



## **FOR IMMEDIATE RELEASE**

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### **Local Financial Advisor Receives Retirement Income Specialist (RIS) Designation**

**Philadelphia, Pennsylvania** \_\_ December 1, 2013 \_\_ Janney Montgomery Scott LLC, a leading full-service financial services firm headquartered in Philadelphia, Pa., today announced that J.P. Cummins, First Vice President/Wealth Management, has earned and now holds the Retirement Income Specialist (RIS) designation.

Retirement income is the driving force in today's marketplace, and consumers are demanding more expertise from financial planners. That's why Janney has created this new professional curriculum that focuses on unique strategies needed to effectively plan for retirement income, and equips financial advisors with the tools necessary to create retirement income plans and help clients face the complex issues facing retirees today. Topics covered during this intensive course include: understanding retirement income planning, the effects of market uncertainty on retirement planning, annuities, estate planning, planning considerations for non-traditional households, high impact client reviews, and the Retirement Income Evaluator (RIE) tool.

"By enhancing my knowledge of retirement income planning, my clients can be confident that I have the tools and resources to allow me to better serve their needs, and to ensure that their assets continue to work long after they do," said Cummins. "I want my clients to spend their retirement confident in their financial security, so they can enjoy the lifestyle they had counted on."

#### **About Janney Montgomery Scott LLC**

With roots dating to 1832, Janney Montgomery Scott LLC provides comprehensive financial advice and superior service to individual, corporate, and institutional investors. A full-service, financial services firm, Janney is committed to providing our clients advice through a wealth management approach by focusing on the delivery of strategic financial plans that utilize a variety of financial products and services best-suited to help meet their financial goals. Janney is equally committed to providing our corporate and institutional clients objective advice for the successful execution of their unique business plans. With over 700 Private Client Group Financial Advisors, Janney provides advice and services through more than 100 branch offices located along the East Coast and as far west as Ohio. Janney is an independently operated subsidiary of The Penn Mutual Life Insurance Company, a \$16 billion mutual life insurance company founded in 1847. Janney is a member of the New York Stock Exchange, the Financial Industry Regulatory Authority, and the Securities Investor Protection Corporation.

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