RACHLIN & RACHLIN
FINANCIAL ADVISORS
of Janney Montgomery Scott LLC

Janney

HELPING YOU NAVIGATE YOUR FINANCIAL FUTURE

MEET OUR TEAM

We are a father-son team that utilizes our unique strengths and experiences to serve our clients. The team has over 50 years of combined experience and links two generations of industry acumen. We take a comprehensive and customized approach to your finances which has resulted in a **Forbes 2023 Best-In-State Wealth Management Team** recognition. By understanding your needs and values, we align your investment strategies to help meet your short and long-term goals. Our depth of industry knowledge and experience, combined with our Firm's capabilities and resources, enables us to provide high-quality service, while offering advice and executing financial solutions for every stage of life.

ROY P. RACHLIN | Executive Vice President / Investments, Financial Advisor

Roy P. Rachlin has over 40 years of experience in the financial services industry with over 30 of those years at Janney. Roy has dedicated his career to navigating the ups and downs of markets and delivering the customized investment management solutions he feels his clients deserve. Priding himself on the depth of his relationships with clients, Roy feels a deep personal responsibility to deliver investment results for the families he serves. Prior to joining Janney in 1991, he was employed by Dean Witter, Moore & Schley Municipals, and Prudential Life. He attended the University of Miami and holds Series 3, 7, 9, 10, 63, and 65 securities licenses in addition to his Variable and Fixed Rate, and Life and Health insurance licenses.

JAMES A. RACHLIN, CFP®, ChFC®, CRPC®, CLTC®, AAMS®, AIF®

Financial Advisor, Satellite Branch Manager |

James A. Rachlin is a CERTIFIED FINANCIAL PLANNER™ professional who joined his father at Janney in 2013. He takes a holistic approach to helping his clients, looking at all aspects of their financial lives. His goal is to help simplify and organize their finances, developing a road map that gives them financial confidence as they navigate life's many changes. He graduated from Kean University and holds Series 7, 9, 10 and 66 securities licenses in addition to his Variable and Fixed Rate annuity, and Life and Health insurance licenses.

James is a lifelong learner who recognizes the importance of education, and as such, he has earned the Chartered Financial Consultant® designation from The American College of Financial Services. He also holds the Accredited Asset Management Specialist℠ and Chartered Retirement Planning Counselor℠ designations from The College for Financial Planning along with the Accredited Investment Fiduciary® designation from Fi360 and the Certification in Long-Term Care designation, granted by the Certification for Long-Term Care.

DOREEN L. HYNES | Private Client Associate

Doreen is very proud to work for the Team of Rachlin and Rachlin providing strong administrative support to both Roy and Jim. She works very closely to foster, enhance and grow the business. Being an integral and staunch advocate for the client experience is one of the many core values she brings to the table. Her dedication and highly developed customer service skills allows clients to have a voice on the other end of the phone who is familiar with their accounts, and family. This provides a level of confidence, safety and comfort combined with a personal touch that makes them feel welcomed, appreciated, and protected.

Doreen joined Janney in 2014 after working in the Office Administrative field for over 20+ years, specifically for Gannett Newspapers and Merck Pharmaceutical.

Doreen was born and raised at the Jersey Shore and continues to make it her home in an area that she loves and will always call home. She enjoys hiking, practicing meditation, tennis, country music / line dancing, and actively enjoys spending quality time with her fun and precious 4 year-old granddaughter, Emma.

RENEE WHITBECK | Private Client Associate

As a Private Client Associate with Rachlin and Rachlin Financial Advisors, Renee provides administrative responsibilities ranging from day-to-day operations to project work to support the needs of our clients. She has impeccable diligence and is committed to going above and beyond to servicing the needs of our clients. Renee has been in the financial services industry for over 20 years, with a focus on providing excellent client relationship management with an emphasis on operating at a high level of trust and respect.

Originally joining Janney in 1989, Renee started as a typist and went on to become an Editor and Proofreader within the Research Department. In early 2000, Renee left the firm briefly to work at a small, family-owned boutique firm where she assisted with customer service operation and worked closely with life insurance companies. In 2016, Renee returned to Janney as a Private Client Associate.

Prior to joining Janney, Renee attended the Bradford Business School of Philadelphia. Additionally, she is a proud alum of Glassboro High School, who's claim to fame includes a televised commencement speech from President Reagan in 1986.

Renee resides in Howell, NJ with her partner. She receives a lot of phone calls and video chats daily as her two daughters and grandchildren live in Florida. Outside of the office, she enjoys watching movies, playing with her dogs, and living life to the fullest.

FINANCIAL PLANNING

Wealth management does not occur in a vacuum, but as a continuum. You need a financial plan that considers where you are today to anticipate—and plan for— where you want to be tomorrow.

- An investment plan that will serve as the foundation for your portfolio
- A retirement plan to assist you in preparing for your future
- A risk management plan to help you preserve and protect your wealth
- An estate plan that will help you pass along your wealth.

Good Financial Planning is an ongoing conversation because life changes. Sometimes slowly, sometimes quickly. No matter where you are in life—or where the people who matter the most to you are in their lives—we provide a broad range of financial planning services that can address your current and future needs and goals.

ADVICE TOPICS BY LIFE STAGE

Choices and important decisions typically grow as life progresses. Time, on the other hand, typically speeds up.

STARTING OUT

- Saving and budgeting
- Repaying student loan debt
- Starting or growing a family
- Launching a business
- Buying a home vs leasing/renting

MANAGING MY HOUSEHOLD FINANCES

- Establishing an emergency fund
- Managing cash and borrowing
- Starting a retirement savings account
- Protecting your income and assets
- Managing debt
- Creating a financial plan to help reach your financial goals

GROWING MY WEALTH

- Saving for retirement
- Funding college education
- Protecting your personal and/or business assets
- Socially responsible investing
- Allocating and diversifying your investments

NEARING RETIREMENT

- Planning for health and long-term care expenses
- Planning for your business succession
- Caring for aging parents
- Planning for reliable income in retirement
- Understanding your Social Security and Medicare

LIVING IN RETIREMENT

- Planning for your estate
- Giving strategies
- Balancing your portfolio
- Generating tax-efficient income
- Managing health and long-term care costs
- Strategies for lifetime income

CONTACT US

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Janney

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.

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. We rank as a top-tier, full-range firm, providing financial services, investment banking and municipal and public finance services. Our primary business, however, is helping individuals and their families grow, manage, protect and transfer their wealth. Janney Montgomery Scott LLC is an independently operated affiliate of the Penn Mutual Life Insurance Company, which acquired the firm in 1982. Penn Mutual ranks as one of the largest mutual insurance companies in the nation. Janney Montgomery Scott LLC is a member of the New York Stock Exchange, Financial Industry Regulatory Authority and the Securities Investor Protection Corporation.

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.