

Essex Savings Bank's Rafal named number one financial advisor

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Essex Ct John Rafal, president of Essex Financial Services was ranked first in the August 27 Barron's Top 100 Independent Financial Advisers. For the past four years, Rafal has been included in Barron's Top 100 Financial Advisers, a listing that included mostly advisers from large international and national firms. This is the first year that Barron's rated independent financial advisers.

Rafal, who resides in Old Lyme, Conn., started his own business in 1982 and joined with Essex Savings Bank in 1998. Essex Financial Services now manages over \$2 billion in client assets. They provide a full range of financial services to individuals, professionals such as doctors and attorneys and business owners. Services include financial planning, investment services, alternative investment strategies, insurance products and retirement options including the management of corporate 401 (k) plans.

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