Costanzo Financial Group

OUR MISSION	OUR NEW PARADIGM	OUR VALUES	OUR FUTURE

A Tradition of Excellence in Investment and Retirement Planning

Our Mission

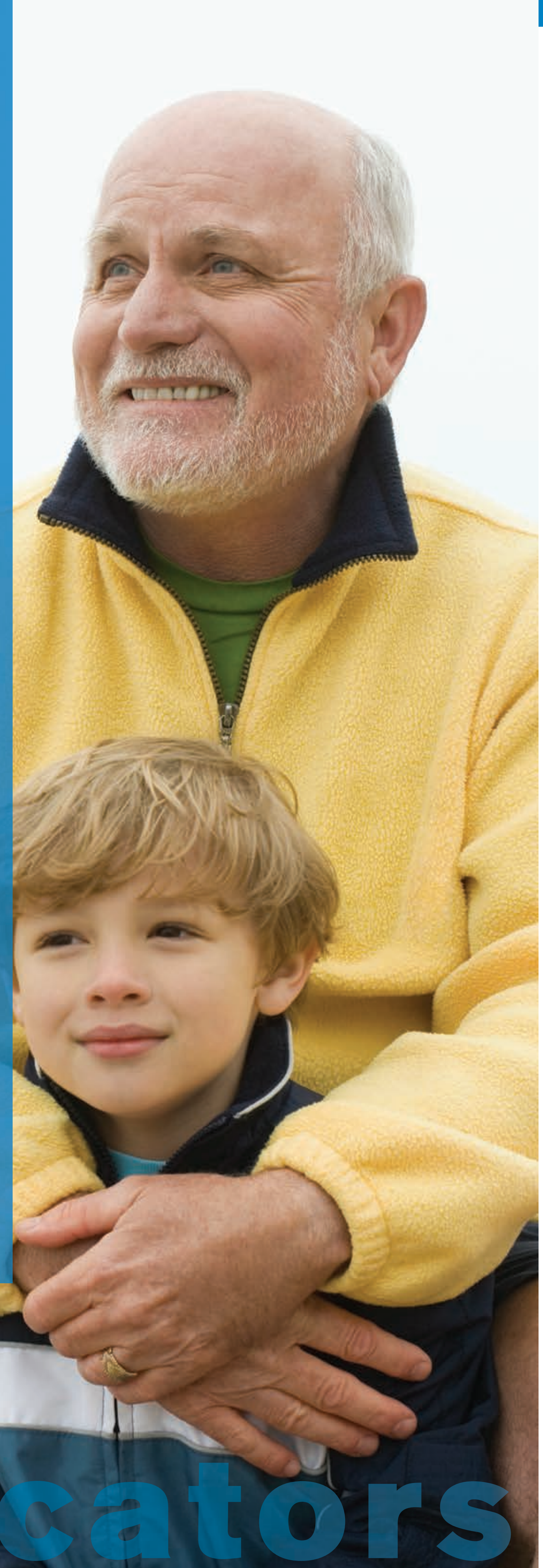
For over forty-five years, Costanzo Financial Group has been cultivating meaningful relationships with our clients around Investment and Retirement Planning services.

In today's complex world, you need a partner that can adapt to emerging trends, educate you on how those changes may impact you and your family, and then serve as your guide as you navigate these experiences.

As a firm, we believe that the innovation on behalf of our clients should never cease. The pursuit of knowledge should always be at the forefront and it is our responsibility to educate and empower our clients to make better decisions for the future.

For three generations, our team has demonstrated the commitment to serving as your trusted advisor as you define investment and retirement objectives and implement a personalized plan to reach those important milestones throughout your life.

The intent of this brochure is to provide you with insight on what we value most here at Costanzo Financial Group, how we achieve these ideals on a daily basis, and why you should choose us as your long-term partner for Investment and Retirement Planning services.



Our Advisory Team

Our Advisory Team has specialized in the Investment and Retirement Planning services industry for the past forty-five years, building upon a philosophy that every client relationship must consist of trust, mutual respect, and integrity. We believe that while each client's investment and retirement planning objective may be different, there is one common goal our clients share and that is the need for sound guidance from a trusted advisor.

Our firm currently manages over $400 million in retirement assets for over 3,000 clients nationwide, and as a complement to those individual planning services, our advisors consult on more than 100 employer sponsored retirement plans.

Andrew J. Costanzo Jr., CLU, ChFC | Registered Principal

Andrew is a Principal and Investment Advisor Representative with Cetera Advisors LLC. As the Principal and CEO of Costanzo Financial Group, Andrew's focus has been on building a firm that values partnering with clients as they pursue a more financially stable retirement. Andrew specializes in retirement plan selection, funding strategies, retirement cash flows, and general financial consultation. He holds designations as a Chartered Life Underwriter (CLU) and a Chartered Financial Consultant (ChFC).

Matthew A. Costanzo | Investment Advisor Representative

Matthew is an Investment Advisor Representative with Cetera Advisors LLC. Matthew specializes in designing and implementing retirement plan solutions for our clients. These retirement plan solutions focus on risk management strategies, corporate retirement plans, and individual investment portfolios. Additionally, Matthew has led our organization through a number of process improvements, technology enhancements, and operational projects that have propelled our team to new areas of growth.

Brian D. Dick | Investment Advisor Representative

Brian is an Investment Advisor Representative with Cetera Advisors LLC. Brian specializes in retirement planning, funding strategies for asset allocation, risk management, and building municipal bond portfolios. During his tenure with Costanzo Financial Group, he has taken on a leadership role in advising clients on their current positions and creating a framework to meet their retirement objectives. Brian's extensive financial knowledge and client management skills have been instrumental in growing our expertise in Investment and Retirement Planning.

trust

"Our firm's focus on creating and implementing a results-based plan for our clients is a critical piece to establishing clear and meaningful objectives. Seeing our clients make positive decisions for their families' future is truly a special moment, and one we hope to build upon during each encounter." - Brian D. Dick

> *"Building a firm that is responsive to our clients' needs and versatile enough to adjust as these matters evolve is a critical aspect to building long-term relationships. In order to integrate this concept into our service model, we have to spend the necessary time educating our clients, because knowledge is the real differentiator between surviving and thriving in today's complex world."*
>
> - Matthew A. Costanzo

Introducing a New Paradigm

Costanzo Financial Group is dedicated to partnering with clients as they pursue a more financially stable retirement through our Individual and Corporate Planning services. By narrowing our focus to these two specialties, we are able to assist each individual or group with the development of a retirement plan and funding strategies for asset accumulation throughout their working years, as well as prudent advice to manage those assets during retirement.

Individual Planning

Retirement Planning

Specific Retirement Planning services may include: Results-Based Financial Plan, Cash Flow Analysis, Investment Blueprint, and Risk Assessment.

Personal Investments

Specific Investment vehicles may include: Mutual Funds, Exchange Traded Funds, Fixed Annuities, Variable Annuities, Bonds, and Institutionally Managed Portfolios.

Risk Management

Specific Risk Management strategies may include: Life Insurance, Disability Income Insurance, and Long Term Care Insurance.

Corporate Planning

Business Planning

Specific Business Planning services may include: 401(k), SIMPLE IRA, SEP IRA, Payment Deduction IRA, Roth IRA, and Profit Sharing Plan.

Education Planning

Specific Education Retirement Planning services may include: 403(b), TSA Plans, and consultation on specific pension systems with assistance on filing proper paperwork.

Non-Profit Planning

Specific Non-Profit Retirement Planning services may include: 403(b) and 457 Plans.

Our Strategies

1. Results-based planning
2. Specialization in both asset accumulation and distribution
3. Ability to aggregate assets from multiple institutions
4. Consistent investment philosophy that is built for the long-term investor

Creating Meaningful Relationships

We believe that the innovation on behalf of our clients should never cease. The pursuit of knowledge should always be at the forefront, and it is our responsibility to educate our clients and to empower them and their families to make better decisions for the future.

*That is why the word **CREATE** is at the heart of everything we do at Costanzo Financial Group. This acronym starts with creating meaningful relationships, and thus guides every interaction that we have with our clients.*

The Framework Behind CREATE

C **Clarity**
Bringing Clarity to Your Financial Picture

R **Responsiveness**
Being Responsive to Your Needs

E **Educators**
Seeing Our Role as Educators First

A **Aligning**
Aligning Your Objectives to a Results-Based Plan

T **Transparency**
Creating Transparency in a Complex World

E **Empowerment**
Empowering You and Your Family

Our Strategies

1. Family first environment
2. Seeing our role as educators
3. Building consistency into each client interaction
4. Focusing on empowering our clients

Costanzo Financial Group values the opportunity to work with families and we understand that the client is the most important piece of "our" team.

Clarity | First value of CFG

Bringing clarity to your financial picture

How does our team bring clarity to you?

Often, what clarity means to one client does not necessarily translate to another and in most cases, it is drastically different.

That is why it is so important to choose an advisor that cares about your family and wants to help you define what this term means to you and how it can be used to better define your future.

At Costanzo Financial Group, we truly value the time we get to spend with clients to outline a realistic roadmap to accomplish their objectives.

We understand that it takes a considerable amount of time and energy to accomplish this task, but we embrace the opportunity to help our clients begin to realize their objectives and turn them into tangible assets.

To us, this is a process that never stops, and having a team that has been in place for over forty-five years and truly understands this philosophy is of vital importance to the client's success.

"We embrace the opportunity to learn about each client's background and translate that into a realistic plan. There is no greater satisfaction than seeing your clients have a moment of clarity, begin to realize their objectives, and turn them into a tangible asset."

- Brian D. Dick

Our Process

1. Expansive due diligence and research
2. Customer relationship and document management systems that track all client interactions
3. Frequent and ongoing contact with our clients

The Benefit:

Allows clients to build a comprehensive and realistic plan for their retirement.

Responsiveness | Second value of CFG

Being responsive to your needs

Is a comprehensive client service model necessary?

In today's world, clients encounter situations that require in-depth analysis and often times, the information requests are time sensitive. We believe that responsiveness is made up of two important qualities: active listening and ongoing communication with the client. In our opinion, although technology has never been more available, somehow the industry has become more disconnected and less thorough in its responses.

We feel it is critical that each client is able to speak to an Operations Team member when they have an inquiry, and that they leave that conversation feeling confident that their request will be handled in a timely manner. Our Advisory Team is involved in every aspect of the business and works extremely closely with our Operations Team on each service request. The most vital part of this effort is keeping you informed, so we can bring resolution to service requests as quickly as possible. As a firm, we are always looking for creative ways to improve and enhance our service model, which has enabled us to build many successful long-term relationships over the years.

"We take pride in our comprehensive service model and embrace each opportunity to help our clients in a timely manner. We believe it is important that we speak to the client personally and continue to collaborate with them as the process unfolds."

- Alison Reinhardt

Our Process

1. Tenured service team that actively engages the client during each service request
2. Ability to document and track all service requests to completion
3. Integrated communication systems that are seamless to the client regardless of location

The Benefit:

Service requests that are tracked and resolved in an efficient and timely manner.

E

"Education is the single most important component of what we do on a daily basis and it is our responsibility to see our role as educators first. We understand that our pursuit of knowledge is a never-ending process, and it must be in order to become the trusted advisor of the client."

- Andrew J. Costanzo Jr.

The Benefit:

Allows our clients to better understand their retirement objectives, make more informed decisions on a consistent basis, and truly understand how those actions will impact their families' future.

EDUCATORS | THIRD VALUE OF CFG

Seeing our role as educators first

DOES KNOWLEDGE EQUAL EMPOWERMENT?

For over forty-five years, the cornerstone of our firm has always been, first and foremost, to help others. In our field, we feel the best way to help our clients is through client education. It is critical to spend the necessary time to explain all the aspects of the Investment and Retirement Planning process to our clients. No two client situations are the same; thus, it takes a considerable amount of time and energy to explain the details in a way the client can understand, retain the information, and then ultimately make an informed decision.

This collaborative approach to client education helps to foster long-term relationships where clients feel engaged in the process and can begin to visualize their roadmap as they approach retirement.

Our firm is making tremendous strides with client education and we will be implementing several new initiatives that will only enhance the guiding principle for all client interactions with our firm.

OUR PROCESS

1. Comprehensive planning process
2. Frequent reviews with clients
3. Online research library and calculators
4. Educational tracks and series

future

ALIGNING | FOURTH VALUE OF CFG

Aligning your objectives to a results-based plan

HOW IMPORTANT IS A RETIREMENT ROADMAP?

One of the chief concerns we hear from clients is what do these assets that our family has accumulated over time mean for us and our future?

Our team has found that very few advisors will spend the time to help clients see both the short and long-term benefits of the investments that they have worked hard to accumulate during their working years. Most importantly, it is critical to show clients how their investments align to the objectives set forth in a results-based retirement plan.

At Costanzo Financial Group, we feel it is extremely important to create objectives that are measurable, attainable, and relevant to the client's current situation.

Our team will dedicate the time necessary to bring clarity to the current investments that clients may hold, articulate how they relate to both their short and long-term objectives, then design a comprehensive plan that they can realistically work towards.

OUR PROCESS

1. Investment and Retirement Planning confidential questionnaire
2. Risk management and cash flow analysis
3. Reporting systems that aggregate assets for a household
4. Comprehensive customer relationship and document management systems that archive all client interactions

A

informed

"Implementing a results-based plan for our clients helps to align their investment and retirement planning objectives in a cohesive manner. Our role is to help clients reach their goals of obtaining a more secure retirement."

- Sheila Eivazi

The Benefit:

An integrated investment and retirement plan that covers short, medium, and long-term objectives.

"We understand the complexities that our clients face in today's world, which is why we put such an emphasis on implementing best practices for our financial reporting and investment disclosures. It is our responsibility to maintain independence and provide the necessary information to help our clients make educated decisions for their future. Transparency can be a real tool of empowerment for the client, if used correctly."

- Monica Pavlakovic

The Benefit:

Our internal systems and partnerships link clients to best in class technology, compliance resources, and a broad spectrum of investment products that are designed to meet a wide range of retirement planning objectives.

Transparency | fifth value of CFG

Creating transparency in a complex world

Is your advisor giving you the complete picture?

Our firm has been committed to providing clients with full and fair disclosure. Not only does the regulatory environment demand it, but we truly feel that it is the most important responsibility that we have to our clients, because information about fees, disclosures, withdrawal provisions, and performance impacts every facet of the client's decision-making process.

We understand that the greater the level of transparency that we can provide, the better decisions clients will make for their families' future.

At Costanzo Financial Group, we understand that transparency builds trust and accountability, and those attributes are the central theme to a successful long-term relationship. Our clients count on us to help them build a realistic plan and it is our responsibility to ensure that these plans are reviewed regularly and aligned with the client's emerging needs.

We genuinely care about our clients' families and their well-being, so we can understand that being transparent and authentic in those disclosures will only enhance future decision-making and bring everyone one step closer to accomplishing their retirement goals.

Our Process

1. Internal audit procedure that monitors our compliance processes
2. Annual external audits to ensure compliance with all regulatory procedures
3. Partnered with an industry leading broker dealer to monitor compliance platforms
4. Standardized reporting and disclosures

Empowerment | sixth value of CFG

Empowering you and your family

Do you want to work with people who are truly invested in helping you create a better future with your family?

We imagine that the answer to this question would be a resounding yes, but in reality, few advisors will invest the time in clients to actually make them feel a true sense of empowerment. At Costanzo Financial Group, it is our intent that every time we leave a client interaction, we have brought some type of value that helps to empower the client to make better decisions for the future.

We strongly believe that our firm has built empowerment into all aspects of our process and the greatest successes as a firm come when the client feels educated and engaged.

Simply put, empowerment is built through knowledge, consistent service, and making people truly feel that they have a trusted advisor.

Our team has embraced a mission that is solely focused on developing a mutually beneficial partnership built on empowering clients as they continue to work towards their families' investment and retirement planning objectives.

Our Process

1. A long-term relationship with your advisor that is based on trust and integrity
2. Ability to have the knowledge and power to make critical decisions that will directly impact your family's future
3. Results-based plan that is realistic, built through collaboration, and will adapt over time

"Every member of our team understands that each interaction is an opportunity to help our clients. We embrace these encounters and nothing is more rewarding than seeing our clients' confidence grow and begin to realize the objectives that they set forth in their retirement plan. Our team feels that empowerment is comprised of two powerful components: knowledge and consistently doing the right thing over time. We do our best to aspire to this value every day."

- Matthew A. Costanzo

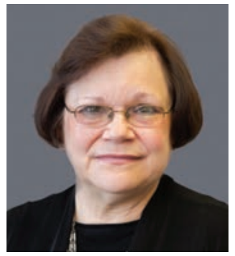
The Benefit:

Comprehensive service model that allows us to serve clients for a lifetime.

Our Operations Team

Our Operations Team is tenured, knowledgeable, and ready to collaborate with you on your Investment and Retirement Planning needs. As our firm continues to grow, our commitment to adding high quality individuals to our team is critical. Many of you reading this brochure have had the opportunity to work with one, if not all, of these team members. What makes them an effective team is their diversity, knowledge, depth of experience, and ability to demonstrate genuine care for our clients.

Here is some insight into what our team enjoys most about working with you...



Nancy Madjercic

I have always enjoyed the opportunity to interact with our clients, be able to assist them with their requests, and see their families grow over the years.

Elizabeth Costanzo

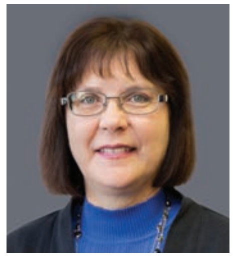
The only way to do great work is to love what you do and work with those you admire, and in our organization, it is a privilege to work with everyone on our team.

Monica Pavlakovic

I cherish every opportunity that I get to add value and work to improve our service offerings, because I know it will have an impact on a family's future and that means a lot to me at the end of the day.

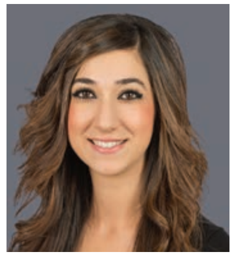
Alison Reinhardt

Kind words do not cost much, yet they accomplish so much. Our team's purpose is to make life better for our clients as they navigate through their families' growth.



Geraldine Bakaj

What makes this firm unique is the caliber of clients matches the tenure and experience of our team. The combination of the two has resulted in witnessing a lot of great moments for the families we have served over the years.



Sheila Eivazi

The most fulfilling aspect of my role is the opportunity to serve as an advocate and resource for our clients, guide them through complex processes, and make them feel reassured that they always have someone to turn to for assistance and support.

Aura Caruthers

To me, financial stability is feeling comfort in knowing that the most important people in your life are financially cared for, and that an achievable plan is in place for their future. Our firm cares for clients as if they were family, carefully planning and guiding each client along the path toward their goals.

"The best way to predict the future is to ***CREATE*** *it."*

- Abraham Lincoln

A TRADITION OF EXCELLENCE
IN INVESTMENT AND RETIREMENT PLANNING

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