Dear Clients, Family and Friends:

As we wrap up the third quarter of 2019 and close out our retirement planning series, we thought it would be helpful to host a roundtable conversation with our advisory team to highlight the important takeaways we have explored over the past nine months.

In the latest episode of the CFG Podcast Series, Andrew J. Costanzo, Jr., Matthew A. Costanzo, Brian D. Dick and Mitchell Stehly analyze the asset accumulation phase, the appropriate time to begin preparing for retirement and some key tools to assist you in managing retirement income over a lifetime.

Click on the following link to listen to our team discuss these important topics at length:

- The CFG Podcast Series, Show #6: Investment & Retirement Planning Lifecycle - Roundtable Discussion

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.

As a reminder, **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

Additionally, we have enclosed some helpful resources that will help reinforce these important concepts across the different stages of the Investment and Retirement Planning lifecycle:

- Savings Fitness
- Time-Tested Investment Strategies for the Long Term
- Retirement Planning Checklist
- Monitor Your Retirement Action Plan

Our team is actively listening to the feedback we receive from our clients when determining the subject matter for these releases. Your input is of great value to the long-term success of this platform. Again, our objective is to build a dynamic education platform that supports each client's endeavors as they make important decisions for their future.

We are in the process of planning our discussion topics for 2020, so please let us know of any important topics that you feel would be beneficial to your planning efforts. Our team will find a way to incorporate your feedback and direct you to currently available content that may support that request in the interim.

Our next episode will include an interactive market update with our partner, BlackRock, and Andrew J. Costanzo Jr.'s state of the union and end of the year recap.

Closing:

If you have any questions regarding your Investment and Retirement Planning efforts, please contact us at our offices.

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