



ADRIENNE HOREN

Vice President / Investments
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PERSONAL DETAILS

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WEALTH NEEDS TO BE MORE THAN MANAGED.

It needs to be developed, preserved, and when the time is right, passed along. Janney Montgomery Scott understands that wealth—like life—is more than just an event. It is an ongoing process of growth and development.

To take advantage of the opportunities life presents, you need a firm that has the knowledge—and the experience—to offer advice and recommend financial strategies for every stage of life.

Adrienne Horen has managed the assets of Soroptimist International of the Americas for the past 33 years. She has had the pleasure of working with three Executive Directors and 33 Boards. She is also a Charter Club President of SI Center City Philadelphia, which will have its 25th year celebration in June. Adrienne currently holds the position of President of SICCP. In addition, she manages and advises several Region portfolios as well as numerous individual Soroptimist members. Adrienne and Janney Montgomery Scott were the first proud sponsors of SIA and continue to support the organization today. In 2018, the Board of Directors honored Adrienne for her 30 years of dedicated Service to the organization. Adrienne is recognized as an Inner Circle member of the Laurel Society.

Adrienne has been a pioneer in advising women with their financial affairs throughout her career. She firmly believes "Developing and Maintaining Financial Strength Allows Women to Lead the Life They Choose."

Please join Adrienne as she discusses Retirement Planning. Topics covered include Rising Medical Costs, Long Term Care, How to Create a Financial Plan for Yourself and an Evaluation of Your Assets—So You Do Not Outlive Your Money.





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. My 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, ongoing review, and performance reporting. I 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.

Financial Advice and Service to Individuals, Families, and Business Owners:

- Advisory Services
- Annuities
- Asset Management
 - Private Investment Management
 - Institutional Investment Management
- Brokerage Services
- Cash Management
- Certificates of Deposit
- College Savings Planning
- Corporate Executive Services
- Equity Selection
- Equity Syndicate
- Estate Planning
- Exchange-Traded Funds (ETFs)
- Financial Planning
- Fixed Income
- Income Planning
- Insurance
- Mutual Funds
- Research and Strategy
- Retirement Plans
 - Individual, Small Business & Corporate
- Trust Services
- Unit Investment Trusts
- Wealth Management

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.