



Jaffe Tilchin Investment Partners, LLC.

*15350 N. Florida Avenue
Tampa, FL 33613
813.963.2500*

www.jaffetilchin.com

Jaffe Tilchin Wrap Fee Program Brochure

March 7, 2024

This wrap fee program brochure provides information about the qualifications and business practices of Jaffe Tilchin Investment Partners, LLC. If you have any questions about the contents of this brochure, please contact us at 813-963-2500. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Jaffe Tilchin Investment Partners, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Jaffe Tilchin Investment Partners, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Jaffe Tilchin Investment Partners, LLC (“Jaffe Tilchin, we, us, our, ours”) has made no material changes to our disclosure brochures since the last update dated March 31, 2023.

You may request a copy of our brochure by contacting our Chief Compliance Officer at 813.963.2500 or Scott@jaffetilchin.com. We will provide you with a new brochure at any time without charge.

Additional information about us is available via the SEC’s website: www.adviserinfo.sec.gov. This website also provides information about any persons affiliated with Jaffe Tilchin who are registered as investment adviser representatives (“your advisory representative”) of Jaffe Tilchin. Information on our investment adviser representatives who work with your account can be found in our brochure supplements.

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Jaffe Tilchin Investment Partners, LLC

SEC File Number 801-67720

CRD Number 143608

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Item 4: Services, Fees and Compensation

Jaffe Tilchin is a Limited Liability Company organized under the laws of Florida. Scott Jaffe & Louis Tilchin founded the Tampa -based investment advisory firm in 2007 and are the principal owners.

Jaffe Tilchin is a member of the Jaffe Tilchin Wealth Management family of companies. Jaffe Tilchin also has a separate operating division doing business under the name Jaffe Tilchin Institutional Consulting, which specializes in pension consulting services. Information about the institutional services offered by this division of Jaffe Tilchin and the accompanying fees and charges can be found in the related Institutional Services Disclosure Brochure.

Jaffe Tilchin Wrap Fee Program

Our Investment Committee is comprised of Scott Jaffe, Brett Witkowski and Louis Tilchin, Managing Partner. Brett Witkowski, acts as portfolio manager for the Jaffe Tilchin Wrap Fee Program (“Program”). Your advisory representative works with you to identify your risk tolerance, investment goals and objectives to assess your financial profile.

We will design and manage your portfolio in a manner consistent with your financial profile. Your portfolio may consist of a variety of investments including:

- equities,
- exchange traded funds,
- fixed income securities and
- mutual funds.

You must grant us discretionary authority to buy and sell securities as deemed appropriate by our Investment Committee. Your account may or may not be similar to other clients with the same investment objectives and financial profiles. You have the opportunity to place reasonable restrictions on the type of investments to be held in your portfolio.

Your portfolio (“account” or “investment account”) and the investment strategies utilized are determined based upon your specific individual investment objectives, goals and risk tolerances. We may periodically adjust your account (a process referred to as “rebalancing”) to help ensure that your investment account remains consistent with your objectives, goals, and risk tolerances.

Our advisory representatives rely on you to notify them of any changes in your objectives, goals and risk tolerances, as well as any other material changes in your personal circumstances (such as your employment, marital status, financial condition, etc.). These changes may prompt changes in your investment account and the investment strategies employed.

Fees and Compensation

We offer our services for this Program on a wrap-fee basis only. Wrap fee structures allow you to pay an all- inclusive fee which includes:

- ✦ investment management fees shared by our firm, our advisory representatives, and, in some instances, the broker dealer of advisory representatives who are also registered as representatives of the broker-dealer;
- ✦ execution and clearing costs;
- ✦ transaction costs – if applicable – which may be paid to purchase and sell securities in your account; and
- ✦ custody fees.

We do not offer a non-wrap pricing option, where transaction charges can be unbundled from the advisory and administrative fees.

Fees are calculated based upon the market value of the assets in your account. Broker-dealers and other financial institutions that hold client accounts are referred to as custodians (hereinafter referred to as “custodian”). Your custodian determines the values of the assets in your portfolio. Our fee schedule is described below:

<u>Account</u> <u>Asset Balance</u>	<u>Maximum</u> <u>Annual Fee¹</u>
Up to \$5,000,000	2.00%
Over \$5,000,000	Negotiable

¹Fees are negotiable at our sole discretion. Your custodian receives a portion of the advisory fee to cover transaction and custodial costs. We share approximately 60% of the remainder of the fee with your advisory representative.

We will generally recommend Fidelity Brokerage Services, LLC (“Fidelity”) and/or TD Ameritrade Institutional, a division of TD Ameritrade, Inc. (“TD Ameritrade”) (collectively or separately “Custodian”) to you for custody and brokerage services although we may agree to employ the services of one or more other custodians. We are independently owned and operated and not affiliated with the Custodian we recommend. Please see “Brokerage Practices” on Page 11 of our Disclosure Brochure for more information about the services provided to us by the custodian.

You must authorize us in writing to have the custodian pay us directly by charging your account. The custodian provides you with statements that show the amount paid directly to us. You should verify the calculation of our fees. The custodian does not verify the accuracy of fee calculations.

All advisory fees are billed quarterly, in advance as contractually agreed, and are based upon market value of the account on the last business day of the preceding calendar quarter, as determined by the account custodian. If you agree to pay our investment advisory fees in advance and you terminate the advisory agreement we have entered into within five (5) business days from the date the agreement is executed, you will receive a full refund of any fees paid.

Should either one of us terminate the advisory agreement before the end of a billing period, any unearned fees that were deducted from your account will be returned to you by us. The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund.

We may also refer you to various asset management firms. Referral fees or a portion of the advisory fee will be paid to us if you establish a relationship with the asset manager. Third party asset managers may require the use of certain custodians. Please refer to the Brokerage Practices sections of their respective brochures for more information.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load- waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

You should note that the same (or similar) services as those described above may be available from other sources at a lower cost to you. You should consider that depending upon the level of the wrap fee charges, the amount of portfolio activity in your account, the value of services that are provided, and other factors, a wrap fee may exceed the aggregate cost of services if they were to be provided separately. A non-wrapped pricing arrangement may be more cost effective for accounts that do not experience frequent trading activity.

The wrap fee does not include mark-ups, markdowns, or payment of brokerage commissions for transactions made by a broker-dealer other than the custodian.

In addition to our fee, you may be required to pay other charges such as:

- ✦ maintenance fees associated with certain retirement and qualified plan accounts;
- ✦ internal fees and expenses charged by mutual funds or exchange traded funds (“ETFs”), and
- ✦ other fees and taxes on brokerage accounts and securities transactions.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us.

Complete details of these internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these explanations before investing any money. You may ask us any questions you have about fees and expenses.

While you may purchase shares of mutual funds directly from the mutual fund company without a transaction fee, those investments would not be part of our advisory relationship with you. This means that they would not be included in our investment strategies, investment performance monitoring, or portfolio reallocations.

No advisory fees are charged on any mutual funds or unit investment trusts transferred into your account which were purchased within the preceding two years if a commission was paid to your advisory representative as a representative of a broker-dealer.

Advisory representatives may recommend our wrap program to you and, as a result of your participation in this program, will receive a portion of the fee charged by us. These payments may be made as long as you participate in the program and may be greater than other forms of compensation had you paid separately for investment advice, brokerage and other services provided to you as part of a wrap fee program. As a result, our advisory representatives may have a financial incentive to recommend this program over other programs or services that may be available to you.

Item 5: Account Requirements and Types of Clients

As a condition for starting and maintaining an advisory relationship, we generally require a minimum portfolio size of \$25,000. We, at our sole discretion, may accept clients with smaller portfolios based upon certain factors including:

- ✦ anticipated future earning capacity,
- ✦ anticipated future additional assets,
- ✦ account composition,
- ✦ related accounts, and
- ✦ pre-existing client relationships.

We may consider the portfolios of your family members to determine if your portfolio meets the minimum size requirement. There is a minimum quarterly fee of \$50. We reserve the right to waive or reduce this fee.

We may contract with third party, unaffiliated asset managers to manage all or part of your portfolio. These third-party managers may have their own minimum size requirements that will be outlined in their disclosure documents. Investors in private funds or investment vehicles are required to own or have a specified amount of assets and/or net worth. The completion of special documents are required prior to investing; minimum account sizes are specified.

We offer professional asset management services to individuals, trusts, estates, charitable organizations, corporations and pension plans.

Item 6: Portfolio Manager Selection and Evaluation

Our Investment Committee is comprised of Scott Jaffe, Brett Witkowski and Louis Tilchin, Managing Partner. Brett Witkowski, acts as portfolio manager for this Program.

There is no other affiliated or unaffiliated portfolio management offered through this program.

Item 7: Advisory Business

Jaffe Tilchin offers the following advisory services:

Jaffe Tilchin Wrap Fee Program

We design and manage portfolios based on your financial profile as described above under “Services, Fees and Compensation.”

The following services and related fees are more fully described in their respective disclosure brochures which are available upon request:

Jaffe Tilchin Model Equity Portfolios

We manage model equity portfolios. We manage these accounts on a continuous basis. You are advised that your account may be similar to multiple other clients selecting the same model portfolio. We provide assistance in selecting a model(s) suitable to your investment strategy.

The Jaffe Tilchin Model Equity Portfolios are offered on a wrap fee basis but are not available through accounts custodied at TD Ameritrade.

Mutual Fund Asset Allocation

We may recommend that your assets be invested in various mutual funds from a recommended list of funds. We customize your portfolio to meet your individual goals and objectives. Your portfolio may or may not resemble portfolios recommended for our other clients. All mutual funds on the recommended list are no-load mutual funds or load waived funds.

Unaffiliated Asset Managers

We may contract with third party, unaffiliated asset managers to manage all or part of your portfolio. These third-party investment managers may manage accounts or private investment funds or vehicles for qualified investors. We will use the information you have provided about your investment objectives, goals, time horizon, and risk tolerances, as well as other relevant information, to identify a third-party investment manager(s) whose investment strategies or investment vehicles appear appropriate for you. Some of the other relevant information considered in recommending a third-party asset manager include (but are not limited to):

- ◆ Your preference for certain types of investment strategies;
- ◆ The size and composition of your investment account;

- Your tax considerations;
- Our prior experience with and preferences for particular investment managers;
- The fees charged by the investment manager; and
- The experience and capabilities of the investment manager.

We contact you at least annually or more often as we agree to review your financial situation and objectives, communicate information to the third party manager managing the account or investment vehicle as warranted, and to assist you in understanding and evaluating the services provided by the third party manager.

Variable Annuity Sub-Account Management

We provide ongoing management of variable annuity sub accounts.

General Institutional Consulting

Jaffe Tilchin Institutional Consulting serves as an investment consultant for 401(k) plans, Defined Contribution Plans, Defined Benefit Plans, Cash Management Accounts, Non-Qualified Deferred Comp Plans, Endowments and Foundations, providing the following services for the benefit of participants and their beneficiaries:

- plan needs assessment,
- investment policy statement review or creation,
- recommendation of investment options,
- monitoring investment performance,
- periodic fee review,
- coordination of investment committee services,
- facilitation of provider selection, and
- plan design.

Needs and Restrictions

In managing your investment portfolio, we consider your:

- financial situation,
- risk tolerance,
- investment horizon,
- liquidity needs,
- tax considerations,
- investment objectives, and
- any other issues important to your state of affairs.

You should notify us promptly of any changes in your objectives, goals, and risk tolerances, as well as any other material changes in your personal circumstances (such as your employment, marital status, financial condition, etc.). These changes may require changes in your investment account and the investment strategies employed.

You may impose any reasonable restrictions upon the manner in which we manage your investment account. For example, you may restrict the management of your account to certain types of investment products or investment strategies.

Assets under Management

As of January 31, 2024, through both our institutional and retail asset management services, we managed approximately \$1,383,82,274 in client assets on a discretionary basis where we made all of the investment decisions. We managed approximately \$82,902,361 on a non-discretionary basis where clients made investment decisions based on our recommendations.

Performance-Based Fees

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments. We do not charge performance-based fees on any Jaffe Tilchin Wrap Fee Program client accounts. Some of the unaffiliated third-party managers we recommend may charge a performance fee, however we do not receive any portion of any performance-based fee a manager may charge.

Methods of Analysis, Investment Strategies and Risk of Loss

We select specific investments for your portfolios through the use of fundamental and cyclical analysis. Fundamental analysis is a method of evaluating a company that has issued a security by attempting to measure the value of its underlying assets. It entails studying overall economic and industry conditions as well as the financial condition and the quality of the company's management. Earnings, expenses, assets, and liabilities are all important in determining the value of a company. The value is then compared to the current price of the issuing company's security to determine whether to purchase, sell or hold the security.

Cyclical analysis is a form of fundamental analysis that involves the process of making investment decisions based on the different stages of an industry at a given point in time.

Our investment strategies may include long-term and short-term purchases and sales, margin, trading (securities sold within 30 days) and short sales. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio.

All investments involve risks that can result in loss, such as:

- loss of principal,
- a reduction in earnings (including interest, dividends and other distributions), and
- the loss of future earnings.

Additionally, these risks may include:

- market risk,
- interest rate risk,
- issuer risk, and
- general economic risk.

As previously noted, we may recommend the use of third-party investment managers to implement our investment advice. We analyze individual investment managers based upon their investment strategies, experience, performance track record, reputations, and fee arrangements.

Although we manage your portfolio in a manner consistent with your risk tolerances, we cannot guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

You must also be aware that the use of margin, options and short sales are higher risk strategies. It is possible to lose all of the principal you invest, and sometimes more. In a cash account, your risk is limited to the amount of money that you have invested. In a margin account, your risk includes the amount of money invested plus the amount that has been loaned to you.

When you short sell, your losses can be infinite. Additionally, frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Voting Client Securities

We have contracted with Broadridge for use of its ProxyEdge® ballot voting service in order to manage and facilitate proxy voting for you. Broadridge is an independent firm and not affiliated with us. All proxy voting has been delegated and is to be conducted

on an automated basis through ProxyEdge®, which will include and not be limited to mergers, acquisitions, tender offers, bankruptcy proceedings or other events pertaining to your investment assets.

You may request a copy of your securities voting history and our Proxy Voting Policies and Procedures at any time and in any frequency by notifying us in writing of such request and mailing the request to the address indicated on the front page of this brochure.

Item 8: Client Information Provided to Portfolio Managers

We work with you to identify your investment goals and objectives, as well as risk tolerance, in order to provide you with an initial portfolio allocation designed to complement your financial situation and personal circumstances. This information is updated when you communicate new information about your financial circumstances, objectives, or goals to your advisory representative.

You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio. We obtain this information from you initially, annually, and as you inform us of any changes.

Jaffe Tilchin values you as a client and recognizes the importance of protecting the personal information you provide. Jaffe Tilchin protects your information in accordance with our Privacy Statement which has been provided to you.

Item 9: Client Contact with Portfolio Managers

You have ready access to your advisory representative who can schedule a meeting with your portfolio manager. Portfolio managers are not required to be available for unscheduled or unannounced visits or calls by clients.

However, portfolio managers are expected to periodically meet with clients and should generally be available to take client telephone calls on advisory-related matters. You are encouraged to contact your advisory representative with respect to any changes in your financial information that may affect the management of your account.

Item 10: Additional Information

Disciplinary Information

Jaffe Tilchin has not been the subject of any civil, criminal or regulatory action or disciplinary event that would be material to your evaluation of our business or the integrity of our management. Lou Tilchin and Scott Jaffe have previously been named in customer complaints which were settled. These are more fully described in the supplements to this brochure. Additional information is available at <https://brokercheck.finra.org>.

Other Financial Industry Activities and Affiliations

In addition to their position with Jaffe Tilchin, your advisory representative may also be a registered representative with APW Capital, Inc. (“APW”), a registered broker-dealer (member FINRA/SIPC). You are under no obligation to purchase or sell securities through your advisory representative in conjunction with their association with APW. If you do so, however, they may earn compensation in the form of commissions or investment advisory fees.

Jaffe Tilchin Investment Partners, LLC is affiliated with Jaffe Tilchin Wealth Management and RCR Financial, through common ownership. Jaffe Tilchin Wealth Management and RCR Financial are insurance agencies and offer commissionable insurance products.

Certain advisory representatives are also licensed as insurance agents.

You are under no obligation to purchase insurance products from Jaffe Tilchin Wealth Management, RCR Financial, or any advisory representative. If you choose to purchase insurance, these firms and individuals will receive commissions in addition to the advisory fees you pay to us.

Code of Ethics; Participation or Interest in Client Transactions and Personal Trading

We have adopted a *Code of Ethics* (“Code”) to address the securities-related conduct of our advisory representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and

employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory representative's or employee's position of trust and responsibility;

- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our firm that are also recommended to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is owned by you, or considered for purchase or sale for you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

Review of Accounts

All client accounts are monitored on an ongoing basis with a formal review conducted at least annually or as agreed upon with individual clients. The reviews focus on the consistency of portfolio investments with each client's stated objectives and risk tolerances. The reviews also consider:

- investment restrictions requested by individual clients,
- investment time horizons,
- liquidity needs,
- tax considerations, and
- other circumstances unique to each client.

Changes in your investments and your investment strategies will be made or recommended by us as they are deemed appropriate.

Account reviews may also be triggered by other factors such as changes in general economic and market conditions, analyst reports, issuer news and interest rate movement. Louis Tilchin, CEO, and Scott Jaffe, Director of Investment Management, assign reviewers based upon their familiarity with your accounts. Typically, advisory representatives review their own client accounts.

You will receive statements from TD Ameritrade, Inc. at least quarterly. These statements identify your current investment holdings, the cost of each of those investments, and their current market values. You will also receive performance analysis reports prepared by us which describe the returns realized on the investments in your account.

Unaffiliated Asset Management Services

Our advisory representatives will regularly review the reports provided to you by any third-party investment managers that are managing assets for you. We will contact you at least annually (or more often as agreed upon with you) to review your financial situation, investment goals and objectives and risk tolerances, and the performance of the third-party investment manager to help monitor that your account is being managed in a manner consistent with your objectives.

Again, we strongly encourage you to advise us of any changes in your personal circumstances, your investment goals or objectives, and your risk tolerances to help ensure that your investments and investment strategies are appropriate for you.

You will receive statements on at least a quarterly basis from the custodian holding your account. These statements will identify your current investment holdings, the cost of each of those investments, and their current market values.

Client Referrals and Other Compensation

We may enter into written agreements with certain unaffiliated investment advisers and other professionals (such as CPAs, attorneys, etc.) to compensate them for referring clients to us. We will pay these individuals (referred to as “solicitors”) a percentage of the advisory fee that you pay us if it is determined that you have become a client of ours as a result of their direct or indirect efforts.

The payments we make to a solicitor will not result in an increase in the amount of the advisory fee that the referred client will pay.

Our solicitation or referral arrangements will comply with applicable laws that govern:

- ✦ the nature of the services provided;
- ✦ the fees to be paid;
- ✦ disclosure of solicitor arrangements to clients; and
- ✦ client consents, as required.

Additionally, we receive certain economic benefits as a result of our participation in the institutional brokerage programs (the “Program”) of TD Ameritrade, Inc. (“TD Ameritrade”). These benefits include products and services that assist us in managing and administering client accounts, including access to investments generally available to institutional investors, software, technology, and research. We will recommend TD Ameritrade as the custodian for your Wrap Fee Program Account. We are not affiliated with the custodian we recommend. We do not enter into soft dollar arrangements with any custodian. The benefits we receive are more fully described in ASN’s Part 2A Disclosure Brochure in the section entitled “Brokerage Practices.”

Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and we have not been the subject of a bankruptcy proceeding.



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www.jaffetilchin.com

Louis Tilchin

ADV Part 2B
Brochure Supplement

March 7, 2024

This brochure supplement provides information about Louis Tilchin that supplements the Jaffe Tilchin Investment Partners, LLC brochure. You should have received a copy of that brochure. Please contact M. Scott Jones, Chief Compliance Officer, if you did not receive Jaffe Tilchin Investment Partners, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Louis Tilchin, CRD Number 1495823, is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience



Louis Tilchin

Year of birth: 1964

Formal education:

- ✦ Florida State University
BS Degree - Business Administration

Business background:

- ✦ Jaffe Tilchin Investment Partners, LLC (also doing business as Jaffe Tilchin Institutional Consulting and Jaffe Tilchin Wealth Management) (04/2007 to Present), Managing Partner & Investment Advisor Representative
- ✦ Jaffe Tilchin Wealth Management, (04/2007 to Present), Owner
- ✦ APW Capital, Inc. (04/2009 – 5/2020), Registered Representative
- ✦ J.W. Cole Financial, Inc. (09/2003 – 04/2009), Registered Representative
- ✦ Jonathan Roberts Advisory Group (01/2002 to 09/2003), Investment Advisor Representative

Disciplinary Information

Lou Tilchin has not been the subject of any criminal or regulatory action. As a registered representative of Pruco, Mr. Tilchin was previously named in three customer complaints and a suit in state court which were settled by Pruco. No finding or action has been entered against Mr. Tilchin. Additional information is available at www.brokercheck.finra.org.

Other Business Activities

Jaffe Tilchin Investment Partners, LLC is affiliated with Jaffe Tilchin Wealth Management and RCR Financial, through common ownership. Jaffe Tilchin Wealth Management and RCR Financial are insurance agencies and offer commissionable insurance products.

Mr. Tilchin is a licensed insurance producer offering insurance products and services through Jaffe Tilchin Wealth Management and RCR Financial. Mr. Tilchin receives commissions from insurance products purchased through both entities.

Mr. Tilchin is also a majority partner of Jaffe Tilchin Wealth Management, and has been since the firm was founded. As such, Mr. Tilchin shares in the responsibilities of the firm and is entitled to customary benefits of ownership such as distributions of income or profit. As a majority partner he devotes the majority of his time each month to this business, which is located at 15350 N. Florida Ave., Tampa, FL 33613. Jaffe Tilchin Wealth Management provides investment and insurance services to individuals and businesses. We mitigate this conflict by disclosing it to our clients and potential clients.

Additional Compensation

Mr. Tilchin receives additional compensation for his activities as a registered representative of a broker-dealer and as an insurance agent. This compensation is described under “Other Business Activities” above. Mr. Tilchin receives no additional compensation beyond the consulting fees charged for consulting services provided to qualified and non-qualified plans.

Supervision

Mr. Tilchin is supervised by M. Scott Jones, Chief Compliance Officer. Mr. Jones can be reached at 813.963.2500.

We supervise Mr. Tilchin by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Tilchin gives to you by performing the following reviews:

- ◆ A review of relevant account opening documentation when the relationship is established;
- ◆ A daily review of account transactions;
- ◆ Review custodial information on a quarterly basis to assess account activity;
- ◆ Perform annual oversight to ensure that Mr. Tilchin is aware of your current financial situation, objectives, and individual investment needs; and
- ◆ A review of client correspondence on an as needed basis.



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Scott Jaffe

ADV Part 2B
Brochure Supplement

March 7, 2024

This brochure supplement provides information about Scott Jaffe that supplements the Jaffe Tilchin Investment Partners, LLC brochure. You should have received a copy of that brochure. Please contact M. Scott Jones, Chief Compliance Officer, if you did not receive Jaffe Tilchin Investment Partners, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Jaffe, CRD Number 1536635, is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience



Scott Jaffe

Year of birth: 1960

Formal education:

- ✦ Indiana University
BS Degree - Finance
- ✦ Penn State University
Master of Business Administration

Business background:

- ✦ Jaffe Tilchin Investment Partners, LLC (also doing business as Jaffe Tilchin Institutional Consulting and Jaffe Tilchin Wealth Management) (04/2007 to Present), Director of Investment Management & Investment Advisor Representative
- ✦ Jaffe Tilchin Wealth Management, (04/2007 to Present), Owner ✦
APW Capital, Inc. (04/2009 – 12/2021), Registered Representative
- ✦ J.W. Cole Financial, Inc. (04/2007 – 04/2009), Registered Representative
- ✦ Citigroup Global Markets, Inc. (02/1997 – 04/2007), Registered Representative
- ✦ Salomon Smith Barney, Inc. (02/1997 to 04/2007), Senior Portfolio Manager

Disciplinary Information

Scott Jaffe has not been the subject of any civil, criminal or regulatory action or disciplinary event. Mr. Jaffe has been named in one customer complaint which was settled. No finding or action has been entered against Mr. Jaffe. Additional information is available at <https://brokercheck.finra.org>.

Other Business Activities

Jaffe Tilchin Investment Partners, LLC is affiliated with Jaffe Tilchin Wealth Management, through common ownership. Jaffe Tilchin Wealth Management is an insurance agency and offers commissionable insurance products.

Mr. Jaffe is also a majority partner of Jaffe Tilchin Wealth Management, and has been since the firm was founded. As such, Mr. Jaffe shares in the responsibilities of the firm and is entitled to customary benefits of ownership such as distributions of income or profit. As a majority partner he devotes the majority of his time each month to this business, which is located at 15350 N. Florida Ave., Tampa, FL 33613. Jaffe Tilchin Wealth Management provides investment and insurance services to individuals and businesses. We mitigate this conflict by disclosing it to our clients and potential clients.

Additional Compensation

Mr. Jaffe receives no additional compensation beyond the consulting fees charged for consulting services provided to qualified and non-qualified plans

Supervision

Mr. Jaffe is supervised by M. Scott Jones, Chief Compliance Officer. Mr. Jones can be reached at 813.963.2500.

We supervise Mr. Jaffe by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Jaffe gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- Perform annual oversight to ensure that Mr. Jaffe is aware of your current financial situation, objectives, and individual investment needs; and
- A review of client correspondence on an as needed basis.

Jaffe Tilchin Investment Partners, LLC.

*15350N. Florida Avenue
Tampa, FL 33613*

813.963.2500

www.jaffetilchin.com

M. Scott Jones, CLU

ADV Part 2B
Brochure Supplement

March 7, 2024

This brochure supplement provides information about M. Scott Jones that supplements the Jaffe Tilchin Investment Partners, LLC brochure. You should have received a copy of that brochure. Please contact M. Scott Jones, Chief Compliance Officer, if you did not receive Jaffe Tilchin Investment Partners, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about M. Scott Jones, CRD Number 1364944, is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience



M. Scott Jones, CLU

Year of birth: 1960

Formal education:

- ✦ Florida State University
BS Degree – Risk Management & Insurance

Business background:

- ✦ Jaffe Tilchin Investment Partners, LLC (also doing business as Jaffe Tilchin Institutional Consulting and Jaffe Tilchin Wealth Management) (04/2007 to Present), Chief Compliance Officer & Investment Advisor Representative
- ✦ APW Capital, Inc. (04/2009 – Present), Registered Representative
- ✦ J.W. Cole Financial, Inc. (09/2003 – 04/2009), Registered Representative
- ✦ Jonathan Roberts Advisory Group; (01/2002 to 12/2007), Investment Advisor Representative

Professional Designations:

The Chartered Life Underwriter® (CLU) designation is a professional credential for persons providing advisory services related to risk management.

The CLU® designation is awarded by The American College after successful completion of eight college-level courses, generally requiring 400 hours of study and examinations for each course. Designees must meet experience and continuing education requirements and must adhere to a high ethical standard.

Disciplinary Information

M. Scott Jones has not been the subject of any legal or disciplinary event.

Other Business Activities

In addition to his association with Jaffe Tilchin, Mr. Jones is a registered representative of APW Capital, Inc., a registered broker/dealer. He is also a licensed insurance agent offering insurance products and services through unaffiliated insurance companies.

As a licensed insurance agent and a registered representative of a broker-dealer, Mr. Jones may receive commissions or other compensation from the sale of insurance and securities products to you. If you choose to implement your financial plan through APW Capital, Inc., Mr. Jones may receive compensation in addition to sharing in the advisory fees you pay. This additional compensation may present a conflict of interest because it creates an incentive to recommend certain insurance and securities products over others that may not offer similar compensation. You are not required to do business with Mr. Jones in any of these capacities.

Mr. Jones is also a minority partner of Jaffe Tilchin Wealth Management, and has been since 4/1/18. As such, Mr. Jones shares in the responsibilities of the firm and is entitled to customary benefits of ownership such as distributions of income or profit. As a minority partner he devotes less than five hours per month to this business, which is located at 15350 N. Florida Ave., Tampa, FL 33613. Jaffe Tilchin Wealth Management provides investment and insurance services to individuals and businesses. We mitigate this conflict by disclosing it to our clients and potential clients.

Additional Compensation

Mr. Jones receives additional compensation for his activities as a registered representative of a broker-dealer and as an insurance agent. This compensation is described under “Other Business Activities” above. Mr. Jones receives no additional compensation beyond the consulting fees charged for consulting services provided to qualified and non-qualified plans.

Supervision

Mr. Jones is supervised by Louis Tilchin, Managing Partner. Mr. Tilchin can be reached at 813.963.2500.

We supervise Mr. Jones by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Jones gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- Perform annual oversight to ensure that Mr. Jones is aware of your current financial situation, objectives, and individual investment needs; and
- A review of client correspondence on an as needed basis.



Jaffe Tilchin Investment Partners, LLC.

*15350 N. Florida Avenue
Tampa, FL
33613
813.963.2500*

www.jafttichin.com

Brett Witkowski

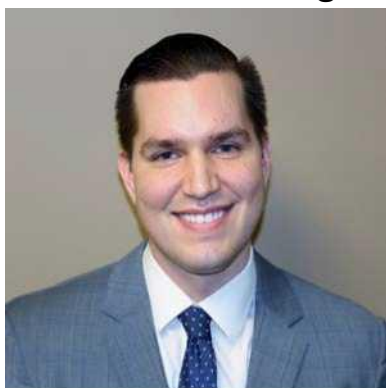
Brochure Supplement

March 7, 2024

This brochure supplement provides information about Brett Witkowski that supplements the Jaffe Tilchin Investment Partners, LLC brochure. You should have received a copy of that brochure. Please contact M. Scott Jones, Chief Compliance Officer, if you did not receive Jaffe Tilchin Investment Partners, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brett Witkowski, CRD Number 5270178, is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience



Brett Witkowski

Year of birth: 1986

Formal education:

University of Tampa
BS in Finance -

2008 Business background:

■ Jaffe Tilchin Investment Partners, LLC (also doing business as Jaffe Tilchin Wealth Management and Jaffe Tilchin Institutional Consulting) (04/07 to Present), Investment Advisor Representative
Citigroup/Smith Barney; (12/05 to 04/07), Client Service Representative

Professional Designations

Brett Witkowski has obtained the ***Certified Financial Planner***[™] designation. ***Certified Financial Planner***[™], CFP[®] and federally registered CFP (with flame design) marks (collectively, the “CFP[®] marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP[®] marks, an individual must satisfactorily fulfill the following requirements:

Education — Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning

services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination — Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

Experience — Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics — Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- + Continuing Education — Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics — Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

Brett Witkowski has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Witkowski is also a minority partner of Jaffe Tilchin Wealth Management, and has been since 10/1/16. As such, Mr. Witkowski shares in the responsibilities of the firm and is entitled to customary benefits of ownership such as distributions of income or profit. As a minority partner he devotes less than five hours per month to this business, which is located at 15350 N. Florida Ave., Tampa, FL 33613. Jaffe Tilchin Wealth Management provides investment and insurance services to individuals and businesses. We mitigate this conflict by disclosing it to our clients and potential clients.

Additional Compensation

Mr. Witkowski does not receive any additional compensation related to the advisory services provided to you.

Supervision

Mr. Witkowski is supervised by M. Scott Jones, Chief Compliance Officer. Mr. Jones can be reached at 813.963.2500.

We supervise Mr. Witkowski by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Witkowski gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- ◆ A daily review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- ◆ Perform annual oversight to ensure that Mr. Witkowski is aware of your
- ◆ current financial situation, objectives, and individual investment needs; and A
- ◆ review of client correspondence on an as needed basis.