

Planned Financial Services



Your life. Your money. Your way.SM

A Note About Our President

Frank Fantozzi, CPA, MT, PFS, CDFA, AIF, president of Planned Financial Services, recalls a new client who said to him, "My other advisor did not understand the value we put on our money...only his own idea of how money should be dealt with." Frank observed, "*Advisors must listen without judging to help clients achieve their ends by their own terms and values. Clients often call me—meaning our firm—their Personal CFO. That, to me, is the highest compliment. It shows that we live our motto: Take time to care.*"

Six Strong Truths

Planned Financial Services—Your Personal CFOSM

You won't know what we can do for you until we sit down and talk. Like neighbors meeting for the first time, we'll both want to learn what each other believes and if our actions will support our words.

Over the years, six strong truths emerged as we worked with our clients. We present them here as our way of introducing ourselves to you.

Our Clients Are Good People—Headlines lament society's failings, yet we see people with strong moral and social values...our clients. However different they may be individually, the men and women we count among our clients share common threads: the importance of family, an optimistic passion about life, a value on hard work, a willingness to embrace responsibility, a desire to give back to their community, and a wish to leave a meaningful legacy.

Enjoy Today and Protect Tomorrow—Our clients live for today *and* tomorrow. They want to enjoy the fruits of their efforts now, while protecting their wealth for the future. They grow their wealth prudently, eschewing fancy gimmicks and get-rich-quick schemes. They believe the simplest, most efficient path to their financial goals is wisest. Not abdicating decision-making about their money, they delegate the complexities of analyzing their options. We make it easier for them to decide.

Wealth Is a Business—Successful individuals run their wealth as a business so they can manage their lives. They have a plan which they periodically review, monitor and adjust. Their personal finances are "My Business, Inc.", and they manage "My Business, Inc." to make their lives better.

Money Is Only a Tool—Money is no more than a tool to accomplish goals. The choices we make with money profoundly affect our lives and our legacy. Amassing wealth for its own sake leaves people empty. When accumulated wisely, money pays for a child's education, grows a business, provides people with jobs and keeps a community vital. Money gives us freedom to dream and to pursue our passions.

People Come First—Money is a tool. Our business serves people who need and use that tool. Like a good marriage, a good client-advisor relationship requires listening, reflection, and communication. We earn each client's respect and trust by closely attending the relationship.

Lend a Helping Hand—No person should ever be turned away, including or especially a person with an unusual or difficult case or problem. We listen to each unusual or difficult case. If we cannot help someone adequately, we refer the case to other experts. But first, we listen.

At PFS we distill all sources of investment, insurance, tax, and other economic issues, and distill them into personally meaningful information which can change a client's life for the better.



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Who We Advise

Do Unto Others...

An attorney in town called to ask if we could help a deaf widow whose husband had just passed away at the age of 49 after building the couple's dream house. The widow had a number of financial issues to resolve, but other advisors had stayed away because the case was not large, and communication was difficult. The woman relied on sign language and writing.

We took the case. We addressed her many questions all in writing. Could she afford to stay in the house? What would be the tax impact of selling? Could we set up her finances so that she could understand, considering that her husband alone had managed their money?

The result: We showed our client how she could afford to stay in her home as long as she wished. We helped her with her investments to make her goal possible. Some 20 years later, it was her decision, at age 62, to sell the house, retire and move near her brother. Now she sends us pictures from her travels with a group of friends and her brother is also a client.

Shoemaker

We often see clients who have "the shoemaker's own shoes syndrome." They are so busy taking care of everyone else that they don't attend to their own needs. A CPA fell into this syndrome. He recognized the problem and came to us for assistance. We helped him develop a succession plan so he could slow down and transition out of his business. For this CPA and other professionals, third-party objectivity can prove invaluable.

Money Shopping

The owner of a construction company has worked with us for several years. His business grew and he planned a move to new headquarters. He needed a large mortgage. Shopping for a mortgage overlapped with an important out-of-town meeting for his trade association of which he was president. We offered to help. While he was out of town, we talked to several lenders. We weeded out the weak ones. When the client returned from his successful trip, we had proposals from the top contenders waiting on his desk. This eased his decision process.

Mediator

Two partners in a general contracting firm were at an impasse. The senior partner, ready to retire on a part-time basis, agreed to sell his share in the business to the junior partner. One catch: The senior partner expected to be paid a significant salary, which the junior partner said he could not afford. We were invited in to mediate. We kept the partners focused on what was best for the business. They eventually agreed to a mutually beneficial compromise and closed the deal.

Juggler

A consultant who was juggling a successful business, marriage to a physician, and the demands of two young children came to us for assistance. Although she was savvy about money issues and the family was doing very well financially, she simply did not want to take so much time away from her responsibilities and passions to manage the family's finances. We lifted several tasks off her shoulders, and now help with her tax planning, investments and insurance. She appreciates the time she now has to pursue her business, family and volunteer interests.

Generations

One of our best clients came by way of the dry cleaner! Frank Fantozzi, our president, always took time to chat with a young woman who worked at his neighborhood dry cleaner. When she left for college, she invited Frank to her going-away party, where he met her boyfriend. The young man, who was just getting started in the banking business, told Frank a bit about his family. Frank said that if they ever needed a financial advisor, to feel free to call him.

That call came several months later. The young man's dad, who owned a successful trucking business, was in the hospital dying of cancer. The son asked if Frank would come to the hospital, with an attorney, to help the family get the dad's will, trust, and other documents in place.

"The father was so ill when we arrived that he couldn't speak," Frank recalls. "He blinked his eyes to signify his wishes."

When the dad passed away, one of the first calls the family made was to Planned Financial Services. We helped the family sell the business, invested the proceeds, and assisted the widow with money issues so she could concentrate on raising her four children. She was only 46 at the time. Now she has a judicious investment plan in place that allows her to take income while accumulating dollars for her future retirement.

