



Delphi

Wealth Management Group

Delphi Wealth Management Group

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Letter from John and Kevin

Teaming Up with Delphi Wealth Management Group

In 2017, we made the decision to begin an independent financial advising organization to create better opportunities, utilize cutting edge technology, strengthen partnerships, and enhance the lives of our clients.

We built Delphi Wealth Management Group on three foundational pillars of being: Selfless. Empathetic. Trustworthy. These pillars drive our business decisions, our customer service, and our long-term goals.

We pride ourselves on always putting the interests of our clients first. We believe that long-term relationships are more important than short-term gains and will never sacrifice the former for the latter.

Our broker/dealer Lincoln Financial Advisors is a trusted partner with a 100-plus year history. The Fortune 500 company offers complete transparency, a technology-forward approach, as well as proactive 24/7/365 cybersecurity monitoring across three Security Operations teams.

At Delphi, we work as a team with our clients, our partners, our colleagues, and amongst ourselves--Team Delphi! "Teaming up" brings about positive results. With this in mind, we were able to grow our team with David Stuart as

a Medicare Specialist, we hired Jade Maloney as a Client Relations Specialist, and we have recruited interns from West Chester and Villanova Universities. With each addition to our team, we are able to provide our clients with an extra set of skills and a more comprehensive financial plan, all in-office at our convenient West Chester site.

This year, both John and Kevin were recognized with the *Philadelphia* magazine's Five Star Award recognizing outstanding wealth managers and investment professionals in the region.

Amanda spoke on a panel at a staff forum in Minneapolis and became a certified notary alongside Kelley. Andrew passed a CLU course in August and attended Redtail University in Philadelphia. Brandon, our intern, received his active duty commission assignment as a platoon leader in Air Defense Artillery.

And in some very exciting news, this October, John and Stephanie got married at Dromoland Castle in Ireland!

We were able to continue our involvement in local service organizations like the Chester County Food Bank, the YMCA, and the United Way of Chester County while also finding new opportunities to serve with the Chester County

Community Foundation, Family Lives On, and Miles for Marc.

We understand what matters most to those seeking our guidance: greater control of their financial futures. We understand that our clients invest in what matters most, so we will continue to invest in those resources to offer the best opportunities for them.

We will continue to invest in the latest technologies to create new solutions and make our services the most accessible while continuing to protect our clients' privacy and provide the best in cybersecurity.

We will continue to make key hires to broaden our depth of services for all of our clients' financial needs.

We will continue to seek out service opportunities to create a lasting contribution within the communities that we serve.

We could not be more proud of what we have been able to achieve in this one short year, and we are even more excited to see what the future holds.

We appreciate and thank our clients for their loyalty, and we look forward to a successful 2019.

Your Delphi Wealth Management Team

Welcome!



Jade Maloney



David Stuart

John Kane, Amanda Peabody, Brandon Young, Kelley Meagher, Jade Maloney, David Stuart, Andrew Norton, Kevin McDermott

2018 Highlights

A Year in Pictures



Delphi Wealth Management partnered with SEI Investments in hosting an educational luncheon to answer questions on the 2018 market outlook and new tax law changes.



Delphi was proud to open the doors of their new office to clients, friends, and family at an open house.



Delphi Wealth Management was proud to be a Silver Sponsor for the Champions Against Hunger event to benefit the Chester County Food Bank. Delphi's Kelley Meagher is pictured with former Philadelphia Eagles coach Dick Vermeil.



Amanda was invited to the LFN Staff Forum 2018 in Minneapolis to speak on a panel discussion entitled "Ideas for Deepening Client Relationships".



Delphi grilled up a good time for clients as they enjoyed an old fashioned BBQ to celebrate the last days of summer.



The team had a Day of Service for the Chester County Food Bank at Pete's Produce. They picked over 400 pounds of kale and 300 pounds of collard greens!



As the Top Hat Sponsor of the Little Lincolns Gettysburg Address contest in West Chester, Delphi's Kelley Meagher was able to participate as a judge and celebrate with all the participants.



Marking their one-year anniversary, Delphi Wealth Management held a ribbon-cutting ceremony at their West Chester office celebrating with friends, colleagues, and area business leaders.

Kevin McDermott and John Kane are registered representatives of Lincoln Financial Advisors.

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2019 Economic Outlook

Diversification Will Continue to be Key in 2019

- The U.S. economy should slow but not stall in 2019 due to fading fiscal stimulus, higher interest rates and a lack of workers. Even as unemployment falls further, inflation should be relatively contained.
- Central banks in the U.S. and abroad will tighten monetary policy in 2019 – this should continue to push yields higher. In the later stages of this cycle, investors may want to adopt a more conservative stance in their fixed income portfolios.
- Higher rates should limit multiple expansion, leaving earnings as the main driver of U.S. equity returns. With earnings growth set to slow, and volatility expected to rise, investors may want to focus on sectors that have historically derived a greater share of their total return from dividends.
- After a sharp fall in valuations in 2018, steady economic growth and less dollar strength may provide international equities some room to rebound in 2019. However, the climb will be bumpy and investors should ask themselves, in the short run, whether they have the right exposure within different regions and, in the long run, whether their exposure to international equities overall is adequate.
- There are significant risks to the outlook for 2019. The Federal Reserve may tighten too much; profit margins may come under pressure sooner than anticipated; trade tensions may escalate or diminish; and geopolitical strife may force oil prices higher.
- Timeless investing principles are especially relevant for investors in what appears to be the later stages of a market cycle. Investors may wish to tilt towards quality in portfolios along with an emphasis on diversification and rebalancing given higher levels of uncertainty.

Source: JP Morgan



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