



Smith, Mayer & Liddle

a wealth advisory group

“a wealth of knowledge about wealth”SM

Janney

Trusted Advisors for Generations



*“We make a living by what we get,
but we make a life by what we give.”*

- WINSTON CHURCHILL

our mission

We are a holistic wealth management group with one product – advice. We aim to simplify our clients’ financial lives, help them retire comfortably, and build lasting legacies for the people they love and the causes they care about the most. Our experienced team of financial professionals designs and implements strategies to create, grow, protect and distribute wealth, during life and at death, in a tax efficient manner.

our vision

Our continual endeavor is to be the advisors of choice for corporate executives, business owners and affluent individuals and their families. We strive to be widely recognized as among the best in our profession, known for the breadth, depth and quality of our expertise and the highly professional and reliable manner in which it is delivered. We recognize the importance of our advice, and aspire to meaningfully improve the lives of our clients, our communities and our world with it.

our values

We are guided by our core values of honesty and integrity and adhere to the highest professional and ethical standards in our interactions with clients and colleagues. Trust is the foundation of all our relationships. We consider ourselves stewards of our clients’ assets and advise them accordingly. We are constant learners, and view our quest to expand our knowledge and refine our expertise as a journey without end. Genuine, sincere, loyal, dependable and wise aren’t merely words – they are hallmarks of who we are, how we function, and how we wish to be remembered.



*“The little money I have – that is my wealth,
but the things I have for which I would not take money,
that is my treasure.”*

- ROBERT BRAULT

meet the team



KEVIN J. SMITH

CFP®, ChFC®, CLU®, CAP®, CRPC®, AWMA®, AAMS®

*First Vice President – Wealth Management
Financial Consultant*

Kevin has been recognized as one of “America’s Best Financial Planners” by Consumers’ Research Council of America several years running. His career in the areas of finance, accounting, and comprehensive financial and investment planning spans over 20 years. His unique business background and broad financial expertise have benefited an extensive list of individual and institutional clients in that time.

Prior to joining Janney Montgomery Scott as First Vice President – Wealth Management, Kevin served in similar positions with Legg Mason and Smith Barney. Previously, he was Divisional Controller and Director of Business Support for Glatfelter, a global supplier of specialized papers headquartered in York, PA. In addition to the construction and design of investment portfolios, the identification and selection of private money managers, and the implementation of prudent investment strategies, Kevin also specializes in education, retirement, and estate planning with particular expertise in the development of solutions and strategies for the complex needs of corporate executives, business owners, and high net worth individuals and their families.

Kevin has become a recognized expert in the fields of comprehensive financial planning and wealth management, having attained numerous professional designations that represent the pinnacle of the financial planning profession, and has authored numerous articles on pertinent financial and investment planning issues. His professional designations include CERTIFIED FINANCIAL PLANNER™ Practitioner (CFP®), Chartered Financial Consultant® (ChFC®), Chartered Life Underwriter (CLU®), Chartered Advisor in Philanthropy® (CAP®), Chartered Retirement Planning CounselorSM (CRPC®), Accredited Wealth Management AdvisorSM (AWMA®) and Accredited Asset Management SpecialistSM (AAMS®).

Kevin is a Summa Cum Laude and Phi Beta Kappa graduate of Gettysburg College with a B.A. in Management and Economics. He was Salutatorian of both his Gettysburg College and Kennard-Dale High School graduating classes. He is also a graduate of numerous executive education programs at Kellogg Graduate School of Management, Chicago IL, the Wharton School of Business of the University of Pennsylvania and the University of Michigan School of Business.

A lifelong resident of York County, PA, he has formerly served as an elected council member of the Borough of Stewartstown and currently serves on the board of the York County SPCA. He is currently a Professional Advisor Partner with LEAVE A LEGACY® York County. In addition, he is actively involved in the Stewartstown Lions Club, Leg Up Farm (a nonprofit organization benefiting special needs children and their families,) FamilyFirst Health, and several other civic organizations. He remains an active supporter of Gettysburg College, his college alma mater, where he provides financial consulting services and volunteers on various councils and committees.



HOLLY A. MAYER

*Vice President – Wealth Management
Financial Consultant*

Holly began her career as a Financial Advisor in 1998 with Legg Mason, where she obtained her Series 7, 63, 65, and life and health insurance licenses. She served in a similar position with Smith Barney following its acquisition of Legg Mason's brokerage division in 2005. Prior to commencing her financial services career, she had been Human Resource Manager for Susquehanna Pfaltzgraff, a conglomerate of media, real estate, and manufacturing companies headquartered in York, PA. She joined Janney in 2009 as Vice President – Wealth Management.

In addition to significant experience in the investment arena, Holly also specializes in comprehensive financial planning with a particular emphasis in addressing the financial needs and concerns of women. Included among her areas of specialization are retirement and longevity planning, families in transition, widow and divorce care, and general financial education, guidance and advice.

Holly is a graduate of Pennsylvania State University at University Park, with a Bachelor of Science degree in Labor & Industrial Relations and a minor in Business. She is a frequent traveler with an interest in experiencing different cultures. She also enjoys and supports the arts as well as various children's causes. Holly is actively involved with the York County Community Foundation's Women's Giving Circle and currently serves on the York County Community Foundation's Investment Committee. She is currently a Professional Advisor Partner with LEAVE A LEGACY® York County. She is also a member of the York Day Nursery Advisory Board and Arts Forever Endowment. She previously has served on the finance committee for Dreamwright's Children and Youth Theater and as a board member for York Arts and Junior League of York.



JAMES C. LIDDLE
*First Vice President – Wealth Management
Financial Consultant*

Jim's career in financial services spans over 30 years, commencing in 1976 as a Financial Advisor with Hornblower, Weeks, Hemphill, Noyes. In 1982, he became founding Branch Manager of Legg Mason's York, PA office - the first Legg Mason office to commence operations in the state of Pennsylvania. Following the integration of Legg Mason's brokerage division into Smith Barney, he relinquished his managerial functions in 2006 to create a greater focus on his responsibilities as a Financial Advisor. He joined Janney in 2009 as First Vice President – Wealth Management.

A graduate of Susquehanna University with a Bachelor of Science in Finance, Jim also earned his commission in the U.S. Army at Fort Lee Virginia in 1967; his initial duty station was Ft. Hancock, NJ. He was discharged in 1969 after serving a one year tour in Thailand. Jim has been involved with the York County Chapter of the American Red Cross, where he previously served on the finance committee and as Chairman of the Board. He has also served on the boards of the York Transportation Club, Bennett Williams Real Estate, and East York County Football, and has been a baseball and basketball coach for the York Boys Club. He is currently a Professional Advisor Partner with LEAVE A LEGACY® York County.



ALYSSUM M. STANER
Registered Private Client Assistant

Alyssum has overseen client administration and team operations since joining the team in 2006, and has since obtained her Series 7 and 63 licenses. She has a liberal arts degree from Harrisburg Area Community College, and earned her Bachelors Degree from Pennsylvania State University, Harrisburg Campus. Alyssum has previously been a member of the Strategic Planning Committee for Dover School District and is currently involved with York County Junior Achievement. A lifelong resident of York County, PA, Alyssum enjoys reading, cooking, and spending time with family and friends.



“The gratification of wealth is not found in mere possession or in lavish expenditure, but in its wise application.”

- MIGUEL DE CERVANTES

the way we do business

We believe the best approach to financial planning is the personal approach.

Smart planning begins with asking the appropriate questions and knowing where to find the answers.

During our initial consultation, we will want to get acquainted, examine your current financial situation, and discuss your goals, objectives, and future financial needs. Based upon this information, we will customize specific recommendations designed to help you achieve the financial well-being you seek.

Our advice is often centered upon the following financial planning areas:

RETIREMENT PLANNING: Develop a plan that considers your assets, expenses and desired retirement income, specifies savings, and provides a cash flow analysis detailing sources of income during retirement.

ASSET ALLOCATION: Review your current asset allocation mix and develop a customized portfolio strategy based upon an assessment of your goals, investment time horizon, and tolerance for risk.

EDUCATION FUNDING: Evaluate your current financial situation, project future education costs for your children or grandchildren, and analyze savings requirements for a public, private, graduate, or professional school.

EMPLOYEE STOCK OPTIONS: Evaluate various exercise strategies and calculate potential tax implications and net proceeds for each.

ESTATE PLANNING AND PRESERVATION: Identify strategies to preserve, protect, and distribute wealth, during life and at death, in the most tax efficient manner.

CHARITABLE GIVING: Discuss strategies and alternatives from both a tax efficiency and control standpoint. Evaluate merits of direct gifts, including those of appreciated securities, and indirect gifts such as donor-advised funds, charitable trusts, and private foundations.

BUSINESS SUCCESSION PLANNING: Identify goals, strategies and actions to safeguard the survival and growth of your business in the event of untimely death, disability or retirement.

DEBT/LIABILITY MANAGEMENT: Understand relevant liquidity issues and recommend appropriate lending alternatives and strategies.

INSURANCE PROTECTION: Evaluate overall insurance program, including life, disability, long-term care, and liability to ensure coverage is adequate, appropriate, and cost effective. Develop relevant wealth enhancement and protection strategies.

Following implementation, we will review and monitor your progress and make appropriate adjustments as your lifestyle and economic status change. Throughout your lifetime, you'll plan for many critical personal and professional milestones. Helping you meet these challenges and educating you on making appropriate choices are what we do best. As your financial partner, we'll help you focus on your goals and strive to convert your dreams and aspirations into reality.



“Wealth is the ability to fully experience life.”

- HENRY DAVID THOREAU

planning for life

The true measure of wealth is not in numbers, but in the opportunities it creates for you and your family to do the things you enjoy most and to fulfill your life dreams and aspirations. Our endeavor is to clarify and understand what you would like to accomplish with your affluence and simplify your financial life by helping you manage all the complex issues that substantial wealth entails.

Regardless of what life stage you may reside, we'll review your portfolio and develop customized strategies and alternatives to improve its overall risk and reward characteristics through proper diversification. We know that minimizing taxes is also important to you, so we will monitor tax efficiency and initiate actions to minimize the burden of capital gains and income taxes where appropriate. When you are ready to slow down or kick back and retire completely, we will help you recreate your paycheck and generate a predictable and sustainable income stream that meets your needs.

Our team will also review your overall insurance program, including life, disability, long term care and liability, to ensure it is appropriate and cost effective and that your lifestyle and loved ones are adequately protected. We'll help you better understand your qualified retirement plans and other tax deferred accounts in order for them to be properly managed and distributed in an optimal manner. Debt and liabilities are also evaluated in order to reduce interest costs and enhance awareness of any related risks or liquidity issues.

Providing for loved ones requires a thoughtful, yet practical, approach. We'll discuss your needs and concerns and develop alternatives to protect your income and preserve the wealth you desire to transfer to them. Gifting strategies to children and descendants through the use of UTMA's, Section 529 prepaid tuition and college savings plans, or even advanced techniques such as family limited partnerships or grantor retained annuity trusts (GRATs) may be appropriate depending upon your individual circumstances.

Since an unexpected illness or disability can be financially and emotionally devastating to you and your family, we'll address the presence of a durable power of attorney and/or successor trustee of a revocable living trust in the event of unforeseen incapacity.

Family owned businesses require special planning given the integration of family dynamics with the intricacies of managing a business. Succession planning, business continuation matters, and sophisticated insurance structures must be considered. If you are a corporate executive, you may have particular challenges such as concentrated positions in company stock, deferred compensation plans, rule 144 requirements, restricted stock or stock options of various types and vesting schedules. Regardless of the needs and complexities involved, we can provide the kind of thinking and resources that are necessary.

Once your needs and those of your family and business are met, you may have a desire to donate your time or share the wealth you've accumulated with causes or organizations that are important to you. If philanthropy is a meaningful component of your financial plan, we can help you refine and enhance the effectiveness of your gifting program. From understanding the tax benefits and implications to developing basic and advanced charitable giving strategies, our team has the expertise to support your philanthropic initiatives.

From your early years to your "Golden Years," our team will help you navigate through life's challenges and capitalize on its opportunities while being your financial partner throughout.



“It requires a great deal of boldness and a great deal of caution to make a great fortune, and when you have it, it requires ten times as much skill to keep it.”

- RALPH WALDO EMERSON

planning for generations

Passing wealth from one generation to the next is rarely a simple undertaking.

We know it is important to you to preserve the wealth you've worked hard to accumulate and to distribute it in an optimal manner.

Proper planning can minimize the corrosive effects of taxes and facilitate the creation of a lasting legacy that can meaningfully improve the lives of others – including your family, your community, and the important causes you support - for generations to come. Our team combines extensive knowledge and sophisticated resources with a personal approach to understanding the relevant issues in order to develop innovative but practical solutions to your wealth management needs – whether they range from the simplest to the most complex.

SPECIALIZED ESTATE PLANNING PROGRAMS

Our team frequently consults and utilizes additional professionals within the Janney organization to address the many complex issues associated with significant wealth, including preservation of assets, liquidity concerns and risk management, charitable and philanthropic pursuits, strategies for education and retirement funding, and wealth transference and estate planning. These professionals include experienced trust and estate attorneys and CPAs to specialists in financial planning, trusts, and insurance services. We also consult with your own attorneys, accountants, and other personal advisors throughout the wealth management process to develop an integrated plan tailored to your unique circumstances.

STRATEGIC PHILANTHROPY

If one of your priorities is sharing your wealth with the less fortunate, we can discuss a variety of philanthropic alternatives consistent with your values and vision to support the causes and charitable pursuits that are most important to you. Proper and effective philanthropic giving is much more than simply writing a check or leaving a bequest to your favorite charity. It involves a proper evaluation of tax efficiency and control issues, and consideration among numerous gifting alternatives including the donation of appreciated securities or the establishment of donor advised funds, private foundations or various charitable trusts.

DYNASTY TRUSTS

Passing significant wealth to future generations is rarely a simple undertaking. Substantial transfer taxes can easily erode the value of one's estate by 50% or more. Assets placed into a properly structured dynasty trust and subsequent appreciation can potentially escape federal and state transfer taxes for several generations. Dynasty trusts are long term trusts designed to last several years beyond the death of the last beneficiary alive at the time of the trust's creation. Establishing a trust for a young grandchild, for example, could essentially enable the trust to endure for the remaining life of the grandchild and beyond - possibly a century or more.

We recognize that wealth management is not just about finances. Smart planning warrants creativity, innovation, and flexibility to utilize your resources in a manner that creates opportunities for you and your family for generations to come.



*“If we command our wealth, we shall be rich and free.
If our wealth commands us, we are poor indeed.”*

- EDMUND BURKE

about our firm

Founded in 1832 and headquartered in Philadelphia, Janney Montgomery Scott LLC is a premier regional investment firm built on a longstanding tradition of excellence.

Though times and circumstances have changed, the core foundation of Janney's business – perspective, knowledge, experience and a service commitment to its clients and community – has not.

A full-service, financial services firm, Janney provides comprehensive financial advice and superior service to individual, corporate and institutional clients through a vast network of professionals in branch offices located along the entire east coast. It is an industry leader in providing research, trading execution, wealth management, trust services and financial planning to individuals, businesses, and local government entities. An independently operated subsidiary of The Penn Mutual Life Insurance Company, one of the largest mutual insurance companies in the nation based on capital, Janney is a member of the New York Stock Exchange, Financial Industry Regulatory Authority and the Securities Investor Protection Corporation.

Our decision to affiliate ourselves with Janney was based on our confidence in the firm and the significant strengths and unique capabilities it possesses: a strong client commitment, unmatched financial experience and a breadth of exceptional products and services. Janney provides us state of the art access to the products and resources our clients require, including financial planning, trust services, managed accounts, insurance, mutual funds, annuities, IRAs, retirement plans, CDs, money market funds, stocks, options and corporate, government, and municipal bonds. In addition, Janney offers the kind of perspective and insight that can only be gained through history and weathering markets of every kind. Just as you have put your trust in us, we have put ours in Janney's 175 years of industry expertise and longevity and its stellar reputation for placing the needs of its clients first.



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We kindly request your assistance in the realization of our personal vision to be the advisors of choice for corporate executives, business owners, and affluent individuals and their families. Advice is not a commodity – we work diligently to offer the highest quality advice, to earn the trust and respect of our clients and professional colleagues, and to be regarded as among the very best in our profession. We believe that our advice matters, and that it can be used to meaningfully improve the lives of you and your family as well as for the betterment of the communities and the world in which we live. Toward that end, we ask that you share our story with others - including family, friends, colleagues and associates – who could potentially be advantaged by our services.



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