

Dear Clients, Family and Friends:

We hope you have had a wonderful start to the new year as we aim for a year filled with good health, peace and prosperity. Starting on New Year's Day, we all seem to have a renewed sense of optimism and purpose. It is a day in which most individuals feel that there are endless possibilities and goals to achieve. The key is to harness that positive energy and utilize it for the remaining 364 days of the year.

2018 is off to a great start for our firm and we are looking forward to sharing in many successes with you throughout the year.

As we enhance our collaboration efforts with our clients, we feel it is important to share our main goals and objectives with you for this year. This transparency will help to increase our engagement and make it more meaningful to each of you as we continue to scale our firm's services. Thus, our primary objectives for this year will be the following:

- Automating our client service model to provide seamless access to our team.
- Engaging you in more planning activities through our new Client Review Workbook.
- Increasing education and awareness around Investment and Retirement Planning by utilizing the MyCFG Classroom.
- Introducing a new investment platform that allows us to aggregate assets for households and improve client reporting.
- Implementing e-lockers that will streamline how information is secured, shared and stored.

Just like our client meetings and service efforts, we aim to be meticulous in our corporate strategic planning efforts. We share this with you because you and your families are what make these initiatives meaningful. Your feedback is critical to the ongoing success of these programs, so we encourage you to share your thoughts with us. We want to collaborate to build a better future for our client base and the Costanzo Financial Group (CFG) team.

Market Update:

As we write this article, the markets have risen to new record levels, tax legislation has been passed and earnings reports have become encouraging. Currently, 9 of the 11 industry sectors are posting positive reports with only Financial and Telecom in the negative range. With that being said, the major financial institutions posted positive results and are showing signs of growth. There are always concerns about these types of markets, the stability associated with this type of growth and where the unknowns lie, which is why diversification and managing your risk is so important to the long-term viability of your investment portfolio.

Going forward, it will be important to monitor how any additional government shutdowns, upcoming labor reports and other potential legislation, such as infrastructure and immigration, will impact our outlook for the year.

We have enclosed two whitepapers to kick off our educational series. Both will be important in understanding how the markets will react to what was discussed above and what you can expect from the new tax legislation:

- [Implications of the First Major Tax Overhaul in 30 Years](#)
- [2018 Market Outlook](#)

We look forward to discussing these whitepapers and your pertinent questions in more detail during your annual reviews.

Website:

At the end of December, our team rolled out a new website and education platform. Our firm has worked for the better part of seven years on building one of the industry's best technology and service platforms. This website will now be the gateway to bring that service platform to our clients and their families. We expect that over the next year, you will begin to see how these improvements will have a positive impact on your Investment and Retirement Planning efforts.

In the meantime, we have built some excellent educational tools on our website to help get you started:

- **Initiate a service request or schedule an appointment** by scrolling to the bottom of the home page and clicking the Service Request or Schedule Appointment icons.
- **Use our calculators** to run various financial scenarios in areas such as retirement savings and life insurance.
- **Go to the MyCFG Classroom** to watch a video on how to fund a long retirement or take an online class to determine the appropriate asset mix for your investment portfolio.
- **Review previous personal notes** that can assist with your Investment and Retirement Planning efforts.
- **Access your online accounts** for reporting purposes.

Visit our website at the following web address: www.ajcostanzo.com

To use our calculators, explore the MyCFG Classroom, review our archive of educational materials or access your accounts, log into the Client Portal section of the website by entering the following credentials:

- **Username:** mycfg
- **Password:** Excellence3!

Please note this portal is strictly for our clients' use.

Upcoming Educational Series:

The title of this personal note is the Confluence of Collaboration, which means we want your feedback to drive upcoming topics and areas of focus. Please send your ideas for upcoming topics that you would like to see addressed to **Alison Reinhardt** at alison@ajcostanzo.com and we will align these new subjects into our content calendar. This series is only effective if it helps empower your efforts to manage your Investment and Retirement Plan.

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 scheduling 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.

Again, we wish you and your families abundant good health, peace and prosperity in 2018.

Thank you,

Matthew and the CFG Team