

BIBLER  
FINNEY  
PANFIL

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PRIVATE WEALTH MANAGEMENT GROUP

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*of Wells Fargo Advisors*

No two people walk the same path through life.  
And no two people share exactly the same future.

That's why we believe you should have a personalized, tailored plan to help achieve your investment goals. You've worked hard for your money, and you deserve to feel confident about your family's financial security.

We've built our practice on lasting, meaningful relationships that help grow, preserve and pass wealth from generation to generation through sound financial strategy. Once you've learned a little about our approach to investing, we hope you'll contact us so we can learn about your needs and goals.

## **That's how the best relationships start.**

We are proud that Ryan Bibler, Vince Finney and Joe Panfil have once again been recognized by Forbes and SHOOK Research as three of the Best-In-State Wealth Advisors for 2021.

\*\*The Forbes Best-In-State Advisor and Forbes America's Top Next-Gen Wealth Advisors ranking algorithms are based on industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC, which does not receive compensation from the advisors or their firms in exchange for placement on a ranking. Investment performance is not a criterion.

### **Investment and Insurance Products are:**

<b>Not insured by the FDIC or Any Federal Government Agency</b>	<b>Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate</b>	<b>Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested</b>
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## Welcome to Bibler Finney Panfil

### PRIVATE WEALTH MANAGEMENT GROUP

Our team has more than 160 years of combined experience in the financial services industry, and we've been helping our clients achieve financial security since day one.

To learn more about the members of our team, go to page 15.

# Why Work with Us?

HERE ARE A FEW REASONS:

## Our Guiding Principles

Ethics

Respect

Honesty

Integrity

These four words guide every decision we make at Bibler Finney Panfil Private Wealth Management Group. Because doing the right thing for you, our client, is our first priority.

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## Our Age

Ryan, Vince and Joe all started in this industry right out of college, with “youth” seen as inexperience.

Today, we believe our age is a huge advantage for our clients since continuity is important. Ranging in ages from the late-30s to mid-40s, our associates have the right mix of experience and a proven track record to lead a team that can be there for you, your children and your grandchildren.

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## Our Discipline

You can't manage what you don't measure, so we always base our recommendations on solid data. Our team will take a disciplined approach informed by sound strategy to everything we do on your behalf.

We've also developed processes for every aspect of our practice. We'd like to tell you more about them should we have the opportunity to talk. In fact, if we work together, we'll be sharing useful information with you every time we talk—which will be often—to help you make great decisions based on facts, not emotions.





It's all about knowing that you've made decisions about your financial life that are right for you. The way we see it, if you know you have a sound investment plan based on trusted advice, it can improve other parts of your life, too.

Taking a vacation with family, supporting causes you're passionate about—even pursuing professional goals can be more rewarding.



## What We Can Do for You.

Over the past 20 years, we've refined our client services to deliver financial confidence—a level of comfort rarely enjoyed in most people's financial lives.

**We call this concept Family Wealth Continuity.**

**Here are the Service Areas  
that are Our Focus**

# Flexible Investment Planning



**Your life changes, so why shouldn't your plan? We use strategy and data to identify your options so that you can make educated decisions in response to your evolving situation.**

This is the foundation of multi-generational financial success. We're not just creating an investment plan for you – we're building a living document that will change and grow. We'll develop and implement an investment plan tailored to your specific goals and timeline, update it as questions arise, and do a comprehensive update of the plan periodically.



# Investment Management



**Our team meets daily to review overnight international market updates and news. We discuss macro events weekly, including fundamental and technical indicators that may be relevant to your portfolio. And each month, we do a deep dive into the broader market forces that will shape your options.**

Because we trade discretionary models along with traditional account types, we believe this can benefit you because it creates efficiency. Since we know what positions every client holds and why, we're also able to control block trading, which aids execution and pricing.

Our team trades proprietary asset allocation models composed of mutual funds and exchange traded funds (ETFs). We also manage individual, diversified stock portfolios—most clients have a combination of these portfolios that align with specific goals and risk profiles. We consider legacy and concentrated positions and invest in money markets, CDs, individual stocks, bonds, ETFs, options, structured notes, alternative investments, private equity, variable annuities, fixed annuities, index annuities, and life and long-term care insurance.

There is a minimum fee to maintain this type of account. Advisory accounts are not designed for excessively traded or inactive accounts, and may not be suitable for all investors. During periods of lower trading activity, your costs may be lower if our compensation was based on commissions. Please carefully review the Wells Fargo Advisors advisory disclosures document for a full description of our services, including fees and expenses. Minimum account sizes will apply.

There are additional costs associated with certain products & strategies such as private account managers, mutual funds or exchange traded funds.



# Proactive Services



**How many times have you gotten an unexpected call from your broker? You may have been in a meeting, out to dinner with friends, at a family event—even on vacation. Regardless, it typically makes for a one-sided conversation.**

We've found that scheduling time in advance to discuss your investments allows you to focus better on this very important part of your life. These calls allow us to stay current on any changes to your situation while having in-depth conversations about all the relevant aspects of your financial and personal life.

Every one of our clients receive scheduled calls along with portfolio reviews, in-person meetings and an investment plan update. However, more frequent review discussions and meetings are always available, depending on your needs and preferences.

# Protecting Your Legacy



**Whether you've built a career in the corporate world, own a business or anything in between, we know you've worked hard for what you have. It's important to create a legacy that will provide for your family and support causes you care about long after you're gone.**

We work with you to build a plan that helps ensure a strong financial legacy for your children and grandchildren. This could include defining the values you want to impart to your heirs, developing a succession plan for your business, or determining the most effective long-term way to support charitable giving.

We'll coordinate with other professionals, such as your attorney and accountant, to ensure your plans anticipate the local, state and federal laws pertaining to probate and taxation.

Wells Fargo Advisors is not a tax or legal advisor. Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice law in your state.

# Who We Serve



Bibler Finney Panfil knows  
that different people  
require different services.

The priorities of young professionals  
differ from those of retirees.

From executive services to  
business succession planning,  
we help guide our clients through  
life's milestones with confidence.

## Professionals

We understand the differing needs of highly skilled professionals, including medical doctors, CPAs, attorneys and corporate professionals. We coordinate the right mix of investments, estate and tax planning strategies, 401(k) and defined benefit plans, liability management, benefits, succession planning, insurance, and more to help them build financial security.

## Executives

The details of executive compensation and benefits packages can be extremely complex. Our team has decades of experience working with C-suite executives of publicly traded companies. We provide expertise regarding the needs of Rule 144 employees, analysis of corporate benefit packages, planning, investments, estate and tax strategies, liquidity, liability management, and insurance through affiliates.

## Retirees

It's our goal to help you retire with confidence. When you're working, you're in the accumulation phase of life — you are always saving. Once you retire, you enter the distribution stage, when you're withdrawing funds to support things like daily expenses and travel.

It's essential to have a plan that will help ensure you successfully make the financial transition to retirement, and we'll help navigate the emotions, preconceived notions, behavioral pitfalls, and expectations you'll experience as you get there.

You only have one chance to retire successfully, so choose to walk that path with a team that has the experience and knowledge to help make it the best chapter of your life.

As business owners ourselves,  
we share a love for the strategy,  
planning and management skills  
successful business owners  
rely on for success. It's important to  
realize, though, that the do-it-yourself  
spirit that drives your business may  
not be enough to address the financial  
issues created by it.

Why not let us give you the  
financial confidence that your  
family's finances are secure so you can  
focus on growing your business?

# Business Owners

Comprehensive investment planning for an individual generally involves tax and investment planning, risk management, liquidity needs and more. The same planning for a business owner takes all of those elements to another level:

## Risk Management

Most people need to plan for the financial risk of early death, disability, illness, infirmity—as well as liability related to property ownership. For business owners, more complex risk may include interruption of business due to a disaster, the death or disability of key people, loss of business property and product liability lawsuits.

## Retirement Planning

A business owner needs specialized retirement planning to prepare for the time when he or she no longer can or wishes to work, or the business cannot fully provide for financial needs. It's important to know that business ownership provides many tax-advantaged ways to save for retirement.

## Investment Planning

Many small businesses are self-financed, which often results in the business becoming the owner's major investment. That's why it's key to be focused on diversification. Asset classes and investments must be carefully chosen to offset the concentrated risk taken with the business.

## Legacy Planning

As a business grows into a valuable asset, simple wills or family trusts may no longer be enough. More sophisticated investment planning can help ensure business continuity after death, reduce estate taxes, and provide liquidity to heirs to pay those taxes. A reorganization of the business might even be advisable to create different types of ownership for family members. Insurance and charitable trusts can help with the transfer of a small business.

We serve businesses of all sizes with planning, investments, benefits, succession planning, liability management, liquidity needs, insurance, and more. Talk to us about helping you with your needs.

Trust services available through banking and trust affiliates in addition to non-affiliated companies of Wells Fargo Advisors. Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies. Guarantees are based on the claims-paying ability of the issuing insurance company.

# Let's Get Started.

Working with the right people can make all the difference. We can't wait to learn about you, your family and your goals.

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Please contact Alison Lehman, Senior Registered Client Associate, to schedule a conversation with us.

Your call or email will be returned within one business day.

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# Learn more about the Team

## Ryan C. Bibler

CRPC®

Managing Director -  
Investments

Senior PIM Portfolio  
Manager



Ryan has always had strong entrepreneurial spirit, but he never knew where it would take him. After studying finance at Bowling Green State University (BA in Business Administration), he began channeling that energy to help build and manage wealth across generations while pursuing his clients' financial goals.

Ryan holds the FINRA Series 7, 31, and 66 securities registrations, state life, health, and long-term care insurance licenses, and is a Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®).

Prior to joining Wells Fargo Advisors in 2018, he was a Financial Advisor at both UBS and Merrill Lynch. A Senior PIM Portfolio Manager with nearly 20 years of industry experience, Ryan was recognized in 2018, 2020 and 2021 by Forbes as one of Best-In-State Wealth Advisor\* and in 2018 and 2019 as a Five Star Professional.\*\*

CA Insurance License Number: OE68772.  
Resident State [OH]

## Vince W. Finney

Managing Director -  
Investments

Senior PIM Portfolio  
Manager



Vince knew from a young age that he wanted to become a financial advisor. Now, with 20 years of experience, he is driven to help you achieve your financial goals – a work ethic he inherited from his father, a hardworking owner and operator of a Marathon service station.

With a BA in Business Administration from the University of Mount Union, Vince also holds the FINRA Series 7, 31, and 66 securities registrations as well as life, health, and long-term care insurance licenses.

Prior to joining Wells Fargo Advisors in 2018, Vince was a Financial Advisor at both UBS and Merrill Lynch. He was recognized in 2018, 2020 and 2021 by Forbes as one of Best-In-State Wealth Advisor\* and in 2019 as a Five Star Professional.\*\*

CA Insurance License Number: 0I57435.  
Resident State [OH]

## Joe P. Panfil

CRPC®, CIMA®, CFP®

Managing Director -  
Investments

Senior PIM Portfolio  
Manager



With 15 years of experience, Joe helps simplify his clients' most complex financial challenges. From saving for college to planning for retirement, Joe cares deeply about his clients and is dedicated to helping you achieve your financial goals.

Originally from Columbus, Joe earned a BA in Economics Management from Ohio Wesleyan University and holds the FINRA Series 7, 31, and 66 securities registrations as well as state life, health, and long-term care insurance licenses. He is a Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®) and was named a Five Star Wealth Manager in 2018 and 2019.\*

Joe started his career at Merrill Lynch in 2006 and joined the Bibler Finney Panfil Private Wealth Management Group the following year before becoming a Certified Investment Management Analyst® (CIMA®) through The Wharton School of Business at the University of Pennsylvania. He went on to become a CERTIFIED FINANCIAL PLANNER™ (CFP®), and in 2017, 2018 and 2021 Joe was named as one of the Forbes America's Top Next-Generation Wealth Advisors.\*

CA Insurance License Number: OM84185.  
Resident State [OH]

# Learn more about the Team



**Mike Shaffer**

**Senior Registered  
Client Associate**

Mike has built his career serving the needs of high-net-worth investors, physicians and retirees. He understands that each client has individual needs, and he provides customized solutions in the areas of asset allocation, investment policy, and portfolio manager selection. Mike believes his success is due to his personal approach to business and his commitment to truly understanding the needs of his clients. He is a graduate of Columbus State and holds the FINRA Series 7, 63, 65 and 31 securities registrations as well as state life, health, and long-term care insurance licenses.



**Jay A. Nader**

**Senior Registered  
Client Associate**

Born and raised in Zanesville, Jay graduated from The Ohio State University with a degree in Marketing. He began his career in 1986 with Shearson Lehman American Express, working for the same firm through many mergers. He joined the Bibler Finney Panfil Private Wealth Management Group in 2016 and joined Well Fargo Advisors in 2018. He holds the FINRA Series 7, 63, 65, and 3 securities registrations as well as state life, health, and long-term care insurance licenses.

Jay has experienced a wide array of events and market environments in his 35 years in the financial services industry. He draws from these experiences while managing the needs of his clients and leads many of the group's analysis and reporting efforts.



**Alison Lehman**

**Senior Registered  
Client Associate**

Alison joined the Bibler Finney Panfil Private Wealth Management Group in 2019. With nearly 15 years of customer-facing experience, she leads the group's administrative and service team. In addition to direct client service, Alison also assists other team members when opening new accounts, servicing ACH needs, contributions, distributions and various other daily activities.

Before joining the Bibler Finney Panfil Private Wealth Management Group, Alison specialized in compliance and operations, helping associates manage internal controls. After moving into a more customer-facing role, she obtained her FINRA Series 7 and 66 securities registrations. She also has Ohio Life and Health Insurance Licenses.



**Chelsie Wood**

**Senior Client Associate**

Chelsie joined the Bibler Finney Panfil Private Wealth Management Group in 2018 and focuses on the group's internal service activities, as well as opening accounts and streamlining asset transfers such as contributions, distributions, wires, journals, and ACH needs.

Chelsie obtained a BS in Business Administration with a minor in Accounting from Franklin University and is currently pursuing a degree in Accounting. She holds Ohio Life and Health Insurance licenses, FINRA Series 6 and Series 63 securities registrations, and the Notary Public designation.

In an effort to broaden her financial literacy and licensing, she is currently studying for the FINRA Series 7 exam.



**Nadene Giannoulis**

**Client Associate**

Nadene brings more than 15 years of customer service experience to the Bibler Finney Panfil Private Wealth Management Group. Prior to her career in the financial services industry, she served as a Staff Sergeant in the United States Air Force from 2015-2020. Her primary roles were coordinating and overseeing the maintenance and operations of 56 F-22 fighter jets as well as the deployment schedule of the entire fleet. Nadene's leadership and organizational skills bring the structure needed to help clients achieve their everyday needs more efficiently.

As a mother of three boys, Nadene thrives in a fast-paced environment and enjoys interacting with people on a professional and personal level.

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\*Ranking algorithm is based on industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC, which does not receive compensation from the advisors or their firms in exchange for placement on a ranking. Investment performance is not a criterion. \*\*The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not; A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The Five Star award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their client's assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to [fivestarpromotional.com](http://fivestarpromotional.com). 1,048 Columbus-area wealth managers were considered for the award; 71 (7% of candidates) were named 2020 Five Star Wealth Managers. 2019: 1,061 considered, 79 winners; 2018: 1,165 considered, 67 winners; 2017: 828 considered, 71 winners; 2016: 712 considered, 112 winners; 2015: 1,257 considered, 107 winners; 2014: 1,333 considered, 133 winners; 2013: 968 considered, 97 winners. 380 Polaris Parkway, Suite 250 Westerville, OH 43082 Wells Fargo Advisors is not a legal or tax advisor. Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies. Guarantees are based on the claims-paying ability of the issuing insurance company. Investing involves risk including the possible loss of principle. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Diversification does not guarantee profit or protect against loss in declining markets.

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