Diversified

EXPERIENCE LIFELONG WEALTH

WE INVEST IN YOUR *Happiness*

We're here to help you uncover and achieve your life's goals – and we do that by providing you with everything you need to achieve Lifelong wealth.

OUR WHY

To uncover and achieve your life's goals, so that we can bring true happiness to as many people as possible.

OUR GOAL

At Diversified we provide our clients with everything you need. We accomplish this through establishing a deeper and meaningful connection, which allows us to continually guide our clients to true happiness, fulfillment, and lifelong wealth. We strive to be different from other financial firms and not just focus on your money, but rather your overall well-being

> *What makes us happy is knowing that through our partnership our clients are able to achieve real wealth, health, and happiness.*
>
> ***– Andrew***

CORE SERVICES

At Diversified, we strive to make your life easier. When it comes to finances, there are many areas to be addressed: taxes, investments, planning, insurance, homes, college, etc. That can be overwhelming for anyone. That's why when you become a Diversified client, we take care of your entire financial life under one roof. You don't have to go anywhere else. Everything is taken care of for you.

FINANCIAL PLANNING

Our Lifelong Wealth Planning Process allows us to collaborate with you to design a customized plan to achieve your specific goals.

RETIREMENT PLANNING

We're here to alleviate your stress with experienced, holistic planning services which allow you to realize your retirement dreams.

INVESTMENT PLANNING

Every great investment strategy begins with a clear understanding of your goals, timeframes, and risk tolerance.

TAX PLANNING

With significant expertise in local, state, multi-state, and federal tax regulations, our in-house CPA devises cohesive tax-savings strategies to benefit you today and down the road.

ESTATE PLANNING

We work with you to eliminate the uncertainties and confirm your wishes are honored as you pass your legacy on to future generations.

SOCIAL SECURITY PLANNING

We develop a personalized strategy for collecting your Social Security benefits, by utilizing the many options available and customizing solutions which take into account your unique goals and finances.

PROTECTION PLANNING

We identify any inadequacies and recommend the appropriate solutions. These insurances may include life, disability, long-term care, property/casualty, and health/Medicare, among others.

COLLEGE PLANNING

We help families prepare for college expenses by determining where tax dollars can be saved efficiently, how much can be afforded, and positioning assets to maximize potential financial aid.

MORTGAGE AND HOME EQUITY ANALYSIS

We help analyze your current debt obligations and determine the best ways to reduce them.

LIFELONG ADVICE MODEL

At Diversified we believe in a comprehensive advice model, one that starts by understanding your current state of life and finances. We then work together to understand where you'd like to be and what specific goals to achieve. Finally, we tie it all together by understanding what makes you happy and truly what are the most important things to you specifically. From there and through a collaborative partnership, we work closely together to optimize and stay focused on what we're trying to accomplish. We support everything you need to get there and stay laser focused on keeping your why top of mind.

Once that planning is complete, we believe in implementing diversified portfolios that encompass active and passive investment styles, specialist institutional money managers, and tax management for taxable accounts. Lastly, we fundamentally believe investments should be constantly monitored, forward-looking, and managed in a proactive manner

WE START BY ASKING YOU

1	How do I feel about money?
2	Whats my perfect financial life?
3	Where do I stand?
4	How do I move forward?
5	How do I know if i'm on track?

YOUR FINANCIAL LIFE

We take the time to understand "Your Why". What are the things that make you unique and what you are most passionate about.

Family Legacy | Lifestyle | Family Security | Community

INVESTMENT MANAGEMENT

INVESTMENT PHILOSOPHY

The building blocks of our investment philosophy come from years of portfolio management and oversight for our clients. We believe that investors should align their portfolios with their goals and risk tolerance. In order to adequately understand one's risk tolerance, we need to fully understand both an investor's ability and willingness to take risk.

INVESTMENT SELECTION PROCESS

1 MANAGER UNIVERSE

We start the process by understanding our need. That means by constantly overseeing our managers, we can identify the asset classes where we want to conduct a detailed search process to enhance our portfolio. This research and oversight gives us our focus for the process.

2 GENERAL QUANTITATIVE SCREEN

The first step is a screening process to narrow our search to a small group of managers that exhibit desired characteristics. In this first phase, we focus on risk-adjusted returns, up/down capture ratio, portfolio concentration, and overall total risk.

3 DETAILED QUANTITATIVE COMPARISON

That small group is then narrowed to a handful of managers in the second phase. In this step, those managers surviving the first phase are compared on several metrics such as risk, returns, active share, turnover, cost, up/down capture, and maximum drawdown over various periods of time.

4 QUALITATIVE MANAGER INTERVIEW

The final phase in the selection process is when we take the final few managers and conduct multiple interviews. We discuss the People, Process, Philosophy, and Performance of the team overseeing the strategy. Once the interviews are completed, we use information from the 3 phases to select our desired manager.

5 MONITOR & OVERSIGHT

Once a manager is selected, the process is only just beginning. We monitor our strategies and managers on a daily basis and conduct periodic calls with analysts from the team. This constant oversight is the catalyst to start step one in our selection process.

LIFELONG PLANNING PROCESS

What separates us from the industry is the way we look at our client relationships as partnerships, how we listen to people and what moves them, and how we create a clear path to lifelong wealth. We help clients find and uncover true happiness through achieving their life's goals!

FINANCIALS

We have to understand you, and your family's, financial situation. This entails your assets, debts, taxes, and everything that makes up your current financial life.

- Investments
- Insurance
- Taxes
- Estate Planning
- Cash Flow

GOALS

We put these financials in perspective by understanding all of your goals. We make sure these goals are clearly mapped out and revisited on a consistent basis.

- Retirement
- College
- Creating a Legacy
- Travel
- Second Home

HAPPINESS/FULFILLMENT

What are you about at your core? What is your why? We partner with industry-leading psychologists to take our relationships to a higher and more impactful level.

- Achieving Goals
- Gratitude
- Being Truly Happy
- Living Ideal Life
- Aligning Life with Value

These are the things we understand for each of our financial planning clients.

Your Lifelong Team

FINANCIAL ADVISORS

ANDREW S. ROSEN, CFP®, CEP®

President, Lifelong Financial Advisor, Partner

Andrew Rosen is the President of Diversified, LLC. In his role as President, he sets the strategic direction, which focuses on providing our clients and employees with everything they need to achieve their goals and dreams. As a Financial Planner, Andrew forges lifelong relationships with clients, coaching them through all stages of life and guiding them to better achieve their life goals.

Andrew loves helping others by spreading his knowledge on finance, investments, and the pursuit of happiness/fulfillment. He writes nationally recognized, weekly blog posts on these topics and is a regular contributor to Kiplinger and Forbes. Andrew has been published in The Wall Street Journal, Barron's, Financial Advisor Magazine, US News & World Report, USA Today, CNBC, along with many other publications.

Andrew graduated from the University of Delaware with a BS in Finance and a minor in Economics. He continued his industry education by obtaining his series 6, 7, and 63, along with his health/life insurance licenses. In addition, Andrew received the CERTIFIED FINANCIAL PLANNER™ designation, the CERTIFIED ESTATE PLANNER™ designation, and has been named a Five Star Best in Client Satisfaction Wealth Manager in Philadelphia and Delaware.

Outside of Diversified, Andrew resides in West Chester, Pennsylvania where his number one passion is spending time with his beautiful wife, Jessica, and his amazing children, Aviva, Isabella, and Emmet. He also is a member of the DuPont Country Club where he is an extremely average golfer.

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Your Lifelong Team

FINANCIAL ADVISORS

Thomas Ervin, CFP®, CTS™

Lifelong Financial Advisor

Tom joined the Diversified, LLC team in October 2011. He currently is the Senior Associate Planner to Andrew Rosen. In his role he is an integral piece in building financial plans, preparing for Financial Check Ups, tax planning, and maintaining Diversified's first class client experience.

In May 2013, Tom graduated from Widener University with a B.S. in Economics and a minor in Accounting. In April 2022 Tom received his CERTIFIED FINANCIAL PLANNER™ designation.

Outside of the office, Tom enjoys photography, traveling and Philadelphia sporting events—an avid fan of the 4 major Philadelphia sports teams.

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Your Lifelong Team

FINANCIAL ADVISORS

Max Berger, CFP®, MBA

Lifelong Financial Advisor

Max joined the Diversified team in 2021 as an Associate Planner to Andrew Rosen. In his role he focuses on building financial plans, preparing for Financial Check Ups, business development and maintaining Diversified's first class client experience. Max joined Diversified with a passion for helping individuals, families and businesses with comprehensive planning to help them achieve their life goals. Max has earned the CERTIFIED FINANCIAL PLANNER™ designation. Max graduated from Syracuse University in 2015 with degrees in Finance and Public Relations from the Martin J. Whitman School of Management and the S.I. Newhouse School of Public Communications. He then completed his Master's of Business Administration from Villanova University School of Business in 2023, with specializations in Artificial Intelligence and Machine Learning & Analytics. He began his professional career in the startup space with a fast-growing restaurant food delivery service company before joining SEI Investments and beginning his true passion in financial services.

At SEI, where Max obtained his series 65, he assisted financial advisors in their initial due diligence of SEI's platform and offering before advancing to an internal relationship manager role - assisting hundreds of advisors across the country. He also spent time on the product side of SEI's Solutions Team focusing on product development and managing the digital end client experience. After 5+ years at SEI working with financial advisors, their end clients and with advisor and end client technology platforms, Max was ready to practice what he preached and join what he felt was one of the top financial planning firms in the country in Diversified to help them help their end clients live a life of wealth, health and happiness. Outside of Diversified, Max lives in Philadelphia with his wife Torie and golden retriever Jojo and enjoys exercising, hiking, sports and dining and spending time with good people.

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Your Lifelong Team

Kate Sutton

Associate Planner

Kate joined the Diversified team in January of 2020. As an Associate Planner, she helps clients prepare for their financial check ups in addition to providing outstanding client support. With a background in customer service, she understands the importance of client satisfaction and timely communication.

When out of the office, Kate spends a majority of her time practicing art, writing, and Aikido, as well as touring famous landmarks and visiting museums.

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WE'D LOVE TO HEAR FROM YOU!

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