



Trusted advisors to generations of clients

Sylvia Financial is the investment services arm of Sylvia Group, which has helped families and businesses plan and protect their future for almost 70 years. We offer securities and investment advisory services through Voya Financial Advisors, Member SIPC. Being independent allows us the flexibility to use almost any insurance carrier, investment company and product provider available, enabling us to match our clients' needs with the most suitable, best-priced options available.

FINANCIAL ADVISORS



As Principal of Sylvia Financial and a Financial Advisor Representative with Voya Financial Advisors, **Paul "Nick" Petronelli** brings nearly two decades of experience in the financial services industry to the work he does on behalf of individuals, families and small businesses. With a focus on developing and implementing retirement and estate plans, he incorporates financial planning techniques to help minimize taxes, and utilizes investment management strategies to focus on capital preservation and multi-generational wealth management.



Paula Tavares is a Financial Advisor for Sylvia Financial and an Investment Advisor Representative with Voya. Highly experienced in both the financial services and insurance industries, she is licensed in Property and Casualty insurance and Life and Health insurance, and holds the designations of Accredited Asset Management Specialist and Chartered Retirement Plans Specialist. Prior to joining Sylvia Financial, Paula worked for Smith Barney and Morgan Stanley, and in Sylvia Group's Business Insurance Division.

AVAILABLE PRODUCTS

- 401k Pension
- Profit-Sharing Plans
- Non-Qualified Retirement Plans
- Individual Retirement Plans
- Savings Accounts*
- Profit-Sharing Plans
- Mutual Funds, Closed-End Funds*
- Annuities — Fixed and Variable*
- Life and Disability Insurance
- Long-Term Care Insurance

* Securities and Investment Advisory Services offered through Voya Financial Advisors, Member SIPC.

Sylvia Financial and Sylvia Group are neither subsidiaries of nor controlled by Voya Financial Advisors.

The Sylvia Financial- Voya Connection

Sylvia Financial is the investment services arm of Sylvia Group. Founded in 1950 by Louis G. Sylvia, Sylvia Group remains a family-owned and operated, independent insurance and benefits agency. Sylvia Financial combines the experienced and trusted advisory services provided through Voya Financial with the customer-driven service that Sylvia Group has provided for almost 70 years.

Our association with Voya Financial allows the flexibility to provide personal and business planning solutions in a way we feel best suits our clients. We are not required to sell proprietary products. Our clients' needs determine what products and services we recommend — not the other way around.

Voya Financial™, Inc. (NYSE: VOYA) is composed of premier retirement, investment and insurance companies serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company™, and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness.

Working directly with clients and through a broad group of financial intermediaries, independent producers, affiliated advisors and dedicated sales specialists, Voya provides a comprehensive portfolio of asset accumulation, asset protection and asset distribution products and services. With a dedicated workforce of 7,000 employees, Voya is grounded in a clear mission to make a secure financial future possible — one person, one family, one institution at a time.

FINANCIAL SERVICES*

Retirement Planning

- Retirement Plan Distributions
- Income Strategies

Investment Planning

- Portfolio Analysis and Redesign
- Risk/Return Evaluation
- Asset Allocation
- College Planning
- Personal Financial Needs Analysis

Protection Planning

- Identification of Current and Future Risk Exposure
- Analysis of Current Coverages and Cost Effectiveness
- Long-Term Care Planning

Business Planning

- Continuation Planning
- Key Person Insurance
- Buy/Sell Agreements
- Executive Benefits

Tax Planning

- Multi-Generational IRAs
- Tax-Free and Tax-Deferred Investment Strategies

Estate Planning

- Minimizing Probate Expenses, Delays and Publicity
- Reduction or Elimination of Estate Taxes

ADDITIONAL SYLVIA GROUP SERVICES

Personal Insurance

- Auto/Motorcycle
- Homeowners/Renters
- Condominium
- Flood
- Umbrella
- Watercraft
- Wedding
- Valuable Items
- Long-Term Care
- Life
- Disability

Business Insurance

- Property
- General Liability
- Employee Handbooks
- Umbrella/Excess Liability
- Workers' Compensation
- Auto/Fleet
- Bonds
- 24-Hour Disability
- Professional Liability
- Boiler and Machinery
- Directors and Officers Liability

Employee Benefits

- Disability Insurance
- Dental Insurance
- Life Insurance
- Medical Plans
- Long-Term Care Insurance
- Section 125 Cafeteria Plans
- Voluntary Worksite Benefits
- Profit Sharing/401k Plans

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YOUR SYLVIA FINANCIAL TEAM



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