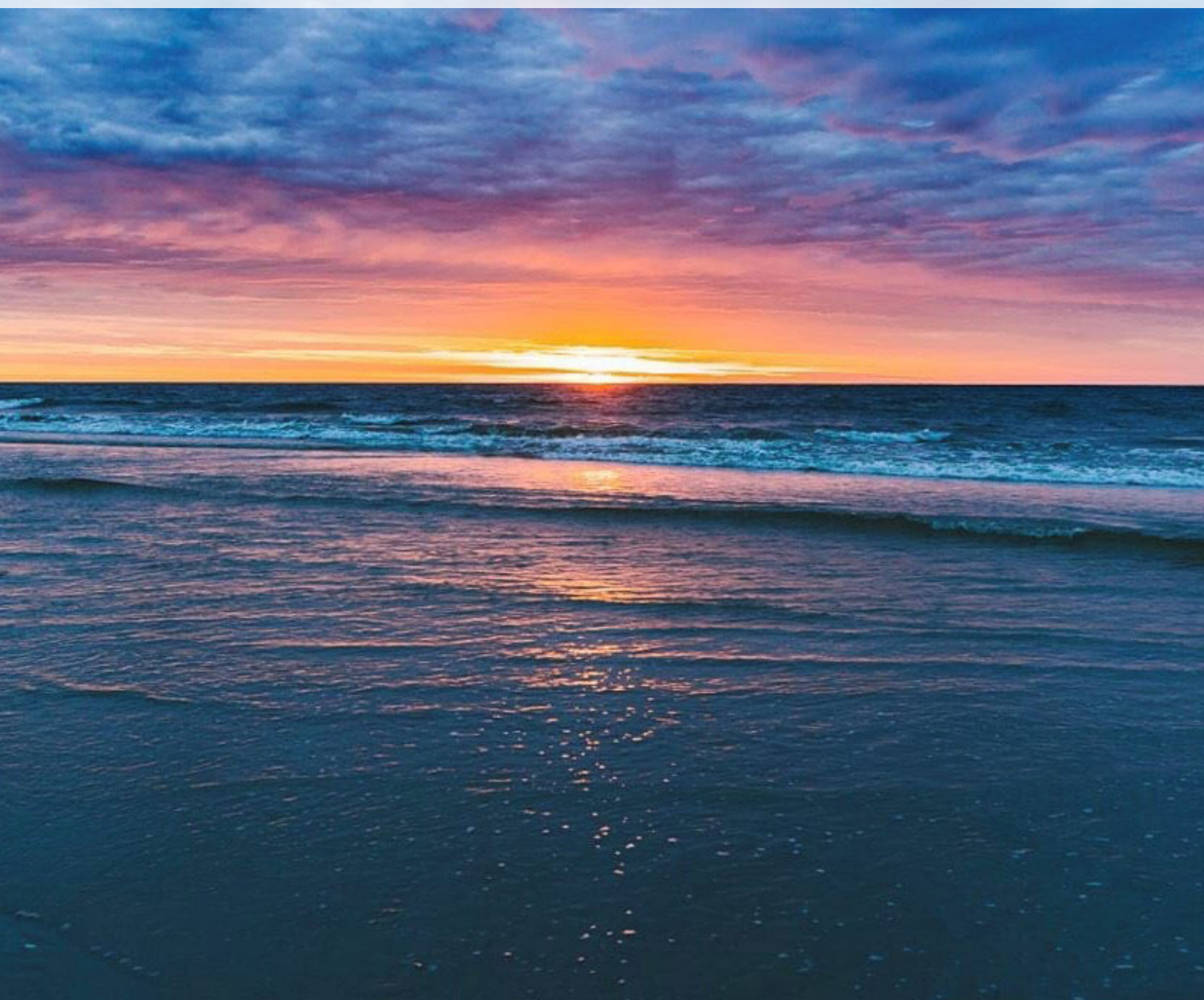




INSIGHTFUL PLANNING. INSPIRED OUTCOMES.





WEALTH MANAGEMENT

Wealth needs to be more than managed.

It needs to be developed, preserved, and when the time is right, passed along. Janney Montgomery Scott 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 firm 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, Janney 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.

FROM TODAY TO TOMORROW— FROM ONE GENERATION TO THE NEXT

Wealth management does not occur in a vacuum, but as a continuum. You need a financial plan that considers where you are today to anticipate—and plan for—where you want to be tomorrow.

- An **investment plan** that will serve as the foundation for your portfolio
- A **retirement plan** to assist you in preparing for your future
- A **risk management plan** to help you preserve and protect your wealth
- An **estate plan** that will help you pass along your wealth

The sooner you begin planning, the sooner you can begin working to build and protect your assets for when you—or the important people in your life—need them.

MEET THE TEAM



In Latin, Vestra is a pronoun meaning “your”. Achieving your goals is our priority. We have been helping clients towards achieving financial confidence since 1986. No matter where you are in life — just starting out, in your peak earning years, nearing retirement, or contemplating your legacy — we’re here for you. When you work with our team, it’s about going beyond investing; it’s about connecting your life and your finances.

Vestra Financial Partners was recognized as a Forbes 2023 Best-In-State Top Wealth Management team.



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LORRIE GARBER RIGGS, RIS® | First Vice President / Wealth Management, Financial Advisor

“For me, working with you is personal. We all have hopes and dreams as well as the need for financial security. I’m here to help you plan, to share in the good, and to guide you through whatever life throws at you. Together, we will plan for you, your family, and your future.”

Lorrie Riggs joined Janney in 1988, and is a First Vice President with over 35 years of experience in helping clients achieve financial confidence. She began her career in 1986 at Halpert Oberst, and Company, specializing in municipal bonds. Being a Retirement Income Specialist, along with her fixed income knowledge, has helped her clients as they enter their retirement years. Using a skillful and prudent approach to investing, Lorrie works with individuals, multiple generations of families, and businesses throughout the country.

Listening as her clients identify their immediate financial needs as well as their long-term financial goals is the first, and most important step in building a sound financial strategy. After establishing a plan, all recommendations are built upon a foundation of honesty, integrity and a clear vision of her client’s needs and risk tolerance. Service is paramount to a positive relationship with her clients, and Lorrie is committed to providing every investor with prompt, personal attention. She enjoys assisting her clients with some of the most important and difficult decisions in their lives— mapping their financial futures and assuring they continue in the right direction, even as circumstances change.

Janney has recognized Lorrie as a member of the Chairman’s Council, the Pacesetters Club, and the Masters Club. She is very active in her community. Currently, Lorrie is a member of the executive board of Women of Shir Ami, and volunteers as a member of the Shir Ami Governance Committee and Personnel Committee. She is a member of the advisory board for the eClose Institute.

Lorrie holds the FINRA Series 7, Series 66 and Series 63 licenses as well as her Life, Health and Annuity Insurance Licenses. She is a Retirement Income Specialist and holds the RIS designation. She enhances her business acumen with regular continuing education courses and collaborative conferences.

Lorrie was recognized by Forbes as a 2023 Best-In-State Top Women Wealth Advisor.



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M. BERNADETTE HOLLAND, CFP® | Senior Vice President / Wealth Management, Financial Advisor

“I derive great fulfillment from the planning I do for my clients and seeing their financial dreams realized. I’m an out-of-the-box thinker and strategist and work to develop highly creative solutions to address my clients’ distinct needs and goals.”

Bernadette’s financial advising career spans more than 30 years, initially with Legg Mason, and for the past 12 years with Janney. Bernadette made a very conscious choice to affiliate with Janney as it allows her to align with a trusted and reputable firm that shares and fully supports her investment philosophy and approach to client care. This gives her the freedom and flexibility to craft personalized financial plans that meet the unique needs, goals and risk tolerance of each client.

Bernadette’s clients respect her honest, no-nonsense nature, her accessibility, and her willingness to consult on any aspect of their financial life. Always guided by her clients’ long-term objectives, Bernadette applies a holistic approach to planning, carefully and comprehensively considering all aspects of a client’s financial life in order to offer the best solutions.

Bernadette holds FINRA Series 7, 63 and 65 securities licenses, as well as Accident & Health, Variable Life/Annuity, and Life & Fixed Annuities insurance licenses.



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JULIE DELLISANT-FLUGEL, CFP®, CDFA™ | Financial Advisor

"I love helping people make financial decisions and plan for their future. It's so rewarding to see a client achieve their goal, whether paying for college, retiring comfortably, or coming out of a divorce financially stable and secure."

With over 30 years of experience in the financial services industry, Julie has continuously strived for excellence in order to serve her clients at the highest level. She earned her Certified Financial Planner™ professional designation, allowing her to consult on a broader scale on everything from retirement and estate planning to long-term care and insurance planning.

Julie also attained her Certified Divorce Financial Analyst® credential, which uniquely positions her to advise and support clients during a most stressful and confusing time. She becomes a critical member of a larger support team of legal and accounting professionals to ensure that clients are making wise decisions based on a full understanding of their financial implications.

Julie's passion for her work and caring nature combined with her extensive experience and reasoned, strategic approach makes her a welcome and invaluable partner for her clients. She is grateful to be able to draw on the complementary and wide-ranging skillsets of the Vestra Financial team and to work collaboratively in determining what's best for clients.

Julie holds FINRA Series 7, 63 and 65 securities licenses, as well as Accident & Health, Variable Life/Annuity, and Life & Fixed Annuities insurance licenses.



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M. AMY VILLANI | First Vice President / Wealth Management, Financial Advisor

"This business has little to do with money and a lot to do with solutions that help people every day – and always doing the right thing for them. More than simply money managers, we genuinely care and are wholly committed to making our clients' goals a reality."

Amy has had a fascination with finance and the stock market since she was a young child, and vigorously pursued attaining the necessary knowledge and experience to allow her to serve others with value and impact. With more than 20 years of industry experience, she finds it extremely gratifying to help people navigate their journey to retirement and to apply her strong analytical skills in finding solutions to even the most complex issues.

Amy takes a full-service approach to advising to meet each client's entire wealth planning needs, not just as it pertains to their investments. When needed, she consults with accountants, attorneys and other professional resources on anything from gifting to real estate investment. She's proud to be affiliated with a brokerage that affords her direct access to top-level strategists and senior management in order to help her clients make the best decisions possible.

Amy holds FINRA Series 7, 63 and 65 securities licenses, as well as Accident & Health, Variable Life/Annuity, and Life & Fixed Annuities insurance licenses.

Beyond Investing. Connecting.

WHAT YOU GET

- Holistic and trustworthy advice tailored to your needs and goals
- Access to your financial life anytime, anywhere through Online Access

WHY OUR PROCESS WORKS

- Built through a simple but thorough discovery process
- Executed using our extensive suite of solutions and services
- Supported by knowledgeable specialists
- Reviewed and updated as your life changes
- Anchored by a customized Financial Plan



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.



Connection Points

There's more to managing wealth than just investments. We can help connect your life and goals by implementing strategies and solutions that align with your unique needs and preferences.



CONTACT US

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Named to Forbes 2023 Top Wealth Management Teams List

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