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 2019.

At the end of each year, I take the time to reflect upon the progress made in the many personal and professional objectives I had set forth for the year. Even as I embark on my 40^{th} year in the financial services industry, I am still challenged each day to evolve and implement new skill sets. In this past year, I have seen my life's work come together in ways I would have never imagined and each of you has been instrumental in that success. Whether it was a firm building exercise, talking with a client at an important moment in their life or spending time with my wife, son and grandchildren, the collection of these moments has allowed me to piece together a successful year.

I am convinced that those who are willing to serve an important mission, listen intently to others, demonstrate moral courage and strive for excellence will be able to implement a meaningful legacy that will serve their families for generations. I firmly believe in the simplicity of showing up each and every day determined to make a difference in the lives of others, no matter the size of the outcome.

Our goal has always been to build a viable firm that could serve generations of families across the country, yet maintain a connected, personalized approach in each client interaction. We have never been more convinced of the need for personalized service and we are confident in our ability to deliver in an effective and meaningful way for generations to come.

An important part of this annual address is sharing with you our reflection of the past year and to highlight the exciting initiatives for 2019. This coming year will see further improvements to the ways we serve you, enhancements to our client education efforts and the continued growth of our team at Costanzo Financial Group (CFG).

Again, our entire team is grateful for the trust and confidence you have placed in us over the years and we look forward to building upon that partnership in 2019.

Firm Update:

I am proud to announce that we have successfully piloted several major initiatives that will dramatically influence how we execute business in the coming years. Over the past 10 years, we have been building an innovative platform that will be a driving force in how our industry delivers Investment and Retirement Planning services. 2018 was a year in which we focused the majority of our efforts on these client facing tools and how we delivered information in each meeting.

At a macrolevel, the following initiatives will directly impact your interactions with our team:

Retirement Planning: Implemented a new set of tools that will drive consistency into each conversation, provide a standardized deliverable and allow us to dynamically adjust your objectives as your family evolves.

Client Reviews: Implemented a new client review workbook to enhance transparency and enable us to focus on planning and opportunities for growth.

Investment Platform: Worked with Cetera Advisors, our broker dealer, to deliver an institutional money management platform that allows us to directly work with the investment managers, improve risk management through greater diversification, reduce fees and expenses and household family accounts.

Education Platform: Implemented a variety of educational resources accessible through our website to enhance your knowledge base. We encourage you to 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. Please note that access to the Client Portal is for client use only.

- Username: mycfg
- Password: Excellence3!

New Team Members: In 2018, we added three new team members to our staff with plans for continued growth in the coming year. Each one of these individuals is tenured and brings a diverse background that will enable us to continue our tradition of excellence at CFG.

I hope you will get the opportunity to interact with our new team members in the near future. Here is a brief background on each of them:

- **Maritza Prom:** Her area of focus includes scheduling, maintaining our annual review calendar and providing administrative support. Prior to joining CFG, Maritza worked as an administrative assistant in the financial services industry and as a paraprofessional in the special education industry.
- **Kelly Gallego:** Her primary focus is to assist in the transfer of assets and client account maintenance. Kelly joins the CFG team with over 10 years of experience as an administrative specialist in the financial services industry – specifically in the commercial lending and private banking industries.
- **Dawn Milbyer:** Her area of focus includes generating financial reports and helping prepare clients for their required minimum distributions. Dawn has accumulated over 15 years of experience in operational roles in various industries, including time at Cornell University and helping to launch a title insurance company.

Looking Forward:

Centralized Account Information: Later in 2019, the Client Portal will incorporate AdviceWorks, which will become the gateway for your client e-lockers. This will serve as a solution to store all of your relevant account information and other pertinent documentation in a secure online setting. It will become your one source of relevant information regarding your accounts under our management and facilitate collaboration around your specific investment and retirement plan.

Holiday Schedule:

We 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 over this past year. Thus, we want to make sure they are able to enjoy some much-needed quality time with their families.

We have made tremendous strides in the growth of our firm in 2018 and are energized about what lies ahead in 2019. 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 grateful 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.

Our offices will be closed the week of December 24th and will reopen on Thursday, January 3rd. Therefore, any requests submitted after December 19th will be handled in the first week of January 2019.

If there is an emergency or special circumstance after December 19th, please contact Matthew A. Costanzo via e-mail: matthew@ajcostanzo.com.

Closing:

As a way to reflect upon 2018 and begin preparing for your annual reviews in 2019, we have enclosed a review of 2018 in the financial sector, as well as a helpful investment and retirement planning checklist:

- Market Outlook
- 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 2019.

Thank you,

Andy