

QL WEALTH ADVISORS

of Janney Montgomery Scott LLC

EMPOWERING FINANCIAL PEACE OF MIND

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Visit Our Website: www.QLWealthAdvisors.com

A Coordinated Approach to Your Financial Life.

A Letter from Our Founder

Dear Clients and Friends,

When I founded QL Wealth Advisors, I did so with a simple belief: exceptional wealth management begins with understanding people, not portfolios.

Over the years, I have learned that the most meaningful financial conversations are rarely about investments alone. They are about families, businesses, aspirations, and the legacy our clients hope to leave behind.

Today, we are privileged to serve clients across the country and around the world, while maintaining the highly personal relationships that have always defined our practice. Those relationships give us a deeper understanding of what matters to each client and how the different aspects of their financial lives connect.

Every financial decision influences another, which is why we have built our practice around a coordinated approach.

Our commitment to highly personalized advice is also why we intentionally work with a limited number of clients. By maintaining a select number of relationships, we are able to provide the attention, accessibility, and thoughtful guidance that complex financial lives deserve.

We believe trust is earned through consistency, transparency, and a genuine commitment to acting in our clients' best interests. Whether helping a family prepare for retirement, navigate a significant life transition, or preserve wealth for future generations, our role is to provide clarity and confidence at every step.



As you explore this brochure, I hope you gain a better understanding of who we are, the principles that guide our advice, and the people who are dedicated to serving you.

It is a privilege to be entrusted with our clients' financial futures, and we are grateful for the opportunity to build relationships that often span generations.

Thank you for considering QL Wealth Advisors. We look forward to earning your trust and serving as your long-term partner.

Sincerely,

Richard Keetley, **Founding Partner & Executive Vice President.**

Why clients choose to partner with us

QL Wealth Advisors has been recognized as one of America's Top Wealth Management Teams by Forbes for six consecutive years since 2021, while Richard Keetley has also been recognized as one of Barron's Top 1,500 Financial Advisors in the U.S.

This recognition reflects a sustained commitment to delivering thoughtful, high-quality advice through integrated planning, tax-efficient investment strategies, and coordinated guidance designed for sophisticated client needs.

Clients across the country and around the world choose us for the consistency of our guidance, the perspective we bring to complex financial decisions, and the strength of relationships built over time. Our role is to provide clarity, perspective, and continuity across each stage of a client's long-term priorities.



Awards & Recognitions

We are proud to have our work recognized by leading industry publications:



Forbes Best-in-State Wealth Management Teams

Each year since 2021

Barron's Top 1,500 Financial Advisors

Richard Keetley, 2026





Janney's Financial Advisor of the Year

Richard Keetley, 2023

PROFESSIONAL DESIGNATIONS & CERTIFICATIONS

Our team holds professional designations that reflect a commitment to ongoing education, fiduciary standards, and industry best practices:

CFP® Certified Financial Planner

CLTC® Certified in Long-Term Care

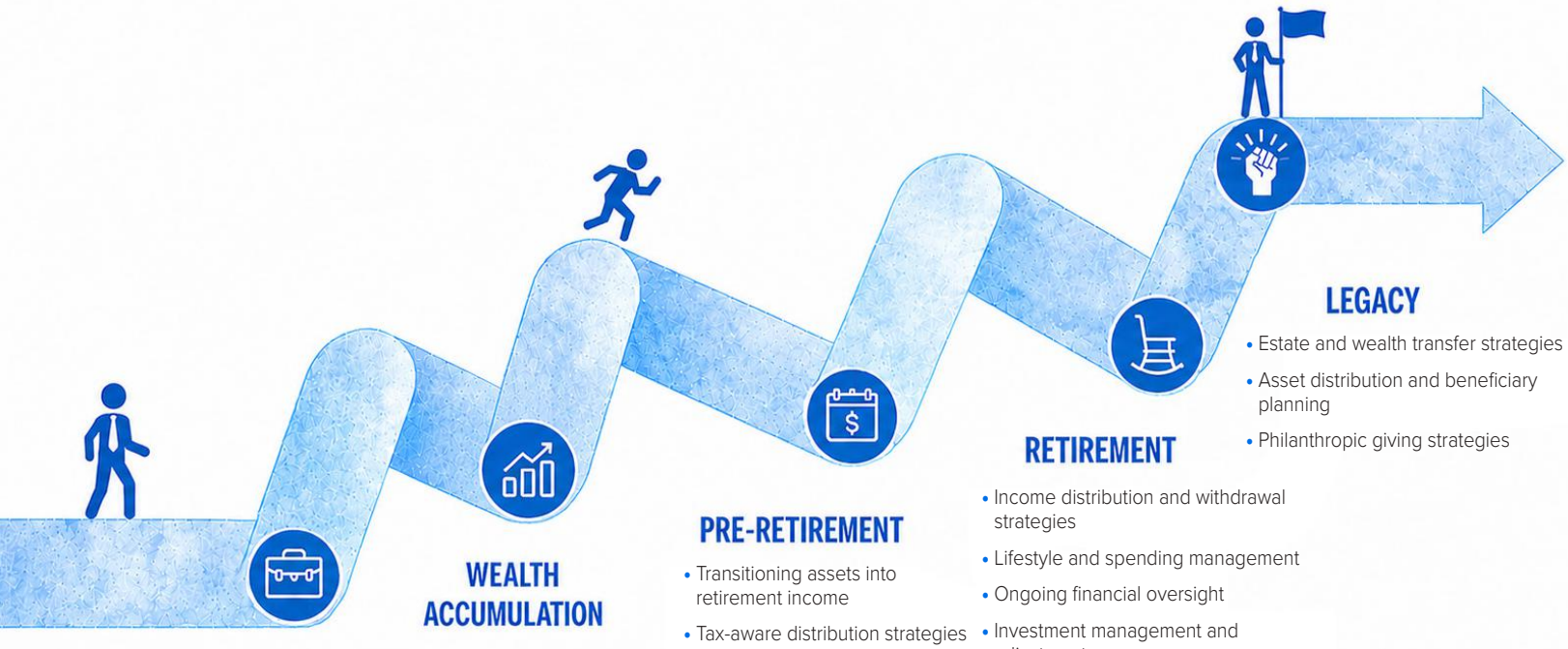
CIMA® Certified Investment Management Analyst®

AAMS® Accredited Asset Management Specialist®



With you at **every stage** of life

Your goals, priorities, and financial needs will evolve throughout every stage of life. Your financial strategy should evolve with them.



EARLY CAREER

- Financial foundation planning
- Cash flow, saving, and budgeting strategies
- Guidance on early life decisions
- Basic protection and insurance planning
- Foundational estate planning

WEALTH ACCUMULATION

- Investment strategy and portfolio growth strategies
- Tax-aware strategies
- Planning for significant purchases and long-term goals
- Education funding strategies
- Tax-aware charitable giving at early stages
- Asset protection planning

PRE-RETIREMENT

- Transitioning assets into retirement income
- Tax-aware distribution strategies
- Social Security and Medicare guidance
- Business succession planning
- Investment review and risk alignment
- Healthcare planning
- Family wealth alignment

RETIREMENT

- Income distribution and withdrawal strategies
- Lifestyle and spending management
- Ongoing financial oversight
- Investment management and adjustments

LEGACY

- Estate and wealth transfer strategies
- Asset distribution and beneficiary planning
- Philanthropic giving strategies

High net **worth Solutions**

Beyond traditional investment management, affluent individuals and families often face unique considerations involving taxes, concentrated wealth, charitable giving, liquidity needs, and multigenerational planning.

Our High Net Worth Solutions are designed to help address these complexities through personalized and coordinated strategies. The most effective planning goes beyond managing wealth. It is about creating clarity and confidence around the future of the families, communities, and causes that matter most.

Your Wealth Our Solutions

TAX - MANAGED INVESTING

Prioritizing after-tax returns by incorporating tax considerations into investment decisions and actively harvesting losses that may help offset capital gains and improve overall tax efficiency.

ALTERNATIVE INVESTMENTS

Access to investment opportunities that may complement traditional stock and bond portfolios while supporting broader diversification objectives.

EXECUTIVE COMPENSATION & CONCENTRATED STOCK

Guidance for executives and business leaders navigating stock options, restricted stock, deferred compensation plans, and concentrated equity positions.

PHILANTHROPIC IMPACT STRATEGIES

Aligning charitable goals with broader wealth planning through strategic giving solutions, including Donor-Advised Funds and Charitable Trusts, to maximize impact and purpose.

STRATEGIC LIQUIDITY SOLUTIONS

Providing access to lending strategies that can create additional financial flexibility and liquidity without disrupting long-term investment objectives.

COORDINATED WEALTH TRANSFER STRATEGY

Working in partnership with estate attorneys, CPAs, and other trusted professionals to help align wealth transfer strategies with legacy goals and multigenerational wealth preservation.

Our **unique Approach**

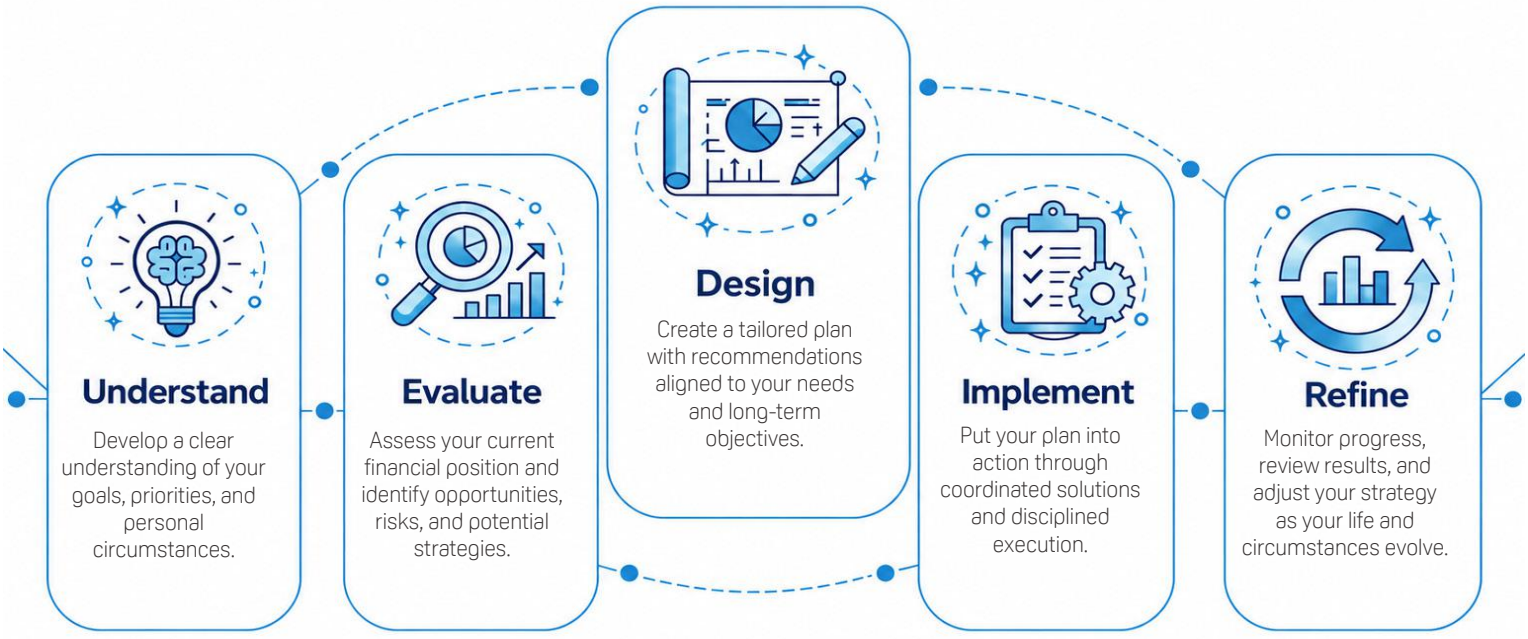
True wealth isn't just about performance. It's about coordination, timing, and alignment across every aspect of your life. Accordingly, effective wealth management requires more than individual decisions. It calls for structure, clarity, and a long-term perspective.

That's why our approach simplifies complexity, ensuring each element works together with purpose. We deliver highly personalized, boutique-style advice, intentionally working with a limited number of clients to remain closely involved in each relationship and provide thoughtful, consistent guidance.
Planning is not treated as a separate service, but as the foundation of how we advise, bringing visibility, focus, and cohesion to every decision.

EVERY PLAN IS DIFFERENT BUT THE PRINCIPLES GUIDING OUR APPROACH REMAIN CONSISTENT:

- **Tax-aware decision making:** tax considerations are integrated into every recommendation to improve long-term outcomes
- **Multi-generational perspective:** advice reflects not only your priorities, but your family and long-term legacy
- **Coordinated team approach:** insights are provided through a collaborative structure, ensuring continuity and depth
- **Focused number of relationships:** maintaining capacity allows for greater involvement, responsiveness, and attention
- **Commitment to proactive service:** needs are anticipated, not reacted to, with consistent and thoughtful guidance

TO SUPPORT THIS APPROACH, WE FOLLOW A DELIBERATE PROCESS DESIGNED TO BRING PRECISION:



What to Expect **as a Client**



1 Account Setup

Client paperwork is completed, account numbers are established, and the account opening process begins.



2 Funding & Transfers

Funding and account transfers are initiated to move assets into your new accounts.



3 Investment Implementation

As assets are received, we notify you and begin investing your accounts according to the agreed-upon strategy.



4 Access to MyJanney

You will receive instructions to access your accounts through Online Access (MyJanney), including tools for viewing balances, statements, and documents.



5 Statement Review

We walk you through your first account statement to ensure clarity around reporting and account activity.



6 Ongoing Support & Planning

You can expect follow-up communication to address questions and begin reviewing additional planning areas such as estate, insurance, and cash flow needs.



7 Review & Next Steps

Your first review is scheduled, where we assess progress and establish the appropriate cadence for future meetings.

Let's take the next step together. Work with an advisor who puts your goals first.

443-501-5000 | Fax 410-580-5025

QLWealthAdvisors@janney.com

2328 W. Joppa Rd., Ste. 100, Lutherville, MD 21093

Meet the Advisory Team

Please reach out to our advisory team (Richard, Kristopher, or Brandon) for matters related to portfolio management, investment reviews, market insights, and broader financial planning strategies.
They also provide guidance on retirement income planning, cash flow analysis, estate considerations, and serve as your primary point of contact for ongoing relationship management.



410-580-2682
Rkeetley@janney.com

Richard Keetley | CFP®, CIMA®, CLTC®

Executive VP / Wealth Management, Financial Advisor

Rich works closely with high-net-worth individuals and families to navigate the complexities that come with significant wealth. His work includes strategic liquidity, philanthropic planning, and coordinated wealth transfer strategies designed to help families preserve wealth and create a lasting impact for future generations. Rich brings more than 32 years of experience in the financial services industry and holds the CFP®, CIMA®, and CLTC® designations. He has served on numerous advisory and investment committees and has been actively involved in his community through organizations such as St. Ambrose Housing & Aid Center and Helping Up Mission.



410-580-2683
Kolenginski@janney.com

Kristopher Olenginski | CFP®

Vice President / Wealth Management, Financial Advisor

Kris brings extensive experience in investment research, planning, and portfolio selection to his work with individuals and families. He takes a holistic approach to financial planning, creating clear roadmaps that consider each client's goals while helping them plan for future generations. Kris joined Janney in 2009 and is a Certified Financial Planner™ (CFP®) and graduate of Mount Saint Mary's University. He also holds the Series 7 and 66 registrations, as well as Life and Health insurance licenses. Active in his community, Kris supports the OC Reef Foundation and its work constructing artificial reefs along the Maryland coast.



410-580-2696
Bfanelle@janney.com

Brandon Fanelle | CFP®, AAMS®

Vice President / Wealth Management, Financial Advisor

Brandon helps individuals and families make confident financial decisions through thoughtful planning and tax-efficient investment strategies. His work focuses on improving after-tax outcomes, preparing for retirement, and helping clients structure wealth for future generations. Brandon joined Janney Montgomery Scott in 2016 and is a Certified Financial Planner™ (CFP®), Accredited Asset Management Specialist® (AAMS®), and graduate of Towson University. He has also completed the Private Equity Certificate Program at The Wharton School and serves as an adjunct professor at Towson University's College of Business and Economics.

Meet the Service Team

Our Client Service team is dedicated to supporting the day-to-day needs of each client relationship, ensuring a seamless and efficient experience.
Please contact Jordan or Tiffany for assistance with withdrawals, wires, ACH transactions, account transfers, required minimum distributions (RMDs), account documentation, statements, tax reporting, “MyJanney” enrollment, and related service requests.



410-580-2697
Jpayne@janney.com

Jordan Payne

Private Client Associate

Jordan brings years of client service experience to her role with QL Wealth Advisors. She contributes to the team’s daily operations and ongoing service needs while helping provide clients with a smooth, positive experience. She works closely with the team to help ensure requests are handled accurately and efficiently. She takes pride in making things easier for clients and providing attentive, responsive support. Jordan is committed to continuing to grow her knowledge of wealth management and the financial services industry.



410-580-2684
Tsanchezflores@janney.com

Tiffany Sánchez

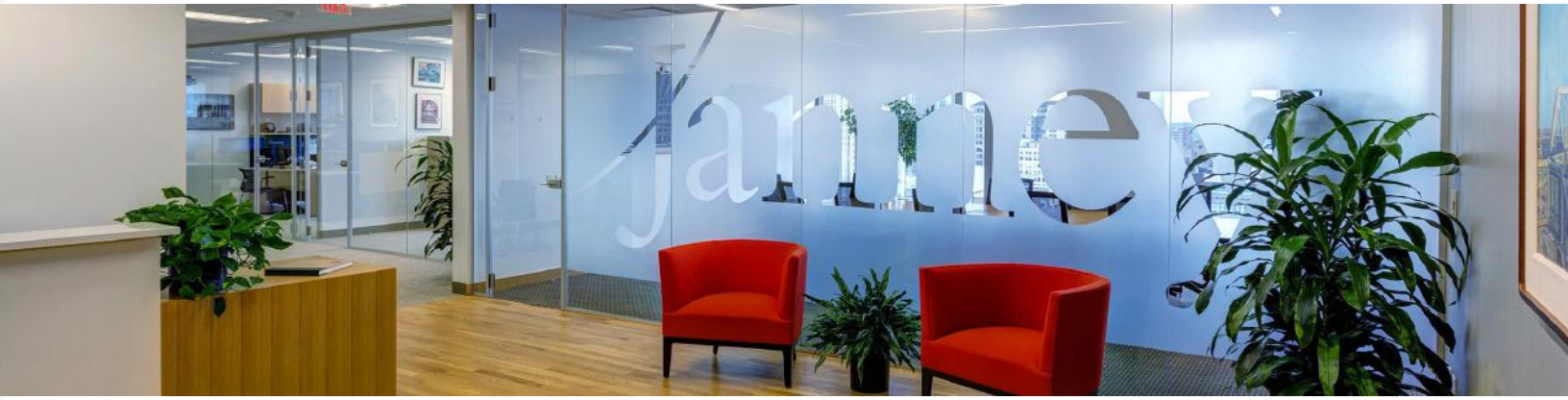
Private Client Associate

Tiffany brings a background in marketing and client-focused work to her role with QL Wealth Advisors. She graduated from Towson University with a Bachelor of Science in Business Administration and a concentration in Marketing. Originally from Peru, Tiffany is bilingual in Spanish and values the diverse perspectives that shape how she connects with others. She takes a thoughtful approach to her work and is eager to continue learning and building her career in finance.



Empowering Financial Peace of Mind.

About Us



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.

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