Janney

VELNOSKEY
WEALTH ADVISORS
of Janney Montgomery Scott LLC

Professional Approach. Personalized Advice. Your Legacy.

OUR MISSION AND BELIEFS

Velnoskey Wealth Advisors is the evolution of our team's unwavering commitment to holistic wealth management.

We align your financial goals with your family's values, vision, and legacy through a comprehensive, advice-first approach. With over 130 years of combined experience serving families, business owners, executives, and nonprofit leaders across the U.S. and abroad, our team offers a depth of knowledge and personalized service. Many client relationships span decades and generations. With multiple locations and a growing regional presence, our team is well-positioned to serve clients wherever life and business take them. We lead and coordinate clients' broader team of trusted advisors—including attorneys, accountants, and other professionals—to ensure every element of their financial life works in harmony.

Our team designs and manages tailored, multi-asset portfolios that balance growth, preservation, and liquidity, while integrating tax-efficient strategies, generational priorities, and philanthropic goals. Portfolios evolve with your needs, backed by active oversight and transparent performance reporting. We offer consolidated solutions and engage on a percentage fee basis for complete clarity. Beyond investment management, we help families align capital with purpose—through charitable giving, community engagement, and legacy-driven planning. We don't just manage wealth—we steward capital with intention.

We typically serve clients with $1.5 million or more in investable assets—or those who aspire to reach that level through thoughtful, comprehensive planning. We welcome the opportunity to serve others who can benefit from our integrated, advisory-driven approach to building and preserving wealth.

WEALTH MANAGEMENT SERVICES

- Executive Compensation
- Financial Planning
- Retirement Planning
- Estate Planning and Administration
- Education Planning/529 Accounts
- Tax Planning
- Investments Analysis
- Investment Strategy Recommendations
- 401(k) Plans and Rollovers
- Retirement Plans: IRA, Roth IRA, SIMPLE IRA, SEP IRA
- Insurance Solutions: Life and Long-Term Care
- Portfolio Management*

WHO WE ARE

With over 130 years of experience serving affluent individuals, their families, their businesses, and non-profit organizations across the United States and internationally, our team delivers a wealth and depth of knowledge affording our clients unparalleled service and vision.

DOUGLAS P. VELNOSKEY, CFP®, CEPA®
Managing Director, Financial Advisor

Family Office Solutions
Generational Wealth Strategy
Charitable Impact Planning

BRYAN L. CARNEY, CFP®, CRPS™
First Vice President / Wealth Management
Financial Advisor

Planning Solutions
Tax Efficient Portfolio Design & Management

COLEEN KRAMER BEAL, AWMA®, CDFA®, CLTC®
Financial Advisor

Private Wealth & Legacy Planning
Insurance Solution Strategy
Community Engagement & Marketing

CLIENT

DEVIN P. VELNOSKEY, CFP®, CEPA®
Financial Advisor

NextGen Private Wealth & Legacy Planning
Business Exit & Transition Strategy
Tax Efficient Portfolio Design & Management

BETH YAEGER
Private Client Associate

Client Experience Management
Scheduling & Logistics
Marketing Coordinator

HOLLY SHETTERLY
Private Client Associate

Client Service
Account Operations
Online Access Support

PATRICK GILLIGAN
Registered
Private Client Associate

Client Service
Investment Operations
Planning Coordination & Analytics

COMPREHENSIVE FINANCIAL PLANNING PROCESS

Velnoskey Wealth Advisors will help you analyze your current financial situation and provide a personalized plan designed to meet your long-term and short-term needs, goals and objectives.

Understanding Your Needs: We partner with you to develop a dynamic plan which will be updated and refined over time to meet your objectives.

Information Gathering: Together we help you gather relevant details about your assets, liabilities, wills, trusts, insurance policies, and other pertinent information. We then provide meaningful organization to your personal financial data to help bring comfort and security to your busy life. Gathering the right information is an important step towards developing solutions and establishing measurable goals.

Analysis: We will apply our substantial knowledge and experience gained from years of practical planning to your unique financial situation. The resulting financial plan and practical solutions will be tailored to you and your family.

Planning: We can help you analyze even the most complex situations and provide meaningful, easy-to-understand insight into your financial well-being. Your plan will be modified over time to stay relevant to your situation—whatever changes may come. We will also meet with your other professional advisors, such as your attorney, tax, and trust advisors to help coordinate the ever-changing needs of your life.

** 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.*

SOUND ADVICE FROM KNOWLEDGEABLE PROFESSIONALS

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CONTACT US

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Forbes 2026 BEST-IN-STATE WEALTH MANAGEMENT TEAMS SHOOK® RESEARCH

AWARDED SINCE 2023

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.