

*SILCOX & AVONDA*  
WEALTH MANAGEMENT TEAM  
*of*  
**RAYMOND JAMES**



MANAGING YOUR UNIQUE  
INVESTMENT WITH  
SOUND WISDOM &  
DYNAMIC SKILL

# OUR PHILOSOPHY

We believe that two elements are essential when creating and managing your customized investment portfolio – sound wisdom and dynamic skill.

Following a strategic, hands-on investment planning process, we will work with you to design a portfolio to your unique specifications and then help you navigate your wealth and respond to any changing conditions alongside you.

Our process begins with a discussion – we will ask about your investing experience and learn about your expectations for returns, your needs for cash flow or investment income, as well as your comfort with risk.

Based on what we learn about you and your goals, we will conduct a thorough analysis of your current portfolio holdings and of the current financial markets – the opportunities and the headwinds.

We believe you should learn from experiences and adjust strategies based on that. After the financial crisis of 2008 and 2009, we embraced technical research as an additional feature to help mitigate risk.

Technical research, or relative strength, can group a list of stocks by strength, indicating which stocks might be preferred buys. Having said that, some technically broken stocks become strong buys based on fundamental analysis; so, this is why we regard technical research as a tool only, not a hard rule.

Conventional asset allocation suggests that a portfolio should have an appropriate mix of asset classes. You will find that our focus is on what we believe are strong asset classes or positions, but not all classes.

We feel showing you how we score or grade a portfolio brings a great deal of value to our initial meeting. If we grade our equity portfolio in this way and then do the same for your existing portfolio, it is easy to see whether you are taking more risk than you intended. Often a low technical score of one of your positions might also mean you are missing potential opportunities. Our goal would be to sell the weak part of an incoming account and use those funds to capitalize on potential opportunities.

We want to own companies that analysis suggests have the possibility of growing by 10% a year annualized over 10 years, but we are positioned for any market upside such as we saw in 2023.

As much as possible, you will have clarity when you work with us; we want you to understand why we make a decision or recommendation. A key to managing your portfolio is your involvement and communication of any significant changes in your life. In terms of communication, you can expect to hear from us by e-mail on a weekly or bi-weekly basis. As markets move for whatever reason, you can expect either our interpretation or a breakdown of data from an economist we trust.



*Any opinions are those of the author and not necessarily those of Raymond James. The foregoing information is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation. All opinions are as of this date and are subject to change without notice. Investing involves risk and you may incur a profit or loss regardless of strategy selected, including asset allocation and diversification. Past performance is not a guarantee of future results. Strategies that invest primarily in securities of companies in one industry, asset class, or sector are subject to greater price fluctuations and volatility than strategies that invest in more broadly diversified strategies.*





**PETER H. SILCOX, CPM<sup>®</sup>, CFP<sup>®</sup>**

Managing Director

Senior Vice President – Investments

Peter is a CERTIFIED FINANCIAL PLANNER™ professional and a CERTIFIED PORTFOLIO MANAGER™ and has been in the financial advisory and brokerage business since 1991.

He came to Raymond James for the simple belief that it would be a more comfortable place for both he and his clients.

Peter is a graduate of the Royal Military Academy, Sandhurst. As a serving British Army Officer, he met his wife, Terrie, when she was a serving American Officer. They met in a British officer's club in Monchengladbach, when there was still a West Germany.

Peter and Terrie have one child, Christopher, who is a commercial pilot with Envoy, which is a wholly owned subsidiary of American Airlines. They consider themselves fortunate to live in one of Stuart's oldest homes, a three-story wood home that they share with termites. They enjoy sailing on Stuart's beautiful St. Lucie River, and they are both practicing black belts at the KC Chung Taekwondo studio in Stuart.



**PETER F. AVONDA, CFP<sup>®</sup>, ChFC<sup>®</sup>,  
CRPC<sup>®</sup>, RICP<sup>®</sup>**

Managing Director, Portfolio Manager  
Senior Vice President – Investments



If you ask Peter what gives him the most professional satisfaction, he'll tell you it's providing personalized financial planning and privately managed investing services that enable clients to look toward the future with confidence. For more than two decades, clients have had the benefit of Peter doing just that.

Like many financial advisors, Peter did not begin his career in the investment business. He earned a Bachelor of Science degree in Business Administration from York College of Pennsylvania in 1992, and successfully managed large and small businesses. It wasn't until he created and operated his own business for several years that he developed the desire to assist individuals in planning for their financial futures. So, in 2002, Peter entered the financial services industry.

Today, Peter focuses on providing responsive, attentive, personalized private portfolio management for individuals, trusts, and family partnerships. His professional credentials include those of CERTIFIED FINANCIAL PLANNER™ professional, Chartered Financial Consultant®, Chartered Retirement Planning Counselor™, and Retirement Income Certified Professional™. Peter is also a member of the Financial Planning Association (FPA), the Estate Planning Council of Martin County, and the Investment Management Consultants Association (IMCA).

Peter was born and raised in Westchester, New York and settled along Florida's Treasure Coast in 2002. He resides in Jupiter, Florida with his wife, Diane, and their two children. Peter enjoys R/C airplane building and flying, classic car restoration, and gardening. Peter philanthropically supports community organizations such as American Humane, Big Brothers/Big Sisters of Martin County, Busch Wildlife Sanctuary, Cancer Alliance Help & Hope, Care Net, Covenant Rescue Group, Dogs & Cats Forever, Domino's Cat Rescue League, Furry Friends of Jupiter, Hobe Sound Early Learning Center, Operation 300, The Panther Ridge Conservation Center, and the Pipe Hitter Foundation.



**MELISSA LARSON, WMS™**  
Wealth Management Specialist™  
Senior Investment Portfolio Analyst

With over 20 years in the financial services industry, Melissa joined Raymond James in 2021, bringing a wealth of knowledge and value to both our team, and our clients.

Melissa takes great pride in working closely with the families and individuals we serve, providing proactive and efficient support to ensure their needs are met in a smooth and timely manner. Working closely with Peter Silcox and Peter Avonda, Melissa is an integral part of the portfolio construction process and developing investment strategies to ensure our clients' accounts are properly aligned with each individual's financial goals and objectives.

Prior to joining Raymond James, Melissa began her career in wealth management at Smith Barney in 2003, and currently holds her 7, 63, 65 and Life, Health and Variable Annuity Licenses. She also proudly holds her Wealth Management Specialist™ designation from The College for Financial Planning.

Melissa is native to South Florida, and currently lives just outside of Wellington with her husband Brian, and their daughter, Naomi. An avid equestrian, Melissa spends most of her free time on horseback, and particularly enjoys competing in the prestigious Winter Equestrian Festival competitions.



**LOUISE NASH**  
Senior Registered Client Service Associate

Along with her extensive experience striving to provide the highest level of client service within the financial industry, Louise holds Series 7 and 63 licenses, as well as an Insurance Foundation Certificate (obtained while in the U.K.) and a Certificate in Financial Services Practice (obtained while in the U.K.). Her primary focus is on providing responsive and caring client services in a cheerful, timely and efficient manner, and helps ensure the accuracy of every detail while keeping the process as smooth and streamlined as possible. Louise takes great pride in ensuring that each interaction our clients have with us results in their total service satisfaction.

A native of the UK, Louise was born and raised in the village of Wantage, England, and has worked in the financial services industry since the age of 16. She lived for a time in Brighton, England, and was employed at American Express as the manager of the Executive Office, before emigrating to the United States, where she and her husband, Bill, reside in Port Saint Lucie. Louise enjoys traveling, reading and swimming. Louise and her husband proudly earned their United States citizenship in 2013.



### **DRUANN CARTER**

Senior Registered Client Service Associate

Druann is a Senior Registered Client Service Associate with over 20 years of experience in the financial services industry.

She began her career at Legg Mason prior to joining Raymond James in 2011.

Her tenure, compassion, dedication, and dependable nature ensure that we provide our clients with the competent and personalized first-class service they deserve. Druann provides our team with the proven client service and customer satisfaction skills expected from a person of her professional merit.

Druann manages a wide range of operational and administrative duties, and provides personal assistance, professional service, and high-quality support to our clients in a courteous, knowledgeable, timely and efficient manner.

She is a Southeastern Academy graduate and currently holds Series 7, Series 63, and Series 66 securities licenses.

Druann is a second-generation Stuart, FL native who enjoys cooking, gardening, music, reading, traveling, and spending time with her husband, Zane, and their dog, Dixie.



### **CLAUDIA HUBBS**

Senior Registered Client Service Associate

Claudia Hubbs joined Raymond James in July 2020 as a Registered Client Service Associate. Claudia has lived in Brevard County for 20 years and was originally born and raised in South Florida. Now a new resident of Jensen Beach Florida.

As a Senior Registered Client Service Associate, Claudia holds the Series 7, 63 and 66 Licenses - allowing her to help families with more intricate planning and placing any trades if necessary.

Claudia has always had a desire to help people with their financial needs, which led her to developing a passion for financial planning. She has been in banking and finance for over 36 years and firmly believes that a strong financial plan is the first step in helping any family reach not only their goals, but to be prepared for what life throws at you.

As Claudia's professional career grew, so did her family. She is a proud mom of three, two sons and a daughter, and grandmother to two beautiful grandchildren. In addition, she is a proud "dog mom" to Ginger and Peanut. Outside of work, her passions are dining locally, attending live music events and volunteering to help children.



### **H. LAUREL KNAPP**

Registered Client Service Associate

Laurel strives for excellence in serving our clients and assisting our team on a daily basis. She takes care of the administrative needs of our team and assists clients with any questions or requests they may have in a timely and efficient manner. Laurel enjoys fostering close relationships with the families and individuals we serve, and helping ensure that they receive quality attention and support.

She also manages a wide range of administrative matters, from account maintenance and service requests to our client communications. Empathetic and detail-oriented, Laurel's goal is to always make working with us easy and effortless.

Before joining our team in September 2022, Laurel was a personal banker at PNC Bank. She holds an Associate's degree in Business Administration from Indian River State College as well as Series 7 and Series 66 Licenses.

Laurel is originally from Stuart, Florida and now lives in Jensen Beach with her partner, Edward. When not in the office, Laurel enjoys attending concerts when she can and working with her hands, either in the yard or in an art studio.



### **LEIF CLARK**

Intern

Leif works with the Silcox & Avonda Wealth Management Team, studying closely with the senior members of the team to learn as much as possible with aspirations of becoming a financial advisor himself. He is working on his bachelor's degree in business while gaining hands-on experience on a day-to-day basis from all the team members in the office.

Raymond James, he finds, is a fantastic place for him to develop his career because of the meaningful, personal, and professional relationships that are built between the team members and the families they assist.

Born in Vero Beach, Florida, Leif grew up alongside the local families and businesses that he has the pleasure of working with while representing Raymond James. In his spare time, Leif is an avid cellist and an aspiring sommelier. He shares his musical talents with the First Presbyterian Church of Vero Beach.



# WHAT MAKES US DIFFERENT?

Just as no two people have the same fingerprint, everyone has different needs and ideas on how to manage assets in pursuit of their goals. That's why it's so important to have a skilled professional in your corner when it comes to managing your portfolio and your financial future.

Your wealth affords you many opportunities – one of which is the simple enjoyment of life on your own terms. The complexity of properly managing your wealth, however, is quite another story.

We believe that there are those in our industry who use hope as a method to guard against the volatility we saw in 2008 and 2009; then there are others that have changed their business model dramatically. In our opinion, what it comes down to is having a risk management strategy that can be easily explained. There can be no guarantees in our business, but having a clear rules-based strategy in place is a lot better than having no strategy at all.

Peter Silcox and Peter Avonda are veteran financial advisors with more than five decades of experience collectively. Here at Silcox & Avonda Wealth Management, we would prompt you to ask your current financial advisor to explain their strategy to manage risk during a volatile period; if they can't answer that question, ask us. We believe your important financial affairs should only be left to someone with not only years of experience, but also the ability to apply it effectively in pursuit of your goals and objectives rather than their company's bottom line.

This level of expertise means your portfolio will be developed and managed right here in our office by experienced financial advisors who have seen their clients through many different markets – both the highs and the lows.

By allowing us the opportunity to actively manage your portfolio, we can help you alleviate the day-to-day responsibilities of caring for your valuable assets. And by working with Certified Financial Planner™ professionals, you'll have a personalized plan to help filter out the distractions of the market so you can stay focused on the future – and the many other opportunities life can bring.

Most importantly, when you have questions or concerns, we are only a phone call away.

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*In a fee-based account, clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part II as well as the client agreement.*

*Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation*

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*The greatest compliment we could receive is allowing us to help your friends and family. If you know someone who might benefit from an analysis or a second opinion we would welcome the chance to help.*



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