky is dark blue.

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



DAVID W. WEBB, AWMA®, CRPC®, CLTC®

First Vice President, Financial Advisor | 610.254.1105 | dwebb@janney.com

With over 30 years of experience in the investment industry, David brings vast knowledge to his comprehensive and consultative-style practice. This approach was gained early in David's career by working directly with his mentor and father, William Webb, a fifty-plus-year veteran of the investment industry. This invaluable learning experience, along with his prior careers in the insurance industry and as an attorney, has provided David with the perspective and insight needed to evaluate and solve complex financial issues, especially when creating strategies for asset accumulation, retirement, estate, and tax planning.

David has furthered his knowledge by earning the Accredited Wealth Management Advisor (AWMA®), Chartered Retirement Planning Counselor (CRPC®), and Certification for Long-Term Care (CLTC®) designations. He also holds his Series 7, 63, and 65 securities licenses as well as accident and health, life, and annuity insurance licenses.



ANTHONY SNAITH

Vice President, Financial Advisor | 610.254.1101 | asnaith@janney.com

Anthony has over 30 years of financial industry experience, today serving as Vice President of Investments. He joined Janney in 2001 and prior to that, he served as a Financial Consultant at Smith Barney beginning in 1993. Anthony earned his B.S. in Finance from Saint Joseph's University and currently holds the Series 7, 63, and 65 securities licenses as well as life, health, annuities, and variable life insurance licenses.

Not only does Anthony serve his clients, but he also believes in service to his country and community. He served in the U.S. Army and completed tours of duty in Istanbul, Turkey, and Ford Ord, California. He remains active in the Boy Scouts of America and was formerly a Troop Committee Chairman.



MIKE LANZONE, AWMA®

Financial Advisor | 610.254.1140 | mlanzzone@janney.com

Mike began his career in the investment industry in 2019, after earning his Bachelor of Business Administration degree from The University of Pittsburgh with a triple major in Finance, Economics, and Marketing. His first role was as a Senior Trade Analyst within Janney's Advisory Solutions group where he served as an internal trade consultant for Janney's 900+ financial advisors. Mike's specialized skillset in equity trading and tax-efficient investing set the stage for his smooth transition to Snaith Webb Financial Advisors in 2022, where he leads the team's financial planning, fee-based investment research, and client communication initiatives.

Mike has achieved the Accredited Wealth Management Advisor (AWMA®) designation and is licensed in the Series 7 & 66 along with holding his life, health, accident, annuities, and variable life insurance licenses. He is a 2024 candidate for the CFP (Certified Financial Planner®) certification, further demonstrating his commitment to the team's service model of goals-based financial planning.

We are very fortunate to have a talented and dedicated team of Client Service Associates, both of whom have more than two decades of experience. They handle all day-to-day administrative matters and routinely assist us in operational task flows and delivering important updates and information to our clients in a timely, efficient, and highly personalized manner.

For assistance with administrative matters, please note you can reach our entire team at a single email address: snaithwebbadvisors@janney.com. To learn more about our service team and the licenses they hold, please visit <https://advisor.janney.com/snaithwebbadvisors>



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OUR PRACTICE & MINIMUM ASSET LEVEL

Our typical clients are successful individuals, business owners, entrepreneurs, and their respective families. We strive to deliver a steadfast level of service by building trustworthy relationships with our clients which are reinforced by our ability to connect, relate, and solve for the financial complexities that arise throughout transitional periods of life. The age diversity of our practice was purposefully crafted to reflect the multi-generational structure of the 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 four generations of family members. Collectively, our private client base has entrusted more than \$600 million of assets to our team's care.

Incoming clients of our practice typically bring at least \$500,000 of investible assets to our team, which allows us to deliver the full range of our investment management and financial planning services. This minimum 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 long periods of time, so for existing clients who already have \$500,000 of investible 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 complete fee transparency. Our consolidated and comprehensive wealth management solutions are delivered on a tiered percentage fee basis. This professional investment advisory approach is critical to our mission, as we seek 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 match the circumstances of each client.

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
- Asset Allocation Analysis
- Education Planning
- Retirement Income Planning
- Charitable and Legacy Planning
- Life & Long-Term Care Insurance Planning
- Generational Wealth Management Strategy
- Tax Efficient Investment and Distribution Strategies

** 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.*



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.

CONTACT US

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