

As we begin another year, I want to take a moment to express my sincerest appreciation for the trust you have put in our firm. Your confidence in Flagship Financial is not something we take lightly, and it is our ongoing promise to continue to provide you with the highest degree of customer service and partnership for your individual goals.

We continue to grow alongside our clients, and this year has been one of great personal and professional growth for our Flagship Family.

Our most recent addition to the firm, Caroline Wasielewski, became a Registered Representative and our Senior Wealth Advisor, Joseph Lostracco, has continued to expand and succeed as an advisor and representative of Flagship Financial. And from a personal perspective, Matthew Kitchie, Senior Wealth Manager welcomed a new addition to his family in 2024 and Larry Fiorini, Vice President and Senior Wealth Manager, saw his daughter off to college!

We have many reasons to celebrate this past year but also have a lot to look forward to in 2025. One of the things we're most excited about is the growth of our team, by bringing on another advisor to our Flagship Family – Jim Mari!



Jim joins our Flagship family with over 30 years of experience in the financial services industry and has worked closely with small business owners and individuals to create tax-efficiencies and planning strategies for the next generation.

Jim is a graduate of West Chester University, and holds his FINRA Series 6, 7, 63, and 65 licenses as well as his Pennsylvania Life and Health, and Property and Casualty insurance licenses. He has also attained the designations of a Certified Financial Planner (CFP) and Certified Exit Planning Advisor (CEPA).

We are excited to welcome Jim to the firm and are eager to learn from his experiences and continue to build Flagship Financial's industry knowledge.

Our dedication to providing educational resources and financial guidance continues to be a cornerstone of our firm. As in years past, we will continue to offer seasonal webinars and useful emailed pieces throughout the year to keep you informed of timely market and economic insights. If you are not already enrolled in our email marketing, please reach out to our office to get subscribed.

At the core of our business is our people – our highly trained and knowledgeable employees and advisors. All are here with one goal in mind – to assist you in navigating your financial goals and help you through every step along the way. I am personally very grateful and thankful for this team and their dedication to their work, and I am sure you have benefited from their high-level of compassionate service in the past as well. It is with this team that I look ahead to 2025 and am excited for the horizon before us. While we may not have the proverbial “crystal ball”, I am confident our team will be able to continue to provide our clients with knowledgeable recommendations and compassionate care for whatever you may face in the coming months.

Again, I thank you for your continued trust in our firm and wish you the best for the year ahead.

Warm Regards,

Dean Fox