



HOEY HECHT WEALTH MANAGEMENT
OF JANNEY MONTGOMERY SCOTT LLC



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OUR VISION

We strive to be the highest standard of success in financial relationships. The measure of our success—and how we differentiate ourselves from other firms—lies in the strength of our relationships with you, supported by a foundation of trust and performance. Putting your financial needs first is at the center of who we are and what we do.

Hoey Hecht Wealth Management is an experienced group of financial professionals at Janney Montgomery Scott LLC—one of the nation's most prestigious investment firms. We base our vision on three core beliefs—**trust, transparency, and respect.**

WE OFFER SOLUTIONS

At Hoey Hecht Wealth Management, we help individuals and families achieve their goals and dreams. We work as a cohesive team, applying our experience and resources to understand your needs and develop a financial planning strategy together.

- Saving for college
- Social Security planning
- Investment strategy
- Retirement planning
- Employee benefits
- Special needs, such as caring for a parent or a child's education needs
- Estate and insurance planning

PROTECT, PRESERVE, PARTICIPATE

At Hoey Hecht Wealth Management, we help individuals and families achieve their long-term financial goals, with services and solutions tailored to fit your unique needs, preferences, and goals. Our focus is specific and with a purpose—to bring a deep level of knowledge and experience to our client relationships.

EACH CLIENT CAN EXPECT:

- **Our Best Thinking** — providing you with our best insights on every investment you make
- **Personal Touch** — personalized financial planning that is periodically reviewed and updated
- **Performance** — appropriate asset allocation based on the client's risk tolerance and goals
- **Cadence** — regular contact to include quarterly reviews
- **Optimization** — regular re-balancing of the portfolio
- **Responsiveness** — rapid response to problems and inquiries with a 24-hour resolution standard

WHAT WE ASK OF OUR CLIENTS

At Hoey Hecht Wealth Management, we believe the best results start by having a custom investment strategy tailored to you.

THIS IS WHAT WE ASK OF YOU:

- **Disclosure** — disclose all relevant financial information so we are better able to help you reach your personal and financial goals
- **Close Coordination** — an introduction to your other trusted professionals in order to insure that our efforts are being closely coordinated
- **“Heads Up”** — providing notification of any material changes to your financial condition, goals, or risk tolerance



MEET THE TEAM

Our Financial Advisors assume many responsibilities related to your overall investment strategy and can assist you in a variety of ways. We can make recommendations on the appropriate equities or fixed income vehicles in which to invest, or we can help to oversee a comprehensive financial plan for your family's long-term financial goals. Being the highest standard of success in financial relationships isn't just a corporate tagline at Janney.

Our Financial Advisors develop a personal relationship with you. This means that you'll always have someone to call when life throws unexpected changes in your direction, markets get volatile, or when it's time to re-assess your plans for your long-term goals. We will coordinate the services of a team of professionals, delivering the experience and knowledge necessary to help guide you through various investment decisions, regardless of changes to your situation.



ROBERT W. HOEY, AWMA®, AIF®

Executive Vice President / Wealth Management, Financial Advisor
856.291.5002 | rhoey@janney.com

Bob Hoey joined Janney Montgomery Scott, LLC in January 2009 and is a member of Janney's CEO Roundtable. Prior to joining Janney, Bob spent 15 years with Legg Mason/Smith Barney as a Branch Manager and Vice President/Wealth Management, advising private clients, retirement plans and corporations on their investment strategies. Bob began his investment career in 1986 with Merrill Lynch. He holds designations as both an Accredited Wealth Management Advisor™ (AWMA®) and Accredited Investment Fiduciary® (AIF®).

Bob is Chairman of the Investment Committee of the Rowan University Foundation, having previously served in that role for over 10 years. He is past Chairman of the Foundation and serves on the Executive Committee and on the board of the Rowan Innovation Venture Fund. Bob serves on the Board of Trustees of the Joseph Fund, whose fundamental purpose and mission is improving the quality of life for the people of Camden, NJ. Bob was the founding Vice Chairman and Director of Cornerstone Bank, a publicly traded commercial bank located in Southern New Jersey. He is a former member and past director of the Moorestown Rotary Club and former Vice President and Director of the Family Y of Burlington County.

Bob is a graduate of the Villanova University School of Business with a concentration in Finance. He received a Master in Business Administration degree from Drexel University. Bob attended the Commonfund Institute on Foundation and Endowment Management at Harvard University. In 2012, Bob attended the "Delivering Solutions in Small Business Owners" certification program through Janney University in conjunction with the Wharton School of Business.

Bob lives in Moorestown, NJ with his wife, Donna.



J. MARTIN KIRSCH, JR., AWMA® | Account Executive | 856.291.5006 | mkirsch@janney.com

Marty began his career at Legg Mason/Smith Barney where he and Bob Hoey formed Hoey Wealth Management in 1996. The team joined Janney Montgomery Scott, LLC in 2009. Marty has worked directly with our clients to help them preserve, build and distribute their wealth for over 30 years. He works closely with business owners, retirees and high net worth individuals to gain a deep understanding of their goals and objectives so that a comprehensive financial plan can be created that is tailored to our client's time horizon and tolerance for risk. As part of his periodic portfolio oversight responsibilities, Marty leads the investment selection and reviewing processes for the team and conducts all trading for the team's proprietary models.

Marty is a graduate of Widener University and currently holds the Accredited Wealth Management Advisor™ (AWMA®) designation from the College of Financial Planning. He is FINRA Series 7, 63 and 65 licensed and holds a NJ insurance license for Life and Health. He resides in Monroe Township with his wife, Heather and their four children.



ROBERT T. HOEY | Financial Advisor | 856.291.5024 | rthoey@janney.com

Bob joined Janney Montgomery Scott in April of 2014, having spent the previous 8 years at Morgan Stanley, Smith Barney and Legg Mason supporting and educating Financial Advisors on mutual fund and separately managed account advisory programs. Bob was recognized by Morgan Stanley Consulting Group as Internal Partner of the Year in 2012.

A graduate of the Charles F. Dolan School of Business at Fairfield University, Bob received his Bachelor of Science in Finance with a minor in Accounting in 2005 and currently holds his Series 7 and 66 licenses. As a member of Hoey Wealth Management, Bob's primary responsibilities include business development, retirement planning analysis, and assisting in client service matters.

While at Fairfield, he played middle linebacker for their Division I AA football program. Outside of Janney, Bob enjoys golfing, fishing and traveling.



BRIAN S. KELLY | Financial Advisor | 856.291.5020 | bkelly@janney.com

Brian Kelly is a Financial Advisor with Hoey Hecht Wealth Management at Janney Montgomery Scott. With a client servicing background rooted in employee benefits, Brian brings a strong foundation in administering self-funded health plans across both the public and private sectors. His transition into wealth management reflects a deep commitment to providing personalized, client-first service—an approach shaped by his experience in a family-run business environment.

Brian holds a B.A. in Business Administration from Loyola University Maryland. He holds Series 7 and 66 licenses as well as Life, Accident, Health, Fixed Annuities, and Property & Casualty insurance. He joined Janney in December 2024, drawn by the firm's boutique, service-oriented culture and the tools it offers to better serve his clients.

Brian is passionate about building relationships based on trust. He believes that understanding a client's goals starts with open communication and a genuine connection. With experience working with business owners and high-net-worth individuals, Brian delivers highly personalized service with clarity and purpose.

Originally from the Philadelphia area, Brian lives in the city with his wife, Meghan and their son, Riley. Outside of work, he enjoys golfing, traveling, and all things automotive.



SUSAN D. WESTERFER | Private Client Assistant | 856.291.5013 | swesterfer@janney.com

Sue Westerfer began her career in the brokerage industry at W. H. Newbold's Son & Co. in 1979. After 15 years at Legg Mason / Smith Barney, Sue joined Janney Montgomery Scott, LLC. as an integral member of our team. As an administrative support professional, Sue handles all of the daily document flow, processing and communication necessary to successfully operate our comprehensive wealth management practice.

Sue handles operational communication both internally and externally with our service partners and handles most service inquiries directly with our clients.

Sue has three adult children, two grandchildren and lives in the Roxborough section of Philadelphia with her husband Bob. She enjoys the outdoors and spending time with her family in the Northern Tiers of Pennsylvania.



JENNIFER MASSARA | Private Client Assistant | 856.291.5012 | jmassara@janney.com

Jen started her career in 1984 at the Philadelphia Stock Exchange working for Merrill Lynch, then moved on to their Operations Center. In 1992 she began at W. H. Newbold's Son & Co. as a Client Service Representative and worked alongside Sue until she took some time off to raise her 3 boys. Jen returned to the workforce in 2017 as a Private Client Associate at Janney Montgomery Scott, LLC. And is responsible for administrative and operational functions with emphasis on client communication and service.

Jen lives in Cinnaminson, NJ with her husband, Chris and their three boys.



MAEVE TOBIN | Registered Private Client Associate | 856.291.5026 | mtobin@janney.com

Maeve joined the firm in February 2025, driven by Janney's success and the collaborative teamwork across different groups that helps advisors, and their clients achieve their goals. Before joining Janney, Maeve worked as a financial professional at Equitable Advisors in the Retirement Benefits Group, where she gained valuable experience in the financial services industry. She is FINRA Series 7 and 65 licensed and holds a NJ insurance license for Life and Health. She aims to offer a high level of service with tailored care, reliability, and utmost professionalism.

Maeve has a strong passion for sports, particularly lacrosse, and she still enjoys running in her free time. She played lacrosse at Temple University for 5 years. She values time spent with her family and friends.

OUR PLANNING PROCESS: A FOCUS ON YOU

No needs are more important than your own. At Hoey Hecht Wealth Management, our client commitment is the same today as it has always been; since our founding, we've made your needs, your goals, our own. Whatever is important to you is important to your financial plan, your family, home, children's education, job and more. Understanding your finances is one part of the financial planning process. Understanding you is the most crucial. We take into consideration all of the aspects of your life to help you effectively plan to meet current needs while staying focused on your future objectives.

Depending on your financial needs and personal preference, you may opt to engage in a brokerage relationship, an advisory relationship or a combination of both.

WEALTH MANAGEMENT

If you elect to establish an advisory services* relationship based on our recommendation to you, we will employ the following methodology.

INVESTING

Establishing and maintaining a long-term investment strategy is critical to achieving your goals. We can create an investing road map to help you reach them.

ASSET PROTECTION

Managing risk isn't just a portfolio concern, it's about protecting your family's lifestyle, your assets, and your legacy. Our income and asset protection solutions encompass personal insurance, business insurance, and long-term care.

EDUCATION

As college costs continue to rise, providing for your child's or grandchild's education requires discipline. We can help you find a solution to fit your circumstances—such as 529 plans, Coverdell education savings accounts, or UGMA/UTMA accounts.

RETIREMENT PLANNING

Will your retirement savings last a lifetime and provide for all you've envisioned? We can help you consider retirement strategies such as generating retirement income with your investments, Traditional, Roth, Rollover, Simple, and SEP IRAs, and/or annuities.

CASH FLOW, BUDGETING & LENDING

Building wealth and maintaining liquidity don't always go hand in hand. We can help you balance both goals with budgeting, cash flow management, and portfolio-backed lending.

BUSINESS PLANNING

If you own a business, we can help you get your professional and personal lives working harmoniously with business retirement plans, business succession planning, executive compensation, and benefits optimization.

TAX PLANNING

Along with tax-efficient investing and planning strategies, we can work with you to explore a variety of tax mitigation opportunities to consider when gifting to heirs or charities, as well as across real estate exchanged, concentrated equity exposure, and tax aware investment strategies.

ESTATE PLANNING

A secure future for your heirs requires stability, protection, and continuity. We can help you tax-efficiently transfer assets using personal trusts, insurance, and special needs trusts.

PHILANTHROPIC GIVING

We can help you make a greater impact and get more fulfillment from your charitable efforts by considering donor advised funds, charitable trusts, and various gifting strategies.

PORTFOLIO CONSTRUCTION MANAGEMENT

Significant wealth often requires more sophisticated solutions. Along with traditional equity and fixed income portfolio construction and management, we can offer access to individualized separately managed accounts and a wide range of tax managed solutions. We can also provide an extensive menu of alternative investments across various hedge fund, private equity, and private credit strategies to complement your asset allocation.



* For a detailed description of Advisory programs' services and fees, refer to the Janney Form ADV Part 2 disclosure document, available upon request and online at www.janney.com.



QUALIFIED PLANS:

Our qualified plan consulting services help businesses design, implement, and maintain retirement plans that meet both organizational goals and regulatory requirements. We partner with employers to identify the most suitable plan structure—such as 401(k), profit-sharing, or defined benefit arrangements—while balancing the needs of the business with the retirement objectives of employees. From plan design to ongoing compliance, our team provides expert guidance to help you attract and retain top talent while maximizing the tax advantages of offering a retirement benefit.

Beyond setup, we provide proactive plan management and consulting to ensure your retirement program remains efficient, competitive, and compliant over time. We work closely with business owners, executives, and HR teams to navigate evolving regulations, optimize plan performance, and deliver a high-quality employee benefit experience. Whether you're establishing a new plan or enhancing an existing one, we deliver customized solutions that align your retirement strategy with the long-term success of your business and employees.



CONTACT US



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ABOUT JANNEY MONTGOMERY SCOTT LLC

With roots tracing back to 1832, the Financial Advisors of Janney Montgomery Scott LLC have continued to build their reputation for providing timely service and knowledgeable financial consultation to individual and institutional clients.

Janney Montgomery Scott LLC is an integral part of the nation's financial history, having held the second oldest membership on the New York Stock Exchange. Through this unique perspective, we have seen our industry—and our clients—evolve. We have adapted to meet the challenges presented by change while adhering to the core principles of our founders—and our client commitment: service, trust and integrity. Our core principle is helping individuals and their families grow, manage, protect and transfer their wealth.

IMPORTANT DISCLOSURES

Your Relationship With Janney

Depending on your financial needs and personal preferences, as well as the fees and costs associated with those services, you may opt to engage in a brokerage relationship, an advisory relationship or a combination of both. Each time you open an account, we will make recommendations on which type of relationship is in your best interest based on the information you provide when you complete or update your client profile.

If you engage in a brokerage relationship, you will buy and sell securities on a transaction basis and pay a commission for these services. Our recommendations for the purchase and sale of securities will be based on what is in your best interest and reflect reasonably available alternatives at that time. If you engage in an advisory relationship, you will pay an asset-based fee which encompasses, among other things, a defined investment strategy, periodic review, and performance reporting. We will serve in a fiduciary capacity for your advisory relationships.

For more information about Janney, please see Janney's Relationship Summary (Form CRS) on www.janney.com/crs which details all material facts about the scope and terms of our relationship with you and any potential conflicts of interest.

Awards and Recognitions

Reference to any award, accolade, or third-party rating received by Janney Montgomery Scott LLC ("Janney", "the Firm") or an employee of Janney herein do not constitute a guarantee of future investment success, nor does an award, accolade, or third-party rating imply any specific level of skill or performance in relation to services provided through the Firm. The selection process for this award is based on certain criteria determined by the awarding entity, which may differ from those of other awards, and may not necessarily reflect a Financial Advisor's overall performance or individual qualifications. This recognition should not be considered as an endorsement or guarantee of any Financial Advisor. As with any financial planning or investment advice, past performance is not indicative of future results, and investors should carefully consider their personal financial goals and risk tolerance before making decisions. For more information about any awards referenced, including relevant criteria, please visit Janney.com/award-disclosures or contact your Financial Advisor.