



September 12, 2025

As I sat down to pen this year's letter, I reflected on all of the career advice I've received from my mentors, peers, and advocates. Ironically, some of the best counsel came when Todd Garliss joined our team. Todd taught me about connecting hearts and minds. It took me a while to figure out exactly what he meant. But connecting hearts and minds goes beyond business—it touches our families, our friends, our lives.

At Scheinker Legacy Wealth Advisors, we have a passion for what we do: a passion for our business, a love for our clients, a love for learning, and an intense desire to always do our best.

In September, I will celebrate my 30th year in this business—nearly one year after my father celebrated his 60th year as a Wealth Manager. Jerry had seen a lot in his six decades: from the Kennedy assassination to Nixon's resignation; from the Challenger explosion to Black Monday; the fall of the Berlin Wall to the Dotcom Bubble; September 11th, the sub-prime mortgage crisis, the 2008 recession, and Coronavirus.

And somehow, through all of this, Dad was always positive. He would always advise clients to buy straw hats in the winter. He would always say that when you feel the worst about the markets, that's when you should be buying. When I look back on it, Jerry too was always connecting hearts and minds. He would hold clients' hands during volatile times, help grow wealth, and always put clients at the center of everything. In April, Janney named the Hunt Valley conference room in Jerry's honor.

We know that the world markets continue to be in flux, inflation is regulating, interest rates remain relatively high, and the political climate remains a challenge. It is essential to have a seasoned and professional team partner with you during this journey.

At Scheinker Legacy Wealth Advisors, we empower individuals and families to ***Know Their Worth***—financially, personally, and generationally. We believe true wealth is built through clarity, courage, and conviction by delivering tailored, performance-based strategies that honor your values and help to amplify your legacy. We don't just manage assets—we cultivate excellence.

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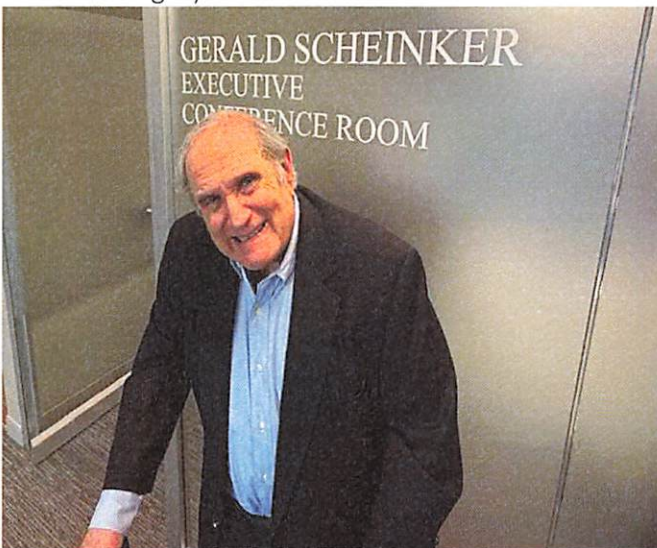


I would like to commend my team for their ongoing efforts to cultivate excellence. And as always, thank them for always putting (as the white board in Todd's office says) *Clients First*.

Sincerely,

A handwritten signature in blue ink, appearing to be "JAS", written over a light blue background.

Joshua A Scheinker
Executive Vice President, – Wealth Manager
Scheinker Legacy Wealth Advisors



In August, Josh and I were in Manhattan for due diligence meetings with two investment managers we know well and incorporate into client portfolios. While there, we had the great pleasure of visiting the New York Stock Exchange (NYSE).

As I looked at the grand marble building with its columns and ornate carvings, I thought about its rich history and the changes it has witnessed. I recalled my first visit to the NYSE in 1993, when I was still a relatively new employee at Alex. Brown & Sons. It's hard to believe that more than 32 years has passed—and how much has changed in my investment career since then!

Understanding history, being a constant learner in the present, and anticipating where the investing path will turn next is essential to being a trusted Client Advisor. Josh and I spend countless hours—days and nights—surveying the investment landscape so we can integrate our years of experience with the accelerating change we see today. We work to extrapolate from the past and present in order to guide our clients toward a more confident tomorrow.



Building on the foundation that Jerry Scheinker began in 1964 gives Josh and me strength on top of strength—an incredible advantage for us as partners and for the clients we serve.

At Scheinker Legacy Wealth Advisors, we focus on excellence: helping clients build portfolios that align with their family values. We are, first and foremost, safe stewards of your hard-earned capital. In addition to wealth management, we are your trusted partners—here to reduce the stress of your financial life, safeguard your values, and elevate your legacy.

Josh and I are proud to continue delivering a true family office experience at Scheinker Legacy Wealth Advisors, built on personal relationships, precision, and performance. Every strategy we design is tailored. Every decision we make is intentional. We listen closely, act thoughtfully, and uphold the highest standards—because we believe that excellence is not a goal; it's a standard that we must fulfill every day. We understand that your time is valuable—and your legacy, even more so.

I hope you're enjoying the final days of summer. Many thanks to each of you. All my best, and we look forward to seeing you soon.

A handwritten signature in blue ink, reading "T Garliss".

Todd Garliss

First Vice President – Wealth Manager
Scheinker Legacy Wealth Advisors

