SFG

Sopher Financial Group

732 - 603 - 0400

258 Bridge Street | Metuchen, NJ 08840

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Our Core Values

We strive to guide our clients through life's financial milestones

Excellence
Delivering quality beyond expectations

Purpose
Driving meaningful impact in every decision

Empathy
Understanding and supporting unique needs

Character
Upholding ethical principals in all interactions

Trust
Building lasting relationships through honesty and integrity

Balance
Maintaining harmony with personal and financial matters

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Sopher Financial Group By the Numbers

The advisors of Sopher Financial Group collectively have served the following:

150+
Families Served

750+
Individuals Served

1,000+
Accounts Managed

$300,000,000+
In Client Assets[1]

200+
Clients Helped Through Retirement

400+
Retirement Accounts Managed

1. Client Assets consist of brokerage and advisory assets through LPL Financial and outside assets directly custodied at third party financial firms as of 9/15/2025 and subject to change with market fluctuation.

Our Capabilities

We will work as your dedicated, personal CFO to instill confidence in your financial life

We will establish a comprehensive financial strategy to help you achieve your goals

We will build a fully customized portfolio to fit your exact needs

We will develop a personalized income strategy for retirement

We will work together to determine appropriate risk mitigation techniques

We will incorporate your tax and philanthropic considerations into our plan

We will work with you to build out a comprehensive estate strategy

Relationship Timeline Experience

Sopher Financial Group

We take the time to understand your financial goals and implement a fully tailored solution

First 60 Days

Introduction Call
Introduce ourselves and see if our services will be the right fit for your needs

Discovery Conversation
Document your financial goals, aspirations, special considerations; familiarize you with our team and capabilities

Decision Call
Decide if we would be the best fit after mutual agreement

Data Gathering
Collection and review of our fact finder and other relevant financial documents

Strategy Session
- Discuss first draft of financial plan
- Ensure this strategy aligns with your goals and values
- Finalize strategic investment allocation

Onboarding
Opening of new accounts and transfer of assets

Implementation Session
- Review of portfolio recommendations
- Review of financial planning process
- Discuss execution strategy and begin trading as agreed upon
- Determine schedule for future review meetings

Online Access & Check-in
Online invitation access

Ongoing

Ongoing Review Process
- Update on financial planning goals
- Review of investment performance
- Discuss potential portfolio changes
- Address any outstanding questions

Ongoing Monitoring
- Financial Plan
- Investment Strategy and Performance

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Our Process

We will walk you through our process to achieve the financial confidence that you deserve

1. Define

- No two financial plans are the same
- Understand your financial goals
- Rank importance of financial goals

2. Evaluate

- Analyze current financial situation
- Incorporate future goals
- Determine appropriate strategy

3. Develop

- Create strategy tailored to your specific goals
- Reflects your values, objectives and risk tolerance

4. Implement

- Coordinated effort to put the plan into action
- Open line of communication to work towards goals

5. Monitor

- Ongoing review of current financial plan
- Reevaluation of current financial environment
- Necessary adjustments

Our Holistic Process

Monitor
Implement
Develop
Evaluate
Define

Our Mission

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We strive to inspire confidence by always putting our clients first

Client Bill of Rights

Client Rights:

- Receive prompt and courteous responses
- Expect a reliable and fair resolution to any issue
- Being our client eclipses business; it is all about our relationship

Our Advisory Responsibilities:

- Provide collaborative, tailored advice through ongoing reviews
- Reveal every strategy's risks, timeliness, past performance and cost
- To set realistic expectations and maintain privacy

Client Responsibilities:

- Notify us of any changes to your financial situation
- Provide accurate information about financial status, goals and risk tolerance
- Proactively engage with our team regarding your financial strategy

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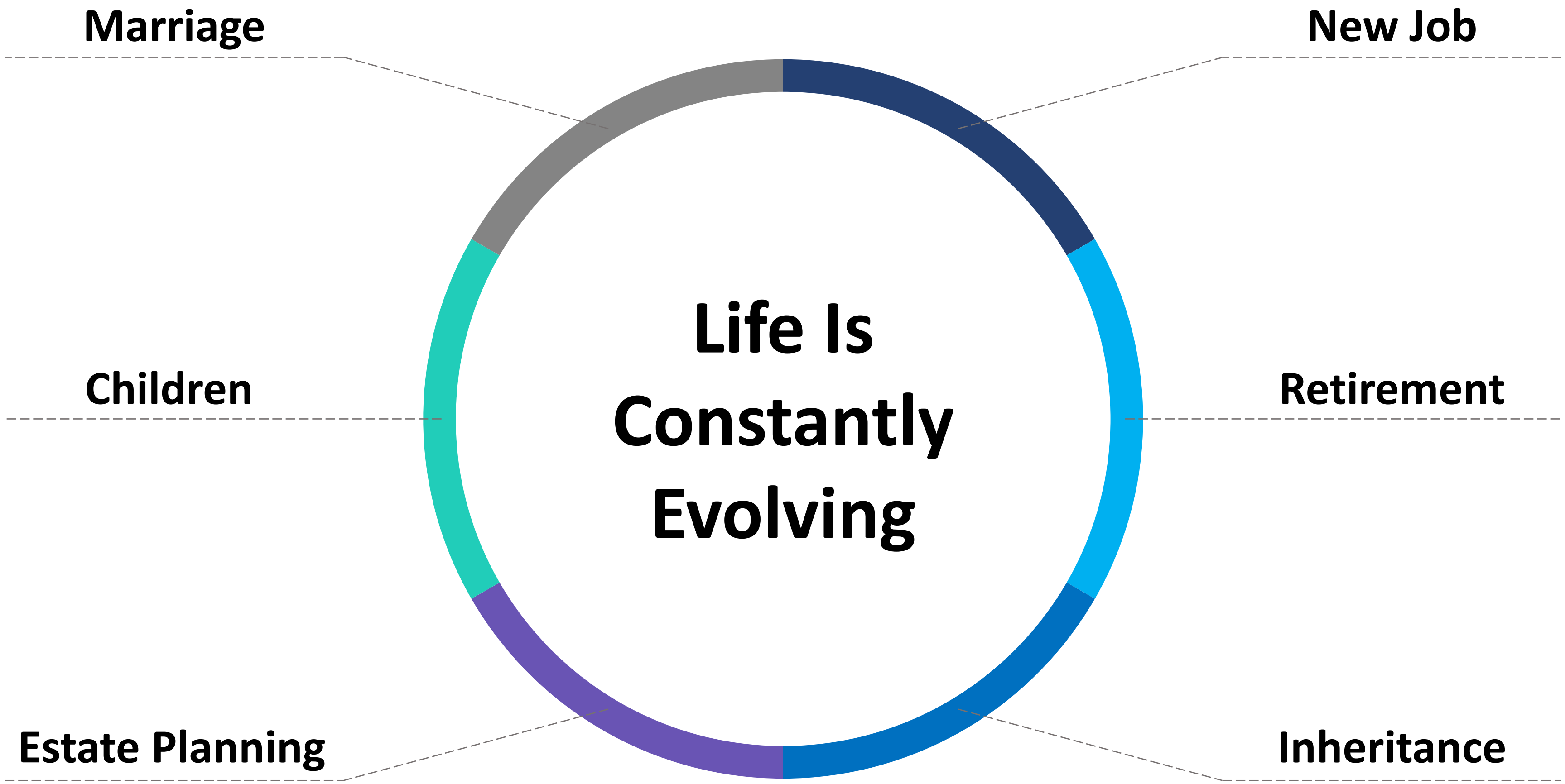
Major Life Events

We stand ready to help advise you through life's major, sometimes unpredictable, events



Meet the Team

Our team has an extensive track record of helping our clients accomplish their financial goals, while providing fully tailored solutions

Daniel W. Sopher, RFC
President and Lead Financial Advisor

Daniel W. Sopher is an Independent Financial Advisor that works with individuals, families and businesses to provide comprehensive financial solutions to their specific financial goals, objectives, and challenges. With over 30 years of experience in the financial planning industry, Daniel takes a personalized approach while dealing with clients. He believes the “cookie cutter, one-size fits all” approach ignores the specific details that change with every financial scenario. Daniel specializes in Retirement Planning, Investment Management, and Estate Planning. Daniel is a Registered Financial Consultant and holds his FINRA Series 6, 7, 63 & 65 registrations with LPL financial.

Daniel (Bobby) R. Sopher, CFP®
Director of Financial Planning Strategy and Lead Financial Advisor

A CERTIFIED FINANCIAL PLANNER™, Bobby joined the Sopher Financial Group in October of 2014. Bobby works closely with Dan and is responsible for developing and monitoring comprehensive financial strategies for our clients. He is also involved with the day-to-day operations of the Sopher Financial Group and works to integrate new technology into the business. In addition to the CFP® designation, he holds the Series 7 and 66 securities registrations with LPL financial, as well as Life, Health and Disability insurance licenses in the state of New Jersey. Bobby graduated on the dean’s list from Rutgers Business School where he received his bachelor’s degree in Finance and Economics.

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Matthew S. Sopher, CFP®, MSF
Director of Client Relations and New Business Development

Matt joined the Sopher Financial Group in 2022, bringing several years of experience in the financial services industry. Prior to joining our team, Matt worked as an Assistant Vice President at Morgan Stanley in their Global Investment Office. While at Morgan Stanley, Matt worked on business development, prospecting, manager due diligence, and strategic initiatives. Matt helps our team in all aspects of the financial planning process including onboarding, operations, and financial strategy development. Matt earned his CFP® designation in 2023, demonstrating his commitment to the financial planning profession. Matt graduated Magna Cum Laude from the Villanova School of Business with an Honors degree and Masters degree in Finance. Prior to Villanova, Matt graduated as the Valedictorian of Christian Brothers Academy in Lincroft, NJ.

Judi Diamond
Office Manager

Judi is the first point of contact at the Sopher Financial Group. Her warm voice and caring manner creates the nurturing environment that our clients have come to know and love. As our office manager, Judi is responsible for the day-to-day operations of the Sopher Financial Group. These include client service requests, setting appointments, and processing / tracking all paperwork, among others. Judi's dedication to maintaining our commitment to providing quality customer service enables us to maintain the many long-term relationships we have with our clients.

Disclosures

Sopher Financial Group

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC.

All investing involves risk including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.