



Caserta & de Jongh, LLC

Advisors in Personal Finance.

Our Knowledge. Your Vision.™

Prospective Client Kit



 12 Elm Street
North Haven, CT 06473

 info@caserta-dejongh.com

 www.caserta-dejongh.com

 (203) 272-9111

 9 am - 4:30 pm

Meet the Advisory Team

John Caserta, MSFS, CFP®, ChFC®, RICP®, CLU®, AIF® **President & CEO**

At Caserta & de Jongh, John oversees the firm's financial planning and client advisory work. He develops thoughtful, actionable strategies, leads client meetings, and ensures guidance is aligned with each client's goals. John is committed to client education and helping individuals make informed, confident financial decisions.

John is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional and also holds the Retirement Income Certified Professional (RICP®), Chartered Life Underwriter (CLU®), and Accredited Investment Fiduciary (AIF®) designations, reflecting his expertise in comprehensive planning, retirement income strategies, insurance and risk management, and fiduciary investment stewardship.



Nathalie Edeen **Chief Planning Officer**

Nathalie plays a central role in the firm's planning and client service experience. She prepares and organizes client meetings, reviewing details in advance, assembling planning materials, and ensuring each conversation is clear, productive, and tailored to the client's goals. Nathalie also serves as the primary liaison between the firm and product companies, coordinating communication, handling paperwork, and managing implementation. Her attention to detail, proactive support, and smooth follow-through help create a seamless experience for every client.



Meet the Operations Team



Deanne Annunziato
Chief Operations Officer

Deanne is the main point of contact for requests and questions. She oversees service requests such as withdrawals, account openings, account funding, and ongoing account maintenance. Deanne also facilitates paperwork preparation, completion, and signatures, and tracks each request through to completion. Her organization and follow-through help create a smooth, reliable experience for clients.



Michelle Caserta
Operations Associate

Michelle specializes in supporting clients with a wide range of service needs, including withdrawals, address changes, beneficiary updates, and account funding. She is often the go-to resource for helping clients navigate updates to their accounts and ensuring everything is processed accurately and efficiently. Michelle also communicates directly with clients to provide updates, answer questions, and ensure they feel supported.



Haley Stanley
Marketing & Operations Associate

Haley supports the firm's marketing and operations, creating the weekly Client Classroom series and the monthly 1 Month in 1 Minute market recap. She manages the firm's social media presence and produces ongoing client communications to keep clients informed and engaged. Haley also assists with scheduling and client service needs, helping ensure a smooth and well-coordinated experience for clients.



Privacy Policy Notice



We are dedicated to continually earning your trust by helping you achieve all of life's possibilities and providing products and services that protect you and your family. Just as important to us is the protection of your privacy and the safeguarding of the information that you voluntarily provide to us. As such, we want you to understand what information we collect and how we use it. The following policy serves as our standard for the collection, use and security of your personal information.

What Information We Collect

As part of our business, we obtain certain personal information about you in order to provide a financial product or service to you. This information includes information we receive from you on applications or other forms, information about your transactions with us, information provided by insurance-support organizations and information from your visits to our websites. For example, your personal information includes your medical history, financial information and identifying information such as your Social Security number and address. You have the right to access and request correction of recorded information. You may write or call us at (203) 272-9111 to make such a request.

What Information We Disclose

We do not disclose nonpublic personal information about our current or former customers to anyone, except as permitted by law. The limited circumstances under which we are permitted by law to disclose a customer's personal information includes to the extent necessary to service or process an insurance product or service that you requested or authorized; with your consent or at your direction; to your legal representative; in response to a subpoena; to comply with federal, state or local laws and to protect against fraud. We are also permitted to disclose customer information to companies that perform services for us and with whom we have a non-disclosure agreement. For instance, we have service providers with whom we contract to mail customer statements and to store customer files. Information we obtain from a report prepared by an insurance-support organization may be retained and disclosed by that organization.

Our Security Procedures

We collect only relevant information about our customers. We safeguard the personal information of our current and former customers and disclose it only for legitimate business or legal reasons. We provide access to information about you to only those individuals who need to know that information to provide products or service to you, for example, underwriting, customer service and claims processing. All of our employees, agents, and contractors are trained to respect customer privacy and those who violate our privacy policy are subject to discipline. We maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information.



Our Process





Step 1 – The Initial Meeting

This is the meeting you will attend where we provide general observations as actionable items so that even if you choose not to move forward with a full plan, you still walk away with value.

Step 2 – The Planning Phase

This includes the creation of your custom financial plan. We offer five planning modules, each price individually:

- | | |
|---------------------------------------|------------|
| • Budgeting and/or Cash Flow Analysis | \$1,500.00 |
| • Education Planning | \$1,500.00 |
| • Estate Planning | \$2,500.00 |
| • Portfolio Review & Analysis | \$2,500.00 |
| • Retirement Income Planning | \$2,500.00 |

Step 3 – The Implementation Phase

Once your plan is delivered, you can use one of our three Service Models.

- OnePlan
 - You implement your plan at your own pace, and we schedule a check-in for 6 and 12 months following the delivery of your plan.
- GuidePath
 - You engage our team to help implement selected recommendations while you implement others on your own.
 - We can help you specifically implement the following:
 - Investment solutions
 - Insurance solutions, including life, disability, and long-term care
- Wealth360
 - Work exclusively with us to fully implement and monitor your financial plan.
 - We serve as your sole investment and insurance advisor and help coordinate the implementation of strategies from other professionals including but not limited to your attorney and tax professionals.

Compensation

When implementing solutions for you, our compensation comes from:

- A flat advisory fee on investment portfolios beginning at 1% and discounted at certain levels. The advisory relationship continues for as long as we manage and/or advise you on your investment portfolios.

PRESENT POSITION

Date	
Name	Age
Occupation	Income

Total Income	_____
% of Income Saved	_____
Total Assets	_____

DEBT

Debt Type	Rate	Months Left	Monthly Payment	Unpaid Balance
TOTAL				

ADDITIONAL INFORMATION



PROTECTION

Vehicle Insurance	Property Insurance	Liability Insurance
Disability Insurance	Medical Insurance	Government Plans
Wills & Documents	Trusts & Ownership	Life Insurance

SAVINGS

WCA/Checking	Savings	Credit Union
Savings Bonds	Certificates	Money Market
Tax Deferred	Tax Free	Tax Deductible

GROWTH

Government Bonds	Corporate Bonds	Municipal Bonds
Preferred Stocks	Bluechip Stocks	Growth Sector
Collectibles	Real Estate	Business/Shelters



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John Caserta
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Phone: 203-272-9111

Form ADV, Part 2B Brochure Supplement

July 24, 2025

This brochure supplement provides information about John Caserta (“Adviser”) that supplements the Hornor, Townsend, & Kent, LLC (“HTK”) brochure. You should have already received a copy of that brochure. Please contact us at 215-957-7300 if you did not receive the HTK advisory brochure or if you have any questions about the contents of this supplement.

Additional information about the Adviser is available on the SEC’s website at www.adviserinfo.sec.gov or on the BrokerCheck website at www.finra.org/Investors/ToolsCalculators/BrokerCheck/ by entering the Adviser’s name into the individual name search.

Educational Background and Business Experience

John Caserta
b. 1979

Education:

Name of School	Dates Attended	Degree
Yale University	9/1997-5/2001	Bachelorof Arts

Business Background:

Employer Name	Position	Start Date	End Date
MMLInvestors Services,Inc.	Registered Rep	09/2005	11/2012
MassMutual Life Insurance Co	Insurance Agent	09/2005	11/2012
Penn Mutual Life Ins Co	Agent	11/2012	Present
Hornor Townsend & Kent LLC	Registered Rep	12/2012	Present

Professional Credentials: ChFC®

The Chartered Financial Consultant (ChFC®) designation is offered by The American College. A candidate must successfully complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required and must be within the five years preceding the date of the award. The applicant is required to successfully pass nine courses, seven required courses and two electives.

RICP®

The Retirement Income Certified Professional (RICP) refers to a financial professional who specializes in retirement income planning. Financial professionals earn the RICP designation after following the program for retirement income professionals. Once qualified, RICPs advise retirees and near-retirees as to the best way to use assets they have accumulated for retirement to live comfortably within a realistic budget and not run out of money prematurely.

CLU®

The Chartered Life Underwriter® (CLU®) designation is offered by The American College.² This is a professional designation for individuals who specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the

designation. Candidates must also meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required. The three-year period must be within the five years preceding the date of the award.

Disciplinary Information

The Adviser does not have any reportable disciplinary events.

Other Business Activities

The Adviser is engaged in the following other business activities:

- INSURANCE & INVESTMENTS | INVESTMENT RELATED: YES | DBA NAME: CASERTA & DEJONGH, LLC | POSITION HELD: PROPRIETOR/OWNER | ADDRESS: 12 ELM ST NORTH HAVEN, CT 06473 | START DATE: 1/13/2015 | NATURE OF ACTIVITY: LIFE INSURANCE BROKERAGE | APPROX HRS PER MTH: 41-100 HRS | APPROX TRADING HRS PER MTH: 41-100 HRS | DESCRIPTION OF DUTIES: INSURANCE & INVESTMENT SALES & SERVICE
- FOR MULTIPLE CARRIERS, INCLUDING PENN MUTUAL LIFE INSURANCE COMPANY. YALE CLUB OF NEW HAVEN | INVESTMENT RELATED: NO | DBA NAME: | POSITION HELD: IMMEDIATE PAST PRESIDENT | ADDRESS: P.O. BOX 775 NEW HAVEN, CT

06503-0775 START DATE: 9/1/2015 NATURE OF ACTIVITY:

- CHARITY ORGANIZATION. | APPROX HRS PER MTH: LESS THAN 10 | APPROX TRADING HRS PER MTH: LESS THAN 10 | DESCRIPTION OF DUTIES: MONTHLY MEETINGS TO DISCUSS CLUB ACTIVITIES SUCH AS COMMUNITY SERVICE PROJECTS. CASERTA REAL ESTATE HOLDINGS, LLC | INVESTMENT RELATED: NO | DBA NAME: | POSITION HELD: PROPRIETOR/OWNER | ADDRESS: 12 ELM STREET NORTH HAVEN, CT 06473 | START DATE: 11/1/2018 | NATURE OF ACTIVITY: RENTAL PROPERTY OWNER | APPROX HRS PER MTH: LESS THAN 10 | APPROX TRADING HRS PER MTH: LESS THAN 10 | DESCRIPTION OF DUTIES: BUILDING OWNER. BOOLA MOOLA | POSITION: PROPRIETOR/OWNER | NATURE: FINANCIAL
- EDUCATION RESOURCE FOR THE YALE COMMUNITY | INVESTMENT RELATED: YES | NUMBER OF HOURS: 10 | SECURITIES TRADING HOURS: 10 | START DATE: 07/01/2023 | ADDRESS: 12 ELM STREET, NORTH HAVEN CT 06473, UNITED STATES | DESCRIPTION: EDUCATIONAL RESOURCE. YALE CLUB OF NEW HAVEN | POSITION: Club member NATURE: Assistant Treasurer for the Yale Club of New Haven (501c3) INVESTMENT RELATED: No | NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 12/01/2025 | ADDRESS: PO Box 775, New Haven CT 06503 | DESCRIPTION: Assist the treasurer in creating and maintaining operating budget for the club.

The Adviser also acts as a registered representative of HTK in its capacity as a broker-dealer and as an insurance agent or broker of affiliated or unaffiliated insurance companies. Penn Mutual Life Insurance Company, the parent company of HTK, is an affiliated insurance company. As a registered representative or insurance agent or broker, the Adviser receives compensation for the sale of securities and insurance products in the form of single payment or recurring commissions, bonuses or other compensation. A portion of this compensation may include distribution or service ("trail" or "12b-1") fees that are paid on the sale of mutual funds. The Adviser also may receive non-cash compensation, including awards, and trips. Receiving compensation for the sale of securities and insurance products gives Financial Professionals an incentive to recommend these products based on the compensation received, rather than solely on the client's needs. Adviser's have a fiduciary duty to their clients to act in their best interests. HTK provides oversight of certain Financial Professional activities to provide assurance that Investment Advisory Agreement services are being performed. The Adviser may sell securities or insurance when implementing a financial plan or consulting service. In these instances, the Adviser typically receives separate compensation for: (i) providing the financial plan or consulting service through HTK; and (ii) selling securities or insurance products as a registered representative of HTK (in its capacity as a broker-dealer) or as an insurance agent or broker. Accordingly, when providing a financial plan or consulting service, an Adviser has an incentive to recommend that the client implement the financial plan or consulting service by buying securities and insurance products through the Adviser, as these transactions may cause the Adviser to receive more compensation. HTK addresses this conflict of interest through disclosure in this document. In addition, clients may implement a financial plan or consulting service through any financial institution of their choice, including HTK. Transactions which are placed through HTK, as a broker-dealer, are reviewed by HTK for Best Interest requirements.

Additional Compensation

When applicable, compensation resulting from additional business activities is detailed in Item 4 above.

Supervision

HTK supervises the Adviser and monitors the advice they provide to clients through reviewing Investment Advisory Agreements, certain trading activity, correspondence, and adherence with HTK's policies and procedures.

HTK has adopted a Code of Ethics. HTK requires its Advisers to adhere to the Code. The Code of Ethics can be found in HTK's disclosure brochure.

The name and contact information for the person responsible for supervising the Adviser's investment advisory activities is: Susanne Denby 800-873-7637.



Hornor, Townsend & Kent, LLC
(800) 873-7637
clientinquiries.htkria@htk.com
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Nathalie Edeen
12 ElmSt
North Haven,CT, 06473
Phone: 203-272-9111

Form ADV, Part 2B Brochure Supplement

July 25, 2025

This brochure supplement provides information about Nathalie Edeen (“Adviser”) that supplements the Hornor, Townsend, & Kent, LLC (“HTK”) brochure. You should have already received a copy of that brochure. Please contact us at 215-957-7300 if you did not receive the HTK advisory brochure or if you have any questions about the contents of this supplement.

Additional information about the Adviser is available on the SEC’s website at www.adviserinfo.sec.gov or on the BrokerCheck website at www.finra.org/Investors/ToolsCalculators/BrokerCheck/ by entering the Adviser’s name into the individual name search.

Educational Background and Business Experience

Nathalie Edeen
b. 1987

Education:

<u>School Name</u>	<u>Years Attended</u>	<u>Degree</u>
Southern Connecticut State University	08/2005 to 05/2009	Bachelorof Science

Business Background:

<u>Employer Name</u>	<u>Position</u>	<u>Start Date</u>	<u>End Date</u>
Penn MutualLife Ins. Co. Hornor, Townsend & Kent, LLC.	Agent	08/03/2015	Present
	Registered Rep	06/06/2017	Present

Disciplinary Information

The Adviser does not have any reportable disciplinary events.

Other Business Activities

The Adviser is engaged in the following other business activities:

- INSURANCE & INVESTMENTS | INVESTMENT RELATED: YES | DBA NAME: WEALTH CONTINUUM GROUP | POSITION HELD:AGENT | ADDRESS: 187 DANBURY RD 2ND FLOOR WILTON CT 06897 NORTH HAVEN 06473 | START DATE: 6/23/2016 | NATURE OF ACTIVITY: MULTI-LINE INSURANCE | APPROX HRS PER MTH:41-100 HRS | APPROX TRADING HRS PER MTH: 41-100 HRS | DESCRIPTION OF DUTIES: SALES AND SERVICE OF LIFE, ACCIDENT, HEALTH/DI/LTC AND ANNUITY ACCOUNTS FOR MULTIPLE CARRIERS INCLUDING PENN MUTUAL LIFE INSURANCE COMPANY.
- INSURANCE & INVESTMENTS | INVESTMENT RELATED: YES | DBA NAME: CASERTA-DEJONGH | POSITION HELD: AGENT |ADDRESS: 12 ELM ST NORTH HAVEN 06473 | START DATE: 8/1/2015 | NATURE OF ACTIVITY: MULTI-LINE INSURANCE | APPROX HRS PER MTH: 10-25 HRS | APPROX TRADING HRS PER MTH: 10-25 HRS | DESCRIPTION OF DUTIES: SALES AND SERVICE OF LIFE, ACCIDENT, HEALTH/DI/LTC AND ANNUITY ACCOUNTS FOR MULTIPLE CARRIERS INCLUDING PENN MUTUAL LIFE INSURANCE CO.

- P&C BROKERAGE POSITION: Provide referrals and receive compensation NATURE: Prop/Casualty Insurance Sales INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2023 ADDRESS: 130 North Main St, Wallingford CT 06492, United States DESCRIPTION: Providing auto and homeowners insurance referrals and continuing to uphold my property and casualty license STUDENT LOAN ANALYSIS
- | INVESTMENT RELATED: NO | DBA NAME: | POSITION HELD: OTHER - | ADDRESS: 711 CENTER ST WALLINGFORD CT 06492 | START DATE: 7/21/2020 | NATURE OF ACTIVITY: EDUCATIONAL | APPROX HRS PER MTH: LESS THAN 10 | APPROX TRADING HRS PER MTH: LESS THAN 10 | DESCRIPTION OF DUTIES: COMPREHENSIVE REVIEW OF COLLEGE GRADUATES' STUDENT LOAN PORTFOLIO. EVALUATE OPTIONS SUCH AS REPAYMENT PLANS AND FEDERAL PROGRAMS SUCH AS LOAN FORGIVENESS.
- TIKTOK SHOP COMMISSIONS | POSITION: Sales Affiliate NATURE: Retail Sales | INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2024 | ADDRESS: 711 Center St, Wallingford CT 06492 | DESCRIPTION: Posting videos on TikTok shop to promote retail products.

The Adviser also acts as a registered representative of HTK in its capacity as a broker-dealer and as an insurance agent or broker of affiliated or unaffiliated insurance companies. Penn Mutual Life Insurance Company, the parent company of HTK, is an affiliated insurance company. As a registered representative or insurance agent or broker, the Adviser receives compensation for the sale of securities and insurance products in the form of single payment or recurring commissions, bonuses or other compensation. A portion of this compensation may include distribution or service (“trail” or “12b-1”) fees that are paid on the sale of mutual funds. The Adviser also may receive non-cash compensation, including awards, and trips. Receiving compensation for the sale of securities and insurance products gives Financial Professionals an incentive to recommend these products based on the compensation received, rather than solely on the client’s needs.

Adviser’s have a fiduciary duty to their clients to act in their best interests. HTK provides oversight of certain Financial Professional activities to provide assurance that Investment Advisory Agreement services are being performed.

The Adviser may sell securities or insurance when implementing a financial plan or consulting service. In these instances, the Adviser typically receives separate compensation for: (i) providing the financial plan or consulting service through HTK; and (ii) selling securities or insurance products as a registered representative of HTK (in its capacity as a broker-dealer) or as an insurance agent or broker. Accordingly, when providing a financial plan or consulting service, an Adviser has an incentive to recommend that the client implement the financial plan or consulting service by buying securities and insurance products through the Adviser, as these transactions may cause the Adviser to receive more compensation. HTK addresses this conflict of interest through disclosure in this document. In addition, clients may implement a financial plan or consulting

service through any financial institution of their choice, including HTK. Transactions which are placed through HTK, as a broker-dealer, are reviewed by HTK for Best Interest requirements.

Additional Compensation

When applicable, compensation resulting from additional business activities is detailed in Item 4 above.

Supervision

HTK supervises the Adviser and monitors the advice they provide to clients through reviewing Investment Advisory Agreements, certain trading activity, correspondence, and adherence with HTK's policies and procedures.

HTK has adopted a Code of Ethics. HTK requires its Advisers to adhere to the Code. The Code of Ethics can be found in HTK's disclosure brochure.

The name and contact information for the person responsible for supervising the Adviser's investment advisory activities is: Susanne Denby 800-873-7637.



We Look Forward to Meeting with You!

If you have any questions in the meantime, please do not hesitate in reaching out. Our contact information is listed on the first page.