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FINANCIAL GROUP  
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# 3 LIFE STAGES OF STRATEGIC WEALTH MANAGEMENT

**Accumulating, Preserving, and Transferring Your Wealth**

Your financial well-being is important to me. You work hard. You are a provider. You want to build and secure the appropriate resources and assets to comfortably retire and leave a legacy for your loved ones.

My methodical approach to wealth management centers around you. Analysis of your unique financial needs and evaluation of your long-term objectives allows me to strategically develop your personalized wealth management plan.

I want to help you plant seeds that prosper and grow into a comfortable retirement while producing a legacy you are proud to leave behind. Let's sit down and discuss putting my more than two decades of expertise to work for you.

David Burzotta  
*Senior Vice President - Investments*





# 1 WEALTH ACCUMULATION

*“How Can I Manage My Family’s Finances While Ensuring I Meet My Retirement Goals?”*

**Your situation is unique. The path of wealth accumulation must be mapped out based on your current financial position and anticipated life occurrences.**

**Your customized wealth accumulation plan involves four distinct steps:**

**1. INITIAL INTERVIEW** Sitting down with you to gain an understanding of your unique financial position.

- *What are your personal consumption expenditures?*
- *Are you planning for your children’s college education?*
- *Do you have any recurring medical expenses?*
- *Are there any current or anticipated financial obligations to consider?*

**2. CASH FLOW ANALYSIS** Careful analysis of data collected determines your accurate cash flow, discretionary income and true financial position.

**3. RE-ALLOCATION OF RESOURCES** A strategy designed for the maximization of your cash flow, allowing you to meet your financial obligations while designating funds for asset allocation.

**4. REVIEW** Review of your investment portfolio to help ensure you are on track to meet your financial and retirement goals.

**It’s never too early or too late to plan your wealth accumulation strategy. Let’s start today.**

*“The fruit derived from labor is the sweetest of pleasures.”*

- Luc de Clapiers





## 2 WEALTH PRESERVATION

*“How Can I Ensure I Have Enough Money to Sustain My Retirement?”*

**Now is the time to enjoy the wealth you’ve worked so hard to build. As life expectancies increase, we are tasked with making sure we have enough to sustain our retirement years.**

**Your strategic wealth preservation strategy is designed to ensure you are able to maintain the lifestyle you desire:**

- 1. INITIAL CONSULTATION** Sitting down with you and gaining a comprehensive understanding of your current portfolio, social security and any other funds/expenses associated with your retirement benefits.
- 2. PRIORITIZATION OF GOALS** Examining where you are right now and prioritizing your retirement goals and aspirations for the future.
- 3. RISK MANAGEMENT ANALYSIS** Review your portfolio, retirement benefits and retirement goals. This helps determine what actions, if any, are needed to mitigate risk and help ensure sustainability.
- 4. RESOURCE ALLOCATION** Utilization of information collected to strategically align resources, in an effort to maximize cash flow, achieve optimum yields and strengthen overall financial performance.
- 5. PORTFOLIO REVIEW** Reviewing your portfolio and providing recommendations and strategies that align with your goals and objectives.

**Live long and have fun! Let’s sit down and discuss your wealth preservation strategy today.**

*“Retirement is wonderful if you have two essentials  
– much to live on and much to live for.”*

- Author Unknown





# 3 WEALTH TRANSFER

*“How Do I Plan and Secure My Legacy?”*

The legal aspects and costs associated with estate documents, philanthropy and beneficiaries can be confusing at best. Consulting with tax law and estate planning experts to develop sound wealth transfer strategies is an integral part of passing your legacy down to your heirs. Although we are not tax or legal advisors we can take the following steps to incorporate your legacy.

**Your legacy plan is designed to reduce the burden on you and your loved ones:**

- 1. INITIAL MEETING** Sitting down to gain a comprehensive understanding of your legacy wishes, including review of financial data.
- 2. PEER REVIEW** Collaboration with tax law and estate planning subject matter experts to determine what course(s) of action needs to be taken.
- 3. DISTRIBUTION OF ASSETS** Working with your accountant and/or estate planning attorney to ensure your assets are properly divided and distributed to your designated heirs and beneficiaries in accordance with your goals and desires.
- 4. UPDATES AND BRIEFINGS** Keeping you informed about policies and/or protocols which may affect the outcomes of your wealth transfer plan.

**Your confidence in your plan is important. Let's discuss your legacy plan today.**

*“The best time to plant a tree was 20 years ago.  
The second best time is now.”*

- Chinese Proverb





*“The creation of a thousand forests is in one acorn.”*

- Ralph Waldo Emerson



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