

WELCOME

FINANCIAL IMPACT SUMMIT

Hosted by: The Alliance Center for Investor Education and Lackawanna College

November 17, 2022



alliancewealthadvisors.com/impact

AGENDA

Part 1:

Live Podcast 🎙️ | Behavioral finance and what really drives people's decisions when it comes to money?

Part 2:

Advisory Panel | Improving financial outcomes through education.

Part 3:

Continuing the conversation over drinks and hor d'oeuvres.

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BEHAVIORAL FINANCE: UNDERSTANDING HOW WE MAKE DECISIONS

Understanding behavioral finance helps to avoid emotion-driven decisions that can lead to unnecessary losses.

Evolutionary changes naturally impact decision-making over time:

- Human nature and hard wiring
- Means of processing information
- Coping mechanisms



“People do some crazy things with money. But no one is crazy.”

- Morgan Housel *The Psychology of Money*

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BEHAVIORAL FINANCE: UNDERSTANDING HOW WE MAKE DECISIONS



BEHAVIOR GAP

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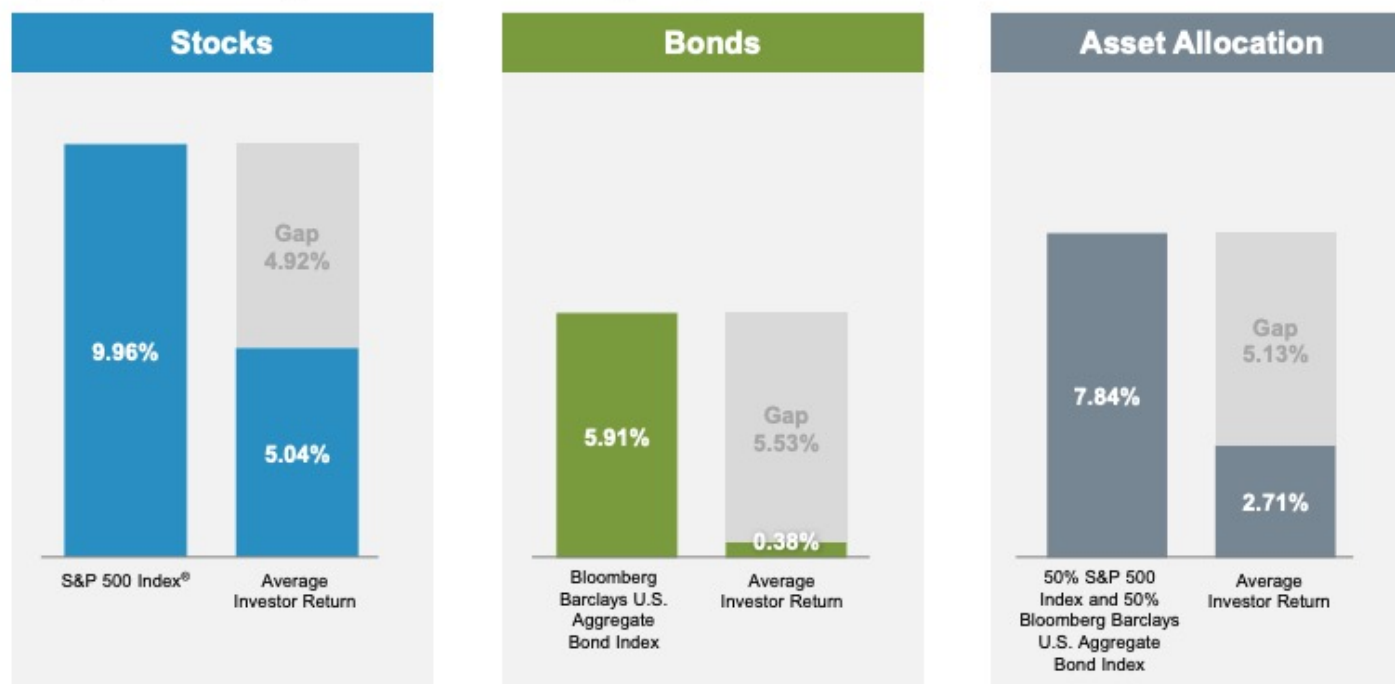
BEHAVIORAL FINANCE: UNDERSTANDING HOW WE MAKE DECISIONS

Keeping Emotions in Check

The average investor's portfolio consistently underperforms

AVERAGE ANNUAL RETURNS (1990–2019)

■ Gap by Which the Average Investor's Portfolio Consistently Underperforms the Index



Past performance is no guarantee of future results. It is not possible to invest directly in an index. All market indices are unmanaged.

Returns are for the period ending December 30, 2019. Average equity investor, average bond investor, and average asset allocation investor performance results are calculated using data supplied by Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges for each period.

17 For investor use.

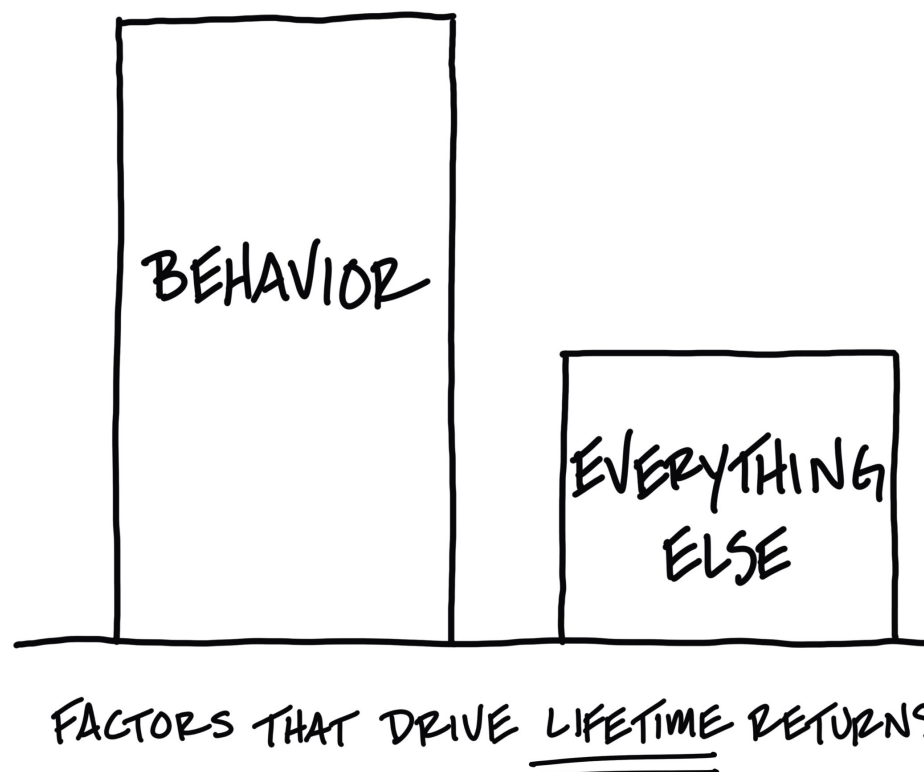


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BEHAVIORAL FINANCE: UNDERSTANDING HOW WE MAKE DECISIONS

“Doing well with money has little to do with how smart you are and a lot to do with how you behave.”

- Morgan Housel, *The Psychology of Money*



BEHAVIOR GAP

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SPEAKER BIOS



Jill A. Murray, Ph.D.

Dr. Jill A. Murray became the ninth and first female president of Lackawanna College on July 1, 2020. Prior to serving as president, Dr. Murray served as the College's executive vice president and chief innovation officer. From 2008-2012, she operated as the College's vice president of academic affairs, where she was responsible for developing and overseeing all of Lackawanna College's academic curricula.

Dr. Murray is a member of the Harvard Business Review Advisory Council and holds a doctorate in human development (Marywood University, 2006), Master of Arts in philosophy (SUNY at Albany, 1991) and Bachelor of Arts in philosophy (University of Scranton, 1989).



Stephanie Decker

Stephanie Decker serves as AVP for Social & Economic Impact at Lackawanna College. In her role, Decker works to connect students and members of the greater Scranton community with opportunities in education, entrepreneurship and community connections in order to achieve and maintain economic mobility.

Decker holds an AOS in Culinary Arts from the Culinary Institute of America and a BS and MBA/finance from Johnson and Wales University. In her time at the College, Decker helped build its Kiesendahl School of Hospitality which was recognized regionally and nationally for its Rally for Restaurant project, a COVID-19 response initiative.



Scott Lynett, Esq.

Scott Lynett leads a boutique law practice helping business owners and families protect their assets and build estate plans that work for the people they care about. He has been an attorney for 28 years, spent 14 years working in his 4th generation family business, and 9 years as an entrepreneur owning and operating his own business. Through careful planning, Scott helps to ensure that his clients' legacy - their wealth and, most importantly, their values - are protected and passed from generation to generation.

Scott earned his undergraduate degree from Boston College, his law degree from Georgetown University Law Center and his Master's in Business Administration with honors from Villanova University. He is the owner of PDQ Print & Fulfillment. He has served on numerous community boards and serves as the only shareholder-director on the fiduciary Board of Directors for Times-Shamrock Communications, a business his great-grandfather started in 1895.

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SPEAKER BIOS



John Basalyga

John Basalyga is a local entrepreneur with a diverse portfolio. He currently serves as the President of Eastern Roofing Systems, one of the premier roofing firms in North America, and JBAS Realty, which owns and manages over two million square feet of real estate in northeastern and central Pennsylvania. John's career began in 2001 with the founding of Eastern Roofing Systems. With over 150-million square feet of roofing installed, what started as a small-town company in Jessup, PA has grown into one of the largest commercial and industrial roofing contractors in the US.

Driven by Eastern's early success, John founded JBAS Realty in 2006. With a desire to invest, John began the work of turning industrial properties into much needed housing around the area. JBAS focuses on reimagining and renovating forgotten buildings into modern accommodations, notably The Lofts at 300 Bowman in Dickson City, Railroad Lofts in Moscow, Warehouse Lofts in Scranton, North Valley Lofts in Olyphant, Lofts at Village Square in Scranton, The Roosevelt in Eynon, and the recently finished apartments at The 225 at Penn.



Maggie Zayac

Maggie Mineo Zayac is the owner & founder of The Daisy Collective, a women's clothing, accessory & home decor boutique in Downtown Scranton.

After living in New York City & working for fashion & lifestyle brand, Free People, Maggie moved back to the area in 2013 with one goal: to bring a one-of-a-kind, personal shopping experience to Scranton. The Daisy Collective is celebrating its 9th year in business. Maggie is married to her husband, Bryan Zayac; and mom to two little boys, Wilson, 4 & Max, 1.



Christopher L. Buteau

Chris Buteau is a regional director at Fidelity Institutional Asset Management (FIAM), Fidelity Investments' distribution and client service organization dedicated to meeting the needs of consultants and institutional investors, such as defined benefit and defined contribution plans, endowments, and financial advisors.

In this role, Mr. Buteau is responsible for the sale of Fidelity mutual funds, ETF's and 401(k) products through financial institutions, planners, wirehouses, and insurance firms in northeastern Pennsylvania, northwest New Jersey, and Manhattan. Prior to assuming his current position, Mr. Buteau held various roles within Fidelity since joining the firm in 2000, including regional vice president, inside wholesaler, and service specialist. Mr. Buteau earned his degree from Providence College.

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ALLIANCE CENTER FOR INVESTOR EDUCATION

EXPLORE TOPICS

AGE BASED PLANNING



AGE BASED PLANNING - 60'S

AGE BASED PLANNING
NOV 01, 2022



AGE BASED PLANNING - 50'S

AGE BASED PLANNING
OCT 25, 2022



AGE BASED PLANNING - 40'S

AGE BASED PLANNING
OCT 20, 2022



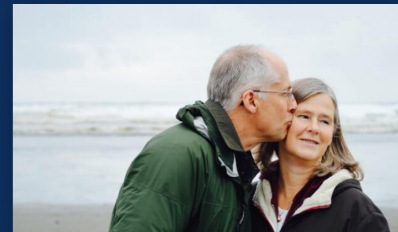
AGE BASED PLANNING - 30'S

AGE BASED PLANNING
OCT 11, 2022



AGE BASED PLANNING - 20'S

AGE BASED PLANNING
OCT 04, 2022



AGE BASED PLANNING - 70'S AND BEYOND

AGE BASED PLANNING
NOV 19, 2021

SIGN UP TO GET OUR IDEAS DELIVERED TO YOUR INBOX

EMAIL ADDRESS

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