

Dear Clients, Family and Friends:

As we begin to close out the summer months, our team has been diligently working to finish out the year on a strong note. We are very pleased with what has been accomplished both internally as a team and externally in conjunction with our clients.

We are continuously grateful for our growing Costanzo Financial Group (CFG) family that now extends well beyond 20 states.

Each day, we get the distinguished honor of helping you and your families save for tomorrow, establish a legacy and architect your future. Our team has never been more committed to the core values that our firm has demonstrated over the past 50 years, and we look forward to working with each of you as we close out 2019.

The CFG Podcast Series, Show #5:

As some families prepare for the start of the school year, we thought it would be a good time to address two very important areas that are central to the family finance conversation: the “money talk” and education saving plans.

Both of these topics are complex, and our intention is to start this conversation by providing resources to help you better understand the dynamics involved. We hope you enjoy this episode of the CFG Podcast Series, which features two new guests: Investment Advisor Representative Brian D. Dick and a fourth generation of the Costanzo family, Kylie Costanzo.

Brian discusses the state of the education market and how important it is for families to start planning while their children are young. He also analyzes one of the primary tools for saving in the education market space, 529 college education savings plans, and how these plans can impact your long-term planning efforts.

In the latter half of this episode, we delve into the mind of a child and explore how to introduce the financial conversation with your children while also generating some laughs.

Click on the following link to listen. We hope you enjoy the show:

- [The CFG Podcast Series, Show #5: Education Planning](#)

Please note that this podcast is audio only. Thus, no video players or additional software are needed to enjoy our podcast series. Just click the link above, turn up the volume on your device and enjoy.

The CFG Podcast Series on iTunes:

We are pleased to announce that the CFG Podcast Series is also available on iTunes. If you would like to access our full library of shows or subscribe to our podcast series on iTunes, please click on the following link:

- [The CFG Podcast Series on iTunes](#)

Additional Resources:

As a follow up, below are some additional resources and activities to help reinforce the concepts discussed in the podcast with your children:

- [Elementary School Toolkit](#)
- [Why it Pays to Be Financially Responsible](#)
- [Money 101 Student Workbook](#)

Below are two resources to help expand your knowledge base in education savings:

- [529 College Savings Plan](#)
- [Understanding College Aid](#)

Our team hopes that this was a useful starting point for each of these topics. We plan on delivering separate roundtable discussions in our upcoming podcasts to present different perspectives on how to address these important family finance matters.

Closing:

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 advisors.

Our team looks forward to the next opportunity to assist you in financially preparing for your future.

Thank you,

The CFG Team

Before buying a 529 plan, you should find out about the particular plan and its fees and expenses. You should also consider that certain states offer tax benefits and fee savings to in-state residents. Whether a

state tax deduction and/or application fee savings are available depends on your state of residence. For tax advice, consult your tax professional. Please contact your financial advisor to obtain a Plan Disclosure Document or prospectus for any of the underlying funds. The Plan Disclosure Document contains complete details on investment objectives, risks, fees, charges, and expenses, as well as more information about municipal fund securities and the underlying investment companies that should be considered before investing.