Dear Clients, Family and Friends:

It is my sincere hope that you are enjoying the holiday season with your families as we look forward to a prosperous 2018.

In this note, I would like to provide you with a reflection on this past year, share some exciting news regarding our new website and outline some important milestones going into this next year.

In 2017, our team focused on designing a new planning and review process, building a new website and designing a new investment platform to more effectively comply with the new Department of Labor regulations.

All of these major initiatives aim to improve the ways we serve you, enhance our client education and continue to grow the depth of our team at Costanzo Financial Group (CFG). We are confident that each of you will continue to see significant progress in these areas and we look forward to your feedback over the coming months.

We maintain that these are exciting times in our industry and are glad that you are a part of our team and the continued growth of our firm.

Website Launch:

As we shift our focus towards 2018, I am proud to announce the launch of our new website. This new platform will provide you with access to firm information, allow you to interact with us in a more dynamic way and build upon our philosophy of placing client education and service at the forefront of everything we do.

Here are some highlights of the new CFG website:

- **Access:** Visit our new website at the same address: www.ajcostanzo.com.
- **Homepage:** Explore the various sections of our homepage to learn more about our firm's history, values, service offerings and team.
- **Client Service:** Experience the four interactive client service buttons at the bottom of our homepage and on our Contact page. Here, you can submit a service request or schedule a review with the click of a button. Prospective clients will also have the ability to fill out a Confidential Questionnaire and assess their risk tolerance.
- **Client Portal:** We are thrilled to introduce the new Client Portal, which will provide you with a variety of educational resources to enhance your knowledge base. Explore the educational videos in **MyCFG Classroom,** browse our archive of **Newsletters and Articles**, interact with numerous **Retirement Calculators** and access your online accounts in **Client Resources**.
    - **Access the Client Portal (for client use only):**
        - Username: mycfg
        - Password: Excellence3!

- **Centralized Account Information:** Later in 2018, the Client Portal will become the gateway for your client e-lockers, which will store all of your relevant account information and other pertinent documentation in a secure online setting. This portal will become your one source of relevant information regarding your accounts under our management and facilitate collaboration around your specific investment and retirement plan.

By the end of 2018, our goal is for the Client Portal to become a centralized location for ongoing communication and education while also serving as a gateway to initiate client service.

We will be asking for your website feedback throughout the first six months of the year during our annual reviews and via other client communications. Additionally, we will release future communications to help you navigate this new platform and ensure it continues to bring value to each of our interactions.

2018 Preparation:

The markets continued at their record pace as the Dow reached over 24,000 points and almost every major sector showed growth this year. We will be closely monitoring how the legislative agenda wraps up in the final weeks of December, as it will set the tone for how we will begin the new year.

The Department of Labor finalized an 18-month delay of the second part of its legislative agenda. In order to comply with certain aspects of the new rule, our new planning process, investment platform and Client Portal will encompass many of the necessary steps to meet the requirements for compliance of this law. The most important aspects of this legislation will govern transparency, fee disclosures and how we document our recommendations to you. We will continue to stay ahead of the curve when it comes to these new industry guidelines and continue to put your needs at the forefront of our efforts.

Holiday Schedule:

With the holidays rapidly approaching, I want to remind you that our offices will be closed for an extended period of time at the end of December. Our team has worked extremely hard to implement significant improvements to our service platform; thus, we want to make sure our team is able to enjoy some much-needed quality time with their families.

We have made tremendous strides in the growth of our firm in 2017 and are energized about what lies ahead in 2018. We attribute many of these successes to our tenured team and each long-term relationship we have built with our clients over the years. We are truly blessed that this has been our call to service for three generations and it is an honor to see how many families we have empowered over that time.

If you need to submit a year-end transaction or inquiry, please contact our offices by Thursday, December 21st to ensure we are able to process it by Friday, December 22nd. Our offices will be closed the week of

December 25th and will reopen on Tuesday, January 2nd. Therefore, any requests submitted after December 21st will be handled in the first week of January 2018.

If there is an emergency or special circumstance after December 21st, please contact Matthew A. Costanzo via e-mail: matthew@ajcostanzo.com.

Closing:

As a way to reflect upon 2017 and begin preparing for your annual reviews in 2018, we have enclosed a year in review in the financial sector, as well as a helpful investment and retirement planning checklist:

- A Look Back at 2017
- A Planning Checklist: Your Total Financial Picture

If you have any questions regarding your Investment and Retirement Planning efforts, please contact us or click on the following link to schedule a review using our new online booking system: Schedule Review Today.

It has been, and continues to be, an absolute honor and privilege to serve as your Investment and Retirement Planning advisor.

I wish you and your families abundant good health, peace and prosperity in the New Year.

Thank you,

Andy