

WJL Financial Advisors, LLC

**WJL Financial Advisors, LLC
13 Higbie Way
Morris Plains, NJ 07950
(973) 216-8748
www.wjladvisors.com**

A New Jersey Registered Advisory Firm

FIRM BROCHURE, JULY 2024

This brochure provides information about the qualifications and business practices of WJL Financial Advisors, LLC. If you have any questions about the content of this brochure, please contact Bill LaChance at (973) 216-8748.

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. Additional information about WJL Financial Advisors is also available on the SEC's website at www.adviserinfo.sec.gov.

While the firm may be registered with the State of New Jersey and other jurisdictions, that registration does not imply an endorsement by any regulatory authority, nor imply a certain level of skill or training on the part of the firm or its associated personnel.

Item 2- Material Changes

Michael Garrett has joined the firm as a Registered Investment Adviser Representative

Fee for initial assessment has increased from \$750 to \$1,000. Fee range for annual advisory program updated to \$1,500 - \$10,000.

Item 3 – Table of Contents

Item 4 - Advisory Business.....	4
Item 5 - Fees and Compensation.....	6
Item 6 - Performance Based Fees and Side-by-Side Management.....	8
Item 7 - Types of Clients.....	8
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....	8
Item 9 - Disciplinary Information.....	9
Item 10 - Other Financial Industry Activities and Affiliations.....	9
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading....	9
Item 12 - Brokerage Practices.....	10
Item 13 - Review of Accounts.....	11
Item 14 - Client Referrals and Other Compensation.....	11
Item 15 - Custody.....	11
Item 16 - Investment Discretion.....	12
Item 17 - Voting Client Securities.....	12
Item 18 - Financial Information.....	12
Item 19 - Requirements for State Registered Advisors/Supplement.....	13

Item 4 – Advisory Business

WJL Financial Advisors, LLC was founded in 2013 by William LaChance. WJL is an independent financial planning firm.

WJL offers a no obligation consultation which will typically last about a half hour. This will be an opportunity for us to get to know each other and to determine if there is a fit between your needs and WJL's capabilities. Based on this meeting you can decide which (if any) of the services WJL provides makes sense for you and your family.

WJL offers support for financial planning, portfolio guidance and tax preparation on a flat fee basis. In addition, we provide as-needed services for an hourly fee.

The program generally begins with the development of an initial financial plan. In a two- to three-hour working session, we will:

- Discuss your financial situation and goals
- Engage in scenario planning
- Discuss recommendations

The *Initial Working Session Client Agreement* will be required. The types of documents needed for this review would be:

- Bank, Brokerage, Retirement Plan and Mortgage Statements
- Social Security Estimates
- Employee Benefit Documentation

Here are examples of what we would typically review in this session.

- Emergency Fund
- Employee Benefits Review
- Retirement Plan
- College Funding Plan
- Asset Allocation

Within two weeks after the meeting (unless otherwise agreed to) you will be provided with a report that includes plan assumptions and a list of recommendations as well as the financial plan summary. Recommendations generally include:

- Savings targets needed to meet retirement and other goals
- Strategies to reduce taxes and fees
- Social Security claiming strategy
- High level portfolio investment strategy (using low cost index funds)

If a client decides to engage with WJL on an ongoing basis beyond the development of the initial financial plan we will enter into an *Annual Advisory Services Client Service Agreement*. The scope of services provided as part of the *Annual Advisory Services Client Service Agreement* will depend on the needs of the client. Services include:

Financial Plan Updates

The financial plan will be reviewed and assumptions updated at least annually.

Portfolio Guidance

Investment assets in brokerage accounts (including IRA's) can be either moved to WJL's preferred broker or kept at your existing broker. WJL generally recommends using index and other passively managed funds to develop low cost and tax efficient portfolios tailored to your goals, time horizon and risk tolerance. If assets are moved to WJL's preferred broker WJL will place trades for clients with non-discretionary authority. This means that assets will be held at an independent custodian and WJL will only make trades after first obtaining approval from the client. The client always maintains asset control. Portfolio management recommendations will also be made for assets held in outside accounts. For those outside accounts you as the client will need to log in and make the trades yourself.

Tax Planning and Preparation

Consolidating financial planning and tax planning and preparation helps ensure that no tax planning opportunities are missed and eliminates the need to pay two different professionals. WJL will prepare your Federal and State income tax returns on an annual basis.

Other Services

Clients who are part of the Annual Advisory Services program are encouraged to reach out to WJL with questions or concerns at any time. There is no need to wait for scheduled meetings.

Although the *Annual Advisory Services Client Service Agreement* is an on-going agreement the agreement can be terminated by either the client or WJL at any time.

Hourly Engagement

We also provide services on an hourly basis for clients with specific one-time needs. Examples might include:

- Pension lump sum vs annuity
- Pension Survivor Benefit Analysis

An *Hourly Engagement Agreement* will be required.

General Information

It is important that the information and financial statements you provide is accurate. We may, but are not obligated to, verify the information you have provided, which will then be used in the financial planning process.

As of December 2023, WJL had \$245 million of assets under advisement.

WJL does not sponsor or serve as portfolio manager for any investment program involving wrap fees.

Item 5 Fees and Compensation

Initial Working Session

WJL's fee for the initial working session is a fixed fee of \$1,000.00 and is due at the end of the session.

Annual Advisory Services

WJL's fee for the Annual Advisory Services program depends on the scope of services provided and generally ranges between \$1,500 and \$10,000 per year. The annual fee is typically billed in four installments throughout the year. The fee can either be deducted from a designated client account to facilitate billing or we will email you a bill which can be paid via check or electronic transfer. If deducted the client must consent in advance to direct debiting of their investment account and a bill will be sent to the client before the deduction occurs.

Because the annual fee is billed in four quarterly installments starting at the end of the first quarter, billing may occur either in arrears or in advance depending on when during the year the work is completed. If a client relationship is terminated during the year WJL will calculate hours spent during the year to date and multiply by WJL's hourly rate of \$250. If that amount is less than what the client has paid to date the client will be refunded the difference. If that amount is more than what the client has paid to date the client will be billed for the difference. The hourly amount calculated cannot exceed the total annual negotiated fee.

The broker-dealer/custodian for the client's account may charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for other securities transactions). In addition to WJL's annual advisory services fee, brokerage commissions and/or transaction fees, the client will also incur, relative to all mutual fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses). See Page 11 for further information about brokerage practices.

Hourly Engagement

The fee for the hourly engagement is \$250 per hour. If the Client decides to terminate the agreement after work has commenced but before completion the client will be billed at the hourly rate of \$250 for work done.

Tax Preparation

The fee range for tax preparation is \$250-\$750 annually depending on the complexity of the tax return. The fee will be billed after the tax return is filed and can be paid via check or electronic transfer. The client can cancel the annual agreement any time before the return is filed and there will be no fee charged.

General

WJL's fees are negotiable. William LaChance as a licensed insurance agent has incentive to recommend investment products (insurance) based on compensation received rather than on client needs. Clients have the option to purchase investment products WJL recommends through other brokers or agents not affiliated with WJL.

If client has not received the brochure documents at least 48 hours prior to signing an agreement, the client may cancel the agreement within five business days of signing the contract, without penalty.

Item 6 - Performance Based Fees and Side-By-Side Management

WJL does not charge fees based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as “performance-based fees”.

Nor will WJL’s fees be based on side-by-side management which refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not.

Item 7 – Types of Clients

WJL provides investment advisory services to the following clients:

- Individuals including High Net Worth Individuals
- Small Businesses
- Charitable Organizations
- Trusts and Estates

WJL does not require any minimum income or asset levels.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

WJL uses an academic-based investment strategy that focuses on using multiple assets classes. A basic assumption is that markets are highly efficient and they quickly incorporate new information into security prices. Hence, WJL’s investment strategies focus on using low-cost passively-managed mutual funds and exchange-traded funds across three primary assets classes – Equities, Fixed Income and Cash (CD’s, Money Market Funds etc.).

Investors are generally rewarded in proportion to the risk they take based on their asset allocation across these three classes. The asset allocation for each individual client is tailored based on client goals, time horizon and risk tolerance and will reflect any client imposed restrictions.

Investing in securities involves risk of loss that clients should be prepared to bear.

WJL does not guarantee the future performance of any account or any specific level of performance, the success of any investment decision or strategy that WJL may use, or the success of WJL’s overall portfolio guidance. All investment decisions are subject to various market, currency, economic, political, and business risks, and investment decisions will not always be profitable. Investing in securities involves a risk of loss that you the client may have to bear. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from WJL. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify WJL if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising WJL’s previous recommendations and/or services.

Item 9 – Disciplinary Information

WJL and its employees have not been involved in any legal or disciplinary events related to past or present activities. In addition, WJL and its personnel are not the subject of any pending matters in connection with any legal or disciplinary events.

Item – 10 Other Financial Industry Activities and Affiliations

William LaChance who is an investment adviser representative with WJL Financial Advisors LLC is also a licensed insurance agent representing various life and health insurance companies focusing primarily on health insurance (Medicare and Individual ACA) which accounts for approximately seventy percent of his insurance business. He is, however, licensed to sell insurance products that have an investment component that he does recommend to clients from time to time if warranted. In those situations, a material conflict of interest exists since he would receive a commission if a client opted to purchase one of those products from him. Such compensation will be disclosed at the time the product is recommended along with supporting analysis as to why purchasing such a product would still be in the best interest of the client. Clients are not under any obligation to engage William in the implementation of insurance transactions. The implementation of any or all insurance products is solely at the discretion of the client.

If requested by the client, WJL may recommend the services of other professionals (primarily estate planning attorneys) for implementation purposes. The client is under no obligation to engage the services of any such recommended professional. These other professionals will be engaged directly by the client. WJL does not solicit nor accept any referral fees. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty and trust. The key points are: putting the clients' interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

WJL has implemented an investment policy relative to personal securities transactions. It is part of WJL's overall Code of Ethics. On occasion, WJL employees may own an interest in, or buy and sell for their own account, the same securities that may also be held, purchased or sold in client accounts. We believe there is no conflict of interest as the securities (primarily mutual funds or ETF's) are widely held and publicly traded, and the trades are not of a significant enough value to affect the securities market, and, in all cases, client orders are given priority.

WJL has adopted procedures to implement the firm's policy on personal securities transactions and reviews it periodically to monitor and ensure that the firm's policy is observed, implemented properly and amended or updated, as appropriate.

Item 12 – Brokerage Practices

Research and Other Soft Dollar Benefits

WJL may receive support from broker dealers/custodian in the form of investment-related research, pricing information and market data, and free or discounted software and other technology tools. The support provided to WJL and other advisors is funded by fees the broker dealer collects from customers of the broker dealer as well as profits derived from other sources.

WJL may have an incentive to select or recommend a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients' interest in receiving most favorable execution.

There is no corresponding commitment made by WJL to any particular broker-dealer/custodian or to any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

Brokerage for Client Referrals

WJL does not receive client referrals from the recommended broker-dealer/custodian.

Directed Brokerage

If a client opts for WJL to execute trades on their behalf WJL will require that clients open an account(s) with a recommended broker dealer/custodian to maintain custody and execute trades. Trades will be executed under a limited non-discretionary power of attorney. In selecting a recommended broker dealer/custodian WJL will consider all relevant factors including fees along with the level of support provided to both WJL and clients but it is possible that fees paid by you to the broker dealer/custodian may not be the absolute lowest in the marketplace for any given service.

If you as the client wish to use a different broker dealer/custodian to provide custody and execution services you can certainly do so but you will need to make any trades yourself based on WJL recommendations.

Given WJL's passive "buy and hold" investment philosophy using mutual funds and ETF's there will be limited opportunities to lower customer commissions through order aggregation (paying a single trading commission for multiple customer orders) but if such opportunities arise with ETF's WJL will take advantage of such opportunities if the customer benefit is material. In such

cases, WJL will allocate the securities purchased, or proceeds of sale, among participating accounts. Adjustments may be made by WJL under certain circumstances such as to avoid odd lots or excessively small allocations. If an aggregated order is filled at different prices, generally all participating accounts will receive the average price. If the order is partially filled, the accounts will be allocated proportionately based on the relative size of the pre-trade designation.

Item 13 – Review of Accounts

For those clients that are part of an Annual Advisory engagement the investment accounts will be reviewed by the serving advisor at least once every year. The review will consider the need for rebalancing the asset allocation as well as tax loss harvesting. Other conditions may trigger an off cycle review such as major market shifts, changes in the tax laws or changes in the clients particular situation.

At any time during the year clients will have access to account information on the website of the recommended broker dealer/custodian and will receive quarterly statements from the broker dealer/custodian. Clients can request an off cycle meeting during the year to review account information in which case a written report will be created by WJL for review at the meeting.

Item 14 – Client Referrals and Other Compensation

WJL does not solicit nor accept any client referral fees.

Item 15 - Custody

WJL will have limited custody of client accounts only to the extent that advisor fees will be deducted assuming that the client has provided written approval. Assets for clients that want WJL to execute trades on their behalf will be held at a nationally recognized, SEC registered and FINRA member broker dealer/custodian, who provide account statements directly to clients at their address of record and/or at their email addresses, at least quarterly. Clients are encouraged to carefully review the statements provided by their custodians.

For clients that opted to have fees deducted via a qualified custodian, WJL will:

- Send the client an invoice at the time the deduction is made.
- Send the qualified custodian copies of the client invoices

In addition, clients are at times provided reports from WJL that will include account information. Clients are urged to compare the account statements received from the custodian to the reports received from WJL to identify potential discrepancies.

Item – 16 Investment Discretion

WJL provides portfolio guidance on a non-discretionary basis. WJL will obtain client authorization via email prior to making any trades.

Item – 17 Voting Client Securities

WJL does not vote proxies on client securities. Clients will receive proxies and other solicitations from the recommended custodian are expected to vote their own proxies. Clients can call their servicing advisor with any questions about the particular solicitation.

Item 18 – Financial Information

WJL's balance sheet from 12/31/2023:

Cash	\$10,112
<hr/>	
Total Assets	\$10,112
Members Equity	\$10,112
<hr/>	
Total Members Equity	\$10,112

Please be advised that there are no known financial conditions that would impair WJL's ability to meet contractual commitments to clients.

WJL has not been the subject of any bankruptcy petition at any time in the last ten years.

Item 19 – Requirements for State-Registered Advisors/Supplement

A. Formal Education & Business Background of Management Persons

William J LaChance

William (Bill) born in 1963 received a B.S. Degree in Accounting in 1985 from Bryant College and spent four years working on the audit staff in the Stamford CT office of Coopers & Lybrand one of the “Big Eight” accounting firms at the time. Bill then decided to pursue a career in corporate finance. He enrolled at Indiana University where he received an MBA in Finance in 1991. After graduation Bill spent twenty two years working in corporate finance and merchandising in the retail industry spending nine years at Target and thirteen years at Best Buy. His last five years were spent as a Sr. Finance Director at Best Buy supporting the Store and Real Estate organizations.

In 2009 while still working for Best Buy, Bill enrolled in the Certified Financial Planner program at Fairleigh Dickenson University and completed the program on Saturday mornings over the course of two years. In the fall of 2013 Bill made the decision to launch WJL Financial Advisors LLC. He is Certified Financial Planner (CFP) and an Enrolled Agent. The CFP designation requires a bachelor’s degree, completion of a course of education in financial planning, passing a comprehensive examination and obtaining at least four thousand hours of relevant experience. There is also a continuing education requirement. The enrolled agent designation requires passing three exams administered by the Internal Revenue Service. There is also a continuing education requirement.

James A. Moore

James (Jim) A. Moore is an Investment Adviser Agent of WJL Financial Advisors, LLC. Jim, born in 1960, received a Bachelor of Science in Economics with a dual major in Accounting and Finance in 1982 from the University of Pennsylvania. He worked four years on the audit staff in the Stamford Connecticut office of Coopers & Lybrand, one of the “Big Eight” accounting firms at the time, and earned his Certified Public Accountant (CPA) certification while with the firm.

Jim transitioned from public accounting to pursue a career in corporate finance when he joined the stock brokerage and asset management firm, PaineWebber Group (acquired by UBS AG). In 1988, he joined the Coca-Cola Bottling Co. of New York, Inc and spent twenty years in the Coca-Cola system performing various operational finance roles culminating in his position as the Vice-President, Finance for the Northeast Business Unit of Coca-Cola Enterprises. He subsequently spent two years with Fortistar, a privately owned renewable energy company, as Vice-President, Finance. In 2011, Jim joined Vitec Videocom, Inc, a subsidiary of Vitec Group plc, and a manufacturer and distributor of camera mounting, lighting support and mobile power products to the broadcasting, film, and video production markets. He spent five years as Chief Financial Officer of the Americas Division of Vitec Videocom, Inc. prior to deciding in the fall of 2016 to pursue a career as a financial planner.

In addition to being a CPA, Jim is also a Certified Financial Planner. The CPA license requires a degree in Accounting, passing a comprehensive examination and at least one year of supervised experience. There is also a continuing education requirement. The CFP designation requires a bachelor’s degree, completion of a course of education in financial planning, passing a

comprehensive examination and obtaining at least four thousand hours of relevant experience. There is also a continuing education requirement.

Sudha R Anand

Sudha born in 1963 received a Bachelor of Commerce Degree in Accounting in 1983 from University of Calcutta in India. She is a qualified Chartered Accountant and associate of the Institute of Chartered Accountants of India since 1985. She spent the first 2 years working as an Audit Manager with SB Billimoria & Co (a CA firm) and then spent the next 23 years working in the Corporate & Global Markets & Trading Business with American Express Bank, Bank of America and Royal Bank of Scotland. She has worked and lived in Mumbai India, Hong Kong and Singapore covering Southeast Asia Markets. From 2012-2014 she worked as the CEO of a leading financial database company in Singapore and then as a Board Advisor to a startup company in the field of Edutech in Singapore.

Sudha has also passed the CPA exam in 2001 in the state of Delaware and earned a master's degree in Coaching and Consulting for Change from INSEAD Singapore in 2014. In July 2021 Sudha completed the Certified Financial Planner certificate program at Bryant University and passed the CFP exam in July 2021. Sudha is currently working on the experience requirement of the CFP. Sudha is also an enrolled agent authorized to represent clients with the IRS. The enrolled agent designation requires passing three exams administered by the Internal Revenue Service. There is also a continuing education requirement.

Steven W. Pardonner

Steve, born in 1964, received a B.A. Degree in Personal Financial Planning in 1986 from Grove City College and worked two years in bank auditing and accounting before obtaining an MBA in Finance from Carnegie Mellon University, Tepper School of Business in 1990.

Steve has worked 30 years in corporate accounting, finance and product management organizations within the communications technology industry. Steve left AT&T as a Product Marketing Director after 12 years of rapid development and spent 5 years with Cingular Wireless before leaving to join a startup opportunity with Vonage America LLC as Director of Product Management.

Separately, Steve has maintained his lifelong interest in financial planning. He completed the CFP program with the College of Financial Planning and passed the CFP exam in March 2023. Steve is currently working on the experience requirement of the CFP and is studying for the enrolled agent examination.

Michael Garrett

Michael Garrett, born in 1965, earned a B.A. in political science from Union College. He worked in government and politics in New York City for elected officials and administrative agencies. He also worked in public relations and political consulting. Michael earned an M.B.A. from Columbia Business School and worked in private equity.

Upon the birth of his first child, Michael became a stay-at-home dad, a “job” whose duties included managing the family’s finances, and making investment decisions for multiple retirement, education, and health savings accounts. As his children grew more capable and independent, Michael prepared for a new career as a professional financial planner by completing the coursework to sit for the CFP exam, which he passed in 2019. Michael is currently working on the experience requirement of the CFP.

In addition, Michael is an enrolled agent authorized to represent clients with the IRS. The enrolled agent designation requires passing three exams administered by the Internal Revenue Service. There is also a continuing education requirement.

B. Other Business Activities

Bill LaChance is a licensed insurance agent and spends about 10 hours per month on that activity.

Sudha is an ICF certified executive coach and counsels’ business executives on strategy and career development. Sudha spends approximately fifteen hours per month on this activity.

Steve is currently engaged as an independent contractor with Vonage America LLC. This role is not investment related. Steve spends approximately one day per week on that activity.

C. Performance Based Fees

No one affiliated with WJL is compensated on performance-based fees.

D. Arbitration or Self-Regulatory Proceedings

No one affiliated with WJL has been involved in any arbitration or self-regulatory proceeding.

E. Relationship with Issuers of Securities

No one affiliated with WJL has a relationship with any issuer of securities.

Part 2B Supplement William LaChance

Item 1 – Cover Page

William LaChance

CRD# 6268637

13 Higbie Way Morris Plains NJ 07950

973-216-9748

WJL Financial Advisors LLC

13 Higbie Way Morris Plains NJ 07950

973-216-9748

July 10 2024

This brochure supplement provides information about William LaChance that supplements the WJL Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact William LaChance at 973-216-8748 if you did not receive WJL Financial Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William LaChance is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

William (Bill) born in 1963 received a B.S. Degree in Accounting in 1985 from Bryant College and spent four years working on the audit staff in the Stamford CT office of Coopers & Lybrand one of the "Big Eight" accounting firms at the time. Bill then decided to pursue a career in corporate finance. He enrolled at Indiana University where he received an MBA in Finance in 1991. After graduation Bill spent twenty two years working in corporate finance and merchandising in the retail industry spending nine years at Target and thirteen years at Best Buy. His last five years were spent as a Sr. Finance Director at Best Buy supporting the Store and Real Estate organizations.

In 2009 while still working for Best Buy, Bill enrolled in the Certified Financial Planner program at Fairleigh Dickenson University and completed the program on Saturday mornings over the course of two years. In the fall of 2013 Bill made the decision to launch WJL Financial Advisors LLC. He is Certified Financial Planner and an Enrolled Agent. The CFP designation requires a bachelor's degree, completion of a course of education in financial planning, passing a comprehensive examination and obtaining at least four thousand hours of relevant experience. There is also a

continuing education requirement. The enrolled agent designation requires passing three exams administered by the Internal Revenue Service. There is also a continuing education requirement.

Item 3 – Disciplinary Information

Bill has not been involved in any arbitration hearing or found liable in any civil, self-regulatory or administrative proceeding.

Item 4 – Other Business Activities

Bill is a licensed insurance agent for various life and health insurance companies. The receipt of commissions for selling insurance or securities products gives Bill an incentive to recommend investment products based on the compensation received rather than on the client's needs. Bill spends approximately 10 hours per month on that activity.

Item 5 – Additional Compensation

In his separate capacity as an insurance agent, Bill has the ability to purchase insurance products for clients, for he will receive separate, yet customary compensation. Clients, however, are not under any obligation to engage Bill when considering implementation of insurance transactions. The implementation of any or all insurance products is solely at the discretion of the client.

Item 6 – Supervision

As Managing Member and Chief Compliance Officer of WJL Financial Advisors LLC, Bill LaChance is not supervised by other persons. Bill does follow the written policies and procedures adopted by WJL.

Item 7 – Requirements for State-Registered Advisers

Bill has not been involved in any arbitration or self-regulatory proceedings. Bill has not been the subject of a bankruptcy petition.

Part 2B Supplement James Moore

Item 1 – Cover Page

James Moore
CRD# 1570678
116 Greenwich Hills Dr Greenwich CT 06831
203-482-8640

WJL Financial Advisors LLC
13 Higbie Way
Morris Plains NJ 07950
973-216-9748

July 10 2024

This brochure supplement provides information about James Moore that supplements the WJL Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact William LaChance at 973-216-8748 if you did not receive WJL Financial Advisors LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about James Moore is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

James (Jim) A. Moore is an Investment Adviser Agent of WJL Financial Advisors, LLC. Jim, born in 1960, received a Bachelor of Science in Economics with a dual major in Accounting and Finance in 1982 from the University of Pennsylvania. He worked four years on the audit staff in the Stamford Connecticut office of Coopers & Lybrand, one of the “Big Eight” accounting firms at the time, and earned his Certified Public Accountant (CPA) certification while with the firm.

Jim transitioned from public accounting to pursue a career in corporate finance when he joined the stock brokerage and asset management firm, PaineWebber Group (acquired by UBS AG). In 1988, he joined the Coca-Cola Bottling Co. of New York, Inc and spent twenty years in the Coca-Cola system performing various operational finance roles culminating in his position as the Vice-President, Finance for the Northeast Business Unit of Coca-Cola Enterprises. He subsequently spent two years with Fortistar, a privately owned renewable energy company, as Vice-President, Finance. In 2011, Jim joined Vitec Videocom, Inc, a subsidiary of Vitec Group plc, and a manufacturer and distributor of camera mounting, lighting support and mobile power products to the broadcasting, film, and video production markets. He spent five years as Chief Financial Officer of the Americas

Division of Vitec Videocom, Inc. prior to deciding in the fall of 2016 to pursue a career as a financial planner.

In addition to being a CPA, Jim is also a Certified Financial Planner. The CPA license requires a degree in Accounting, passing a comprehensive examination and at least one year of supervised experience. There is also a continuing education requirement. The CFP designation requires a bachelor's degree, completion of a course of education in financial planning, passing a comprehensive examination and obtaining at least four thousand hours of relevant experience. There is also a continuing education requirement.

Item 3 – Disciplinary Information

Jim has not been involved in any arbitration hearing or found liable in any civil, self-regulatory or administrative proceeding.

Item 4 – Other Business Activities

Jim is not involved in other business activities.

Item 5 – Additional Compensation

Jim does not receive any additional compensation other than fees generated by clients of WJL

Item 6 – Supervision

Jim is supervised by Bill LaChance Managing Member and Chief Compliance Officer of WJL Financial Advisors LLC. Bill and Jim communicate regularly on client issues and meet formally on an annual basis for a full compliance review. Jim is provided with WJL's written policies and procedures which he agrees to abide by.

Item 7 – Requirements for State-Registered Advisers

Jim has not been involved in any arbitration or self-regulatory proceedings. Jim has not been the subject of a bankruptcy petition.

Part 2 B Supplement Sudha Anand

Item 1 – Cover Page

Sudha Anand
CRD# 7420165
68 Nicole Drive Denville NJ 07834
631-951 7863

WJL Financial Advisors LLC
13 Higbie Way
Morris Plains NJ 07950
973-216-9748

January 31 2024

This brochure supplement provides information about Sudha Anand that supplements the WJL Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact William LaChance at 973-216-8748 if you did not receive WJL Financial Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sudha Anand is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Sudha born in 1963 received a Bachelor of Commerce Degree in Accounting in 1983 from University of Calcutta in India. She is a qualified Chartered Accountant and associate of the Institute of Chartered Accountants of India since 1985. She spent the first 2 years working as an Audit Manager with SB Billimoria & Co (a CA firm) and then spent the next 23 years working in the Corporate & Global Markets & Trading Business with American Express Bank, Bank of America and Royal Bank of Scotland. She has worked and lived in Mumbai India, Hong Kong and Singapore covering Southeast Asia Markets. From 2012-2014 she worked as the CEO of a leading financial database company in Singapore and then as a Board Advisor to a startup company in the field of Edutech in Singapore.

Sudha has also passed the CPA exam in 2001 in the state of Delaware and earned a master's degree in Coaching and Consulting for Change from INSEAD Singapore in 2014. In July 2021 Sudha completed the Certified Financial Planner certificate program at Bryant University and passed the CFP exam in July 2021. . Sudha is currently working on the experience requirement of the CFP. Sudha is also an enrolled agent authorized to represent clients with the IRS. The enrolled agent

designation requires passing three exams administered by the Internal Revenue Service. There is also a continuing education requirement.

Item 3 – Disciplinary Information

Sudha has not been involved in any arbitration hearing or found liable in any civil, self-regulatory or administrative proceeding.

Item 4 – Other Business Activities

Sudha is an ICF certified executive coach and counsels' business executives on strategy and career development. Sudha spends approximately fifteen hours per month on this activity.

Item 5 – Additional Compensation

In her separate capacity as a coach, Sudha receives compensation totally unrelated to WJL activities.

Item 6 – Supervision

Sudha is supervised by Bill LaChance Managing Member and Chief Compliance Officer of WJL Financial Advisors LLC. Bill and Sudha communicate regularly on client issues and meet formally on an annual basis for a full compliance review. Sudha is provided with WJL's written policies and procedures which she agrees to abide by.

Item 7 – Requirements for State-Registered Advisers

Sudha has not been involved in any arbitration or self-regulatory proceedings. Sudha has not been the subject of a bankruptcy petition.

Part 2 B Supplement Steven Pardonner

Item 1 – Cover Page

Steven Pardonner
CRD# 4895326
7 Schoolhouse Road Milford NJ 08848
908-500-5273

WJL Financial Advisors LLC
13 Higbie Way
Morris Plains NJ 07950
973-216-9748

January 31 2024

This brochure supplement provides information about Steven Pardonner that supplements the WJL Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact William LaChance at 973-216-8748 if you did not receive WJL Financial Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Pardonner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Steve, born in 1964, received a B.A. Degree in Personal Financial Planning in 1986 from Grove City College and worked two years in bank auditing and accounting before obtaining an MBA in Finance from Carnegie Mellon University, Tepper School of Business in 1990.

Steve has worked 30 years in corporate accounting, finance and product management organizations within the communications technology industry. Steve left AT&T as a Product Marketing Director after 12 years of rapid development and spent 5 years with Cingular Wireless before leaving to join a startup opportunity with Vonage America LLC as Director of Product Management.

Separately, Steve has maintained his lifelong interest in financial planning. He completed the CFP program with the College of Financial Planning and passed the CFP exam in March 2023. Steve is currently working on the experience requirement of the CFP and is studying for the enrolled agent examination.

Item 3 – Disciplinary Information

Steve has not been involved in any arbitration hearing or found liable in any civil, self-regulatory or administrative proceeding.

Item 4 – Other Business Activities

Steve is currently engaged as an independent contractor with Vonage America LLC. This role is not investment related. Steve spends approximately one day per week on that activity.

Item 5 – Additional Compensation

Steve receives compensation for his work with Vonage America LLC which is totally unrelated to WJL activities.

Item 6 – Supervision

Steve is supervised by Bill LaChance Managing Member and Chief Compliance Officer of WJL Financial Advisors LLC. Bill and Steve communicate regularly on client issues and meet formally on an annual basis for a full compliance review. Steve is provided with WJL's written policies and procedures which he agrees to abide by.

Item 7 – Requirements for State-Registered Advisers

Steve has not been involved in any arbitration or self-regulatory proceedings. Steve has not been the subject of a bankruptcy petition.

Part 2 B Supplement Michael Garrett

Item 1 – Cover Page

Michael Garrett
CRD# 7953418
304 Park Street Montclair NJ 07043
212-362-0325

WJL Financial Advisors LLC
13 Higbie Way
Morris Plains NJ 07950
973-216-9748

July 10 2024

This brochure supplement provides information about Michael Garrett that supplements the WJL Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact William LaChance at 973-216-8748 if you did not receive WJL Financial Advisors LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Garrett is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Michael, born in 1965, earned a B.A. in political science from Union College. He worked in government and politics in New York City for elected officials and administrative agencies. He also worked in public relations and political consulting. Michael earned an M.B.A. from Columbia Business School and worked in private equity.

Upon the birth of his first child, Michael became a stay-at-home dad, a “job” whose duties included managing the family’s finances, and making investment decisions for multiple retirement, education, and health savings accounts. As his children grew more capable and independent, Michael prepared for a new career as a professional financial planner by completing the coursework to sit for the CFP exam, which he passed in 2019. Michael is currently working on the experience requirement of the CFP.

In addition, Michael is an enrolled agent authorized to represent clients with the IRS. The enrolled agent designation requires passing three exams administered by the Internal Revenue Service. There is also a continuing education requirement.

Item 3 – Disciplinary Information

Michael has not been involved in any arbitration hearing or found liable in any civil, self-regulatory or administrative proceeding.

Item 4 – Other Business Activities

Michael is not involved in other business activities.

Item 5 – Additional Compensation

Michael does not receive any additional compensation other than fees generated by clients of WJL

Item 6 – Supervision

Michael is supervised by Bill LaChance Managing Member and Chief Compliance Officer of WJL Financial Advisors LLC. Bill and Michael communicate regularly on client issues and meet formally on an annual basis for a full compliance review. Michael is provided with WJL's written policies and procedures which he agrees to abide by.

Item 7 – Requirements for State-Registered Advisers

Michael has not been involved in any arbitration or self-regulatory proceedings. Michael has not been the subject of a bankruptcy petition.