APPROPRIATE ADVICE TO HELP YOU REACH SPECIFIC GOALS

At Hundley McGovern Wealth Management, 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, identify opportunities and make recommendations 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:

- Recommending investment strategy
- Social Security planning
- Employee benefits
- Education funding
- Special needs, such as caring for a parent or a child's educational needs
- Estate planning
- Insurance
- Retirement planning

CONTACT US

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6236 Lower York Road, New Hope, PA 18938

Frank: 215.862.8324 | Craig: 215.862.1552 | Toll Free: 866.234.1828 | Fax: 215.862.8327

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fhundley@janney.com | cmcgovern@janney.com | zlyle@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. My 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. I will serve in a fiduciary capacity for your advisory relationships.

ABOUT JANNEY MONTGOMERY SCOTT LLC

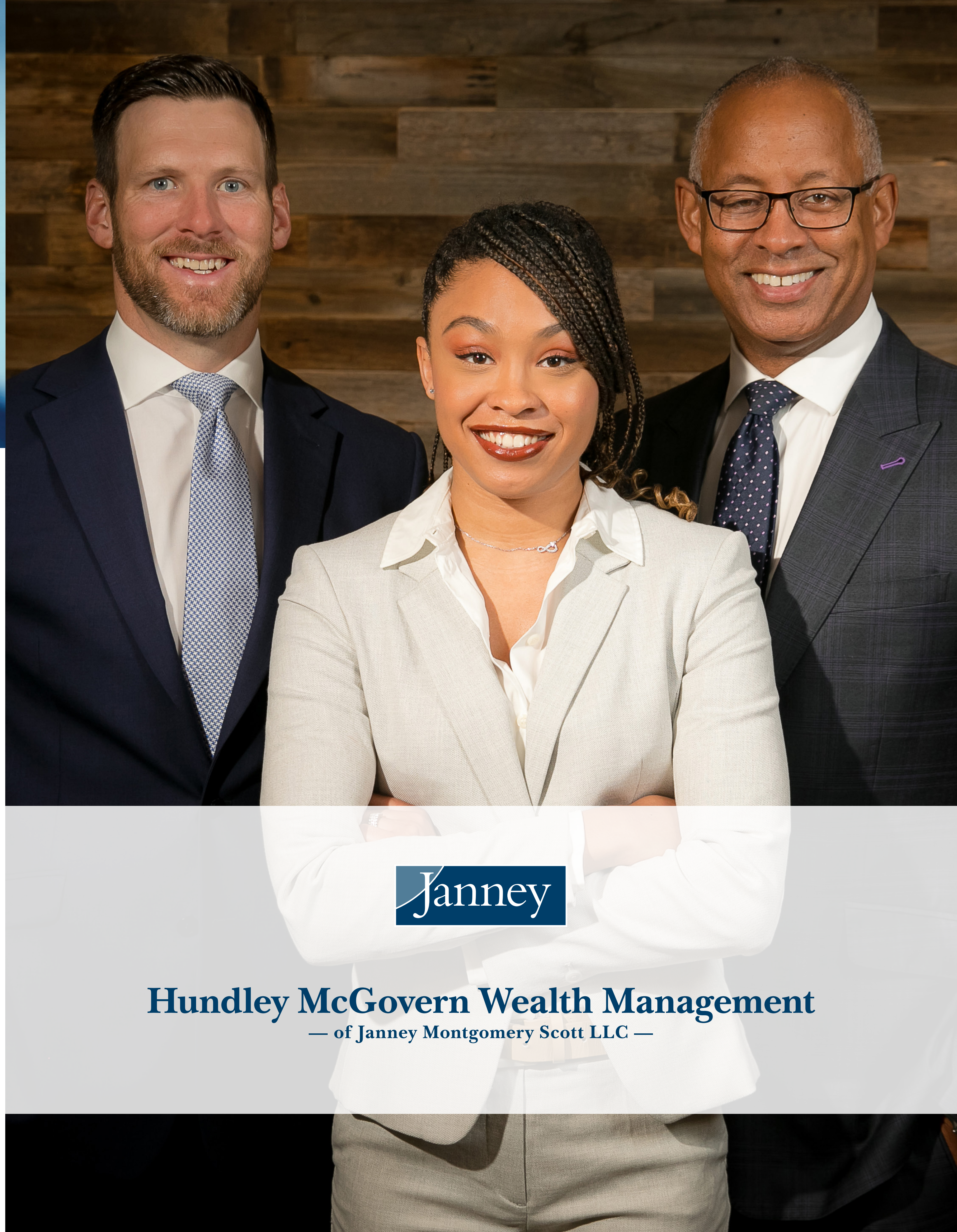
With roots tracing back to 1832, the Financial Advisors of Janney Montgomery Scott LLC have continued to build their reputation for providing timely service and knowledgeable financial consultation to individual and institutional clients.

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.

WWW.HUNDLEYMCGOVERN.COM



OUR VISION

Hundley McGovern Wealth Management is an experienced group of financial professionals at Janney Montgomery Scott LLC—one of the nation's most prestigious investment firms.

We strive to be the highest standard of success in financial relationships. The measure of our success—and how we differentiate ourselves from other firms—lies in the strength of our relationships with you, supported by a foundation of trust and performance. Putting your financial needs first is at the center of who we are and what we do.

WE OFFER SOLUTIONS

At Hundley McGovern Wealth Management, we help individuals and families achieve their long-term financial goals, with services and solutions tailored to fit your unique needs, preferences, and goals. Our focus is specific and with a purpose—to bring a deep level of knowledge and experience to our client relationships. We are here to respond to your goals:

- Planning for retirement
- Saving for college expenses
- Recommending investment strategies
- Providing for future generations
- Supporting personal and professional goals
- Managing retirement income
- Helping businesses, corporations, and institutions with investment advice, investment banking services and execution services

WHO WE ARE

Hundley McGovern Wealth Management serves a growing clientele throughout the Northeast Corridor and nationally. The backgrounds and experiences of Frank Hundley and Craig McGovern have helped them attract three distinct groups of clients—affluent individuals looking toward retirement, business owners looking for improved 401K plans, and members of the Rutgers University community in which Frank and Craig are heavily involved. Learn more about our team below.

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FRANK B. HUNDLEY, CFP®, CRPC®, CLTC® | Vice President / Wealth Management, Financial Advisor

Frank joined Janney Montgomery Scott in 2016 after more than fourteen years with Merrill Lynch and Morgan Stanley. Frank has earned the CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, awarded by the Certified Financial Planner Board of Standards Inc., the Chartered Retirement Planning Counselor (CRPC®) designation from the College for Financial Planning, and the Certification in Long Term Care (CLTC®) designation.

In his early career, Frank spent a dozen years working in the telecommunications and technology industries in marketing management roles. After graduating from Rutgers University with a BA, Frank earned an MBA from the Haas School of Business at the University of California, Berkeley—followed by a certificate in financial planning from the NYU School of Continuing and Professional Studies.

Frank is also a graduate fellow of the 2011 Class of Leadership New Jersey (LNJ), a non-profit organization of successful professional women and men which strives to achieve a greater good in their professions and communities. LNJ also works with state leaders to help make New Jersey a better place to live and work.

Frank has been active in Rutgers leadership for two decades having served on both of the university's governing boards as well as the Rutgers Camden Board of Directors and the Rowan University-Rutgers Camden Board of Governors. He served on the search committees for the university president, the Camden campus chancellor, the New Brunswick campus chancellor, and the Vice Chancellor for Diversity, Inclusion and Community Engagement, having chaired the latter two.

Frank is also active with the Berkeley Haas Alumni Network and is a life member of Omega Psi Phi Fraternity, Inc., the National Black MBA Association Inc., the California Alumni Association, and the Rutgers University African-American Alumni Alliance.

Frank resides in Flemington, New Jersey with his wife, Cindi, and their son, James.

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CRAIG J. MCGOVERN, CFP®, AIF® | Financial Advisor

Craig joined Janney Montgomery Scott as a Financial Advisor in 2016 and has a decade in financial services, including seven years with Merrill Lynch and stints in the private equity and insurance industries. In addition to working directly with clients, Craig is responsible for the team's equity and securities research—carefully screening investments to help provide clients with allocations that align with their personal goals, tolerance for risk, and need for liquidity. Asset allocation does not ensure a profit or protect against loss in declining markets. He has earned the financial planning certificate from NYU's School of Professional Studies, as well as the CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, awarded by the Certified Financial Planner Board of Standards Inc.

Craig provides traditional portfolio advice and guidance and helps clients pursue their investment objectives by recommending third-party investment managers' strategies, funds, or portfolios.

While earning a bachelor's degree in economics from Rutgers University, Craig was a varsity football

letter-winner. Prior to that, Craig attended Michigan State University where he also lettered as a member of the varsity football team.

Craig is a proud recipient of the President's Volunteer Service Award for his ongoing volunteer work in the community. He is a member of the Football Letterwinners Associations at both Rutgers and Michigan State. Craig also belongs to the Omicron Delta Epsilon economics society and serves as a volunteer coach for local youth lacrosse and football teams.

Craig resides in Sergeantsville, New Jersey with his wife, Kelly, and their (twins) son and daughter.

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ZOE T. LYLE | Registered Private Client Associate

Zoe joined Janney Montgomery Scott LLC as a Private Client Associate in 2017.

In her team role, Zoe helps clients with their insurance, wealth management, and retirement planning projections, as well as administrative and service-related client issues. Zoe is a graduate of Rutgers University with a degree in American Studies.Zoe holds her Series 7 and Series 66 securities licenses and is licensed to conduct client insurance business. She is a Notary Public in the states of New Jersey and Pennsylvania.

An active volunteer for the Rutgers Alumni Association, Zoe currently serves on the Young Alumni Committee. Her interests include horticulture, music, and exercise. She previously served as a volunteer at the Bonnaroo Music Festival in Tennessee.

Zoe resides in Trenton, New Jersey with her fiancé, Zac, and their two cats.

APPROPRIATE STRATEGIES FOR UNIQUE RELATIONSHIPS

Due to the relationships we build through associations and acquaintances, we're especially mindful of being discreet and confidential. Many clients know each other and, frequently, we see them at events. Focusing on each client as an individual with personal preferences and professional accomplishments is essential to crafting an appropriate strategy for them—and them alone.

BUSINESS OWNERS AND PRIVATE EQUITY FIRM PARTNERS

For successful business owners and partners in private equity firms, Hundley McGovern Wealth Management design and implement "ground-up" 401K and other employee benefit plans. Typically clients seek greater cost efficiencies, a wider array of investment choices, improved employee education, and more reliable guidance on government regulations. Many plans we review were designed years ago, perhaps in the start-up periodic phase. We not only can help streamline costs, but provide enhanced, ongoing education for principals and employees.

INDIVIDUALS AND FAMILIES

On behalf of all clients for whom retirement is a primary goal, our team customizes risk-managed strategies based on a disciplined discovery and planning process. We develop strategies that can offer consistent growth and wealth preservation. To help ensure desired retirement lifestyles and legacies, we carefully select and review managers and mutual funds. We also work with clients' tax and legal advisors. Aligning strategies for each client can have a big impact on meeting their financial goals and expectations.

> *Craig and I are goals-based financial advisors. So we aim to meet clients' long-term objectives, not short-term industry benchmarks.*
> *— Frank B. Hundley*