Q1 - Newsletter

The Align Team Approach

In other firms, financial advisors are at the center, responsible for all aspects of planning, investing and servicing clients' needs. Instead of trying to "be all things for all people," at Align we aim to deliver a better experience and enhanced continuity by working as a team of diverse professionals centered around you. We would like to introduce you to our various teams and their members.

The Advisory Team

The Align Advisory Team consists of our Lead Advisors, Jim West and Janel Cross, as well as our two Associate Advisors, Jesse Steffy and Tyler Stief. The role of our advisors is to walk alongside you though life, giving wise financial guidance along the way, developing financial plans and investment strategies based on your goals and objectives.

Our Senior Advisor, Jim Werst, began his own firm in 1997. Looking ahead towards retirement, he decided in 2018 to merge his firm with Align, which was founded by Janel Cross in 2007. The reputation Jim built over the past decades is the legacy that the Align team is committed to upholding. As Jim continues to plan for his retirement, he and his wife Sharon are enjoying being grandparents and are preparing to move into their new lake house.

Janel Cross' 20+ years of experience, strong visionary direction, leadership skills, and passion to help people retire with more confidence, made her the right pick for Managing Partner. In addition to leading Align and serving individual clients, Janel also spearheads Align's company retirement plan team. When she is not in the office, you might find her and her husband, Tom, on the sidelines of sporting events, vacationing at the Jersey Shore, skiing with their kids and welcoming a new foster dog into their tribe.

Jesse Steffy joined Align in 2010 doing client service work for individual clients as well as sales and support for Retirement Plan clientele. After acquiring his licenses and certifications in 2020, Jesse became an Associate Advisor. With his continuous thoughtfulness and ability to create connections with everyone, Jesse has been entrusted to work with many of Jim's clients, as well as managing relationships with many of Align's retirement plan clients. Outside of Align, Jesse and his family of six have countless adventures together, and he notably enjoys craft beer, hunting, and anything else outdoors!

Tyler Stief came from a banking background that led him to pursue financial management. Following a desire to grow in his field with a company that he'd be proud of, Tyler arrived at Align in October 2021. Since then, he has earned his series 65 certification, and is now our newest Associate Advisor. Outside the office, Tyler has volunteers as a boys' basketball coach at Warwick, enjoys playing golf, traveling with is wife, Jen, and spending time with his family in Lititz.

The Investment Team

Our Portfolio Analyst, Erik Laymon, and Research Analyst, Emily Horn, make up our small, but power-packed Investment Team. While "behind the scenes," Erik & Emily are familiar with your portfolio. Maintaining allocations, studying markets, and monitoring investments, they execute the investment aspect of your plan. They offer knowledgeable insights to the rest of the firm to make sure your questions are answered, and your accounts are well-managed.

Erik Laymon has been crunching numbers for the firm since January 2016. Every week he spends countless hours researching economic and market trends, reading analysis from our investment partners, and paying attention to world headlines (so you don't have to). When he's not at work, Erik has taken up taxi-driving his kids all over town to school and sporting events. In his free-time, Erik is a fan of Film Noir movies, craft brews, and enjoys trying exotic (and spicy) foods. Ask him about his chili recipe!

Emily Horn began as an intern with Align in March of 2020, and she officially became part of the team in January 2021. Emily completed her Series 66 license in 2022 and is a Candidate for CFP® certification, planning to take the exam this July. In addition to overseeing Required Minimum Distribution, she also supports the Advisory Team with retirement plan preparation. Emily is putting down roots in Lancaster County. She has recently gotten engaged, become new homeowner, and taken on the role of Community Service Director on a local board, fostering connections and finding ways to give back to her community.

The Service Team

Our Service Team, led by Client Service Specialist Jeremy Banks, is your primary point of contact for account administration needs. Supported by Administrative Assistant Kathy Readyoff and Operations Manager David Graves, they handle deposits, withdrawals, and changes. They work closely with our Advisory and Investment Teams to get you the answers and service you need.

Jeremy Banks is the newest member of our team, coming onboard in November 2023. Though he's new to the financial industry, Jeremy comes to us with an innate drive to make things better and an approachable way with people. He has been quickly getting up to speed with all the paperwork and regulations used in our industry. He and his wife have 2 kids and one grandchild. In the Fall, Jeremy looks forward to hunting season, where he hunts white-tailed deer. When he is not in the woods, he can be found cooking in his kitchen.

With her background as a Midwest transplant, Kathy joined the firm in 2017 as Administrative Support. Hers is the voice you typically hear when you first call Align. Kathy's work has her coordinating hundreds of appointments, sending out tax documents, researching, editing, and monitoring the office upkeep that goes on behind the scenes. For fun, she likes swimming, cycling, hiking, and playing catch with her nephew.

David Graves has been our very effective Operations Manager at Align for the past 3 years. A jack of all trades, Dave dons many hats, from brewing the morning coffee to helping with client services to overseeing much of Align's day-to-day operations. During his free time, you can find Dave listening to audio books, barbequing, and helping his wife, Johanna, homeschool their 3 girls. He likes to volunteer with his family at Blessings of Hope, a local food bank, and his church.

The Retirement Plan Service Team

Janel Cross and Jesse Steffy oversee the support of our Retirement Plan clients. The rest of retirement Plan Service Team is made up of Tom Cross and Nicolas (Nico) Lopez Erazo, who oversee the plan participant support and administration of these accounts. While not directly impacting our individual clients, this team allows Align's passion to help people retire with more confidence to have an impact on thousands of plan participants.

Tom Cross has been working with 401ks for over 30 years. The last 10 years have been here at Align. Tom genuinely enjoys helping people, demonstrating his caring nature and extensive experience. In his role, he helps plan participants find answers, access their retirement account, understand their retirement plan, and make wise, long-term decisions. When not helping people with their 401k accounts, Tom enjoys coaching and being a recess Dad at his kids' schools.

Starting as an intern in January of 2023, Nico Lopez came onboard full-time with Align during July 2023. In the time he has been at Align, Nico has become invaluable to our 401k program as he has taken over many administrative tasks. Having immigrated from Ecuador, Nico is currently working to become a certified Spanish/English translator so that he can better support many plan participants. He plays fútbol (soccer) & laser tag, builds puzzles, loves his dog and looks forward to traveling with his girlfriend in the coming year.

THANK YOU FOR THE GREAT PRIVILEGE OF SHARING THE FINANCIAL JOURNEY WITH YOU!

ALIGN

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