New England Consulting Group Of Guilford, Inc

Helping People Plan To Avoid Financial Blind Spots So They Can Enjoy Financial Freedom and Live Life!

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Tom's Story

While visiting a friend in Massachusetts one May day in 1971, I received a call from my mother at 7am. She emotionally informed me that my dad had died that early morning. Obviously, at the shock of this news my instinct was to leave immediately. I don't remember much about the 1 ½ hour ride to home, but somehow I got there.

My family, needless to say, was surprised and devastated. All of us were very close to my dad. So it was a tremendous shock when he died of a heart attack. He was 51.

At the time of my dad's death, my mother became a widow at 49. She was in the midst of raising the two younger children out of the five children. Not only was the loss of my dad an emotional loss, it was also an economic loss to my mom. As a stay at home mom, she all of a sudden was forced to deal with the financial aspect of her life. A family man with five children and a business to run was always strapped for extra money. With no earnings my mom was wondering how she would survive.

It has been over 40 years since that terrible call, and I still remember it well. Little did I know what impact that experience would have on my career.

I had just started my financial practice about six months prior to my dad's death. I still didn't know what end was up or down in my own business. I was struggling, but I really enjoyed the business. However, with the loss of my dad and the future of my mother's well being at stake, I was the go to person. As the oldest boy in the family, I really felt the pressure.

It didn't take long to realize how complicated this area of estate planning could be. It also didn't take too long to realize that the people, who were the so called professionals, were not always professional. It was apparent to me and my family that there was no financial plan in place, or any strategy which dealt with a premature death. It was an eye opener when my mom had to pay financial fees to accountants and lawyers, not really knowing what they were doing or why. All she knew was at a time when she had little money; the financial fees for advice were extremely high. Not only were the fees high, but the attitude of the professional advisors was very cold, considering the situation. Fortunately, I knew enough to ask questions and to make sure things were done. I can only imagine what my mom would have gone through had she not had an advocate there for her. It certainly was not a nice experience working with professionals for my mom.

However, over the years, the family survived. We are a strong family and very close. And now my mom is 89 years old living comfortably in a modest environment which her children and grandchildren always calling and visiting her.

However, through this tragic event, here is what I learned, and why I do what I do. I learned that attorneys and accountants function as professionals that normally put out fires, and record history. I learned they are not proactive in most cases. Unless there is a good updated financial plan, there is nothing they can do but to give advice on how to carry on, and then charge a fee.

Tom's Story

As a planner, I see the ability to put in place those elements which can change the future in spite of a financial tragedy. Being

a planner allows me to be ahead of the curve and advise our clients what they must do to avoid a financial tragedy. I can help prepare the surviving family to make sure they can continue to live in their own world. I can make sure that when people retire they have done the things they need to do to enjoy their money while enjoying the options in life. I can express to them that, what one doesn't know will have more of an impact on them than what they do know.
At the time of my dad's death I didn't know that my future role would be as a financial planner. I didn't know I would be the person who would help people avoid financial pot holes and landmines. I didn't know that my philosophy about planning would allow families to keep more of their assets and enjoy a life of options and pleasures. While everyone is running around telling people what fund to invest in and why the stock market is great, I am the one helping people realize that by avoiding financial landmines, you preserve more wealth than you can make. It was because of my own personal tragedy I was able to find the path which I love. My passion is to make sure people are educated in financial matters, and to avoid a financial train wreck and to be prepared for the future. To make sure people enjoy life by keeping what they have and not losing their hard earned wealth from financial traps and landmines like taxes, fees, and opportunity costs.

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Story #1: Retiree and Medicaid:

A gentleman called one day and asked me if I could be of help concerning his exposure to the Medicaid system. He had ordered one of our White papers about Medicaid confiscation, and wanted to know more about it. After a brief conversation about his situation, I invited him to our office for a more in depth discussion of how we might be able to help him. After our visit, he decided to engage our services.

The big concern was that should he or his spouse enter a nursing home, the assets of the estate would be lost. Under Connecticut law, a married couple can keep their home and $110,000 of assets. The rest of the assets must be spent towards the cost of care in the nursing home. This was devastating to the couple, because once the husband went into a nursing home and applied for the Medicaid benefit, his pension and Social Security would also be used to pay for the care. This left little or no income for his spouse.

Over our planning sessions he learned that there were a number of things the couple could do legally to protect these assets. Consequently, through the use of some strategies, we were able to save most of his assets, leave him in control of these assets, and provide substantial income for his spouse should he enter a nursing home.

Yearly, as the Medicaid laws change, we update his situation and educate him as to things he should be doing on an annual basis. The relief to this couple of knowing that each of them will be financially secure should either one of them enter a nursing home, obviously was something they were delighted with. Their children also have joined our meetings periodically, and have a better sense of their parents' well-being. All of this would not have happened had we not had an educational meeting, in which all parties understood the laws and how certain strategies would apply.

Story #2: I lost money and will be running out of money!

A few years ago I was contacted by a gentleman who was referred to our office from one of our current clients. His big concern was that of running out of money. The stock market in 2008 was a terrible year for most people, but he lost 35% of his 401(k) and IRA accounts. His motivation to seek out another opinion finally came when he had major market losses. He was convinced that he would be running out of money, and wasn't sure of the total impact the losses would have on his portfolio. After a discussion, we ran some numbers and found he would be running out of money sooner than later due to the losses. However, we did discuss his needs, and over time we came up with a strategy that would allow him to use safe money, withdraw an amount he would be comfortable with, and reinvest the money into accounts that would provide growth, but would provide total safety. When he realized that his whole portfolio only had to earn a little over 3 ½% for him to continue his lifestyle, he was amazed and thrilled. All this time he had been taking more risk than he needed to, and because of this lack of information, he almost lost most of his portfolio. He now enjoys ongoing income, and the comfort of knowing that even in the down market, he will not be losing money.

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Story #3: My mortgage is killing me and I don't have a lot of retirement assets!

A few years ago I worked with a couple who had purchased a beautiful home, with a very large mortgage. At the time they purchased their home, the family income is extremely high. However, over time with corporate cutbacks and a soft economy, their income lowered. After doing some planning, they realized they had saved very little for retirement. Most of their money was going towards the large mortgage. With the decline of the housing market, they realized their equity was lost. They soon found out that putting all their money in real estate may not have been the best thing.

Through our planning, we developed a restructuring of his finances, and found certain wealth transfers (which are costs, expenses, taxes and other areas of lost money) that created a **cash flow**. However, instead of applying this found money against the mortgage and giving it to the bank, we applied the savings to an outside account which grew tax-deferred, and with the ability of market growth. However, this account was the type of account that would only grow when the market was positive, and would avoid any losses when the market was negative. This account also allowed for tax-free withdrawals both before and after retirement, without penalties or taxes. By depositing money into this account and allowing the money to grow with market rates, they will be on time to create equity to prepay their mortgage, and will be able to take the full interest deductions. Once the mortgage is paid off much earlier, they will be able to take their mortgage costs and invest for retirement. Through the planning, we created dollars that were being lost, but not identified, and created equity growth through a sinking fund. They finally felt in control of their financial future.

Story #4: I need a lot of retirement money!

One of our oldest clients approached me one day after reading an article that I wrote concerning tax-free income and retirement. He soon realized that when he retired he would be in a much higher tax bracket than his early working years. Because of this, he realized that his pension income and withdrawals from his 401(k) and IRA's, would be taxed between 30%-35%. He also realized that even though receiving a current tax deduction on his deposits, he would be paying taxes on 100% of his retirement money upon withdrawal. When we looked at the projections on an analytical basis, it was clear that he would pay much more taxes than what he was saving in taxes now. We learned that he would pay more in taxes in the first four years of withdrawal at retirement, than all the tax savings he got for the 35 years he contributed to the 401k plan. We developed a plan that he would take some of his unmatched excess contribution money, and contribute to a super Roth account. The special account will allow him to withdraw the money tax-free prior to age 59 1/2. Any withdrawals he makes from the account will be tax-free at anytime. This principal protected guarantee account allows our client tax-free dollars before and during retirement, and without taxes or fees. This will lower his overall tax bill.

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Read what others have said about our services……

"Tom has been our financial advisor for many years. Tom and his firm have provided my wife and myself with many years of reliable advice, both during our working years and into the difficult transition of retirement. Should I ever have the good fortune of hitting the lottery I can rest easy knowing that I would be in good hands trusting Tom and his firm with our windfall."…. *Mr. and Mrs. Raymond McDonald, Port St. John, Florida*

"My wife and I have been working with Tom for over four years. His knowledge and many worthwhile suggestions, both at our yearly meetings and in his periodic newsletters, keep us up to date on all changes that take place. We are very pleased with the way Tom presents this information."…. *Mr. and Mrs. Richard Field, Branford, CT*

"We met Tom Perrone at a retirement seminar he was hosting in April 2002. Both of us find Tom to be a direct and friendly person who understands our comfort level with investments and our needs as seniors. Since that time we've enjoyed his warm personality and his sound advice."…. *Mr. and Mrs. Frank Byrne*

"I am so glad Dorothy and I attended Tom's seminar, I told you that day that I wished I had met you two years earlier. You have turned my account into growth instead of loss as my previous advisor had done. I look forward to our meetings and am amazed at the knowledge of you and your staff. Once again, Thanks Tom."…. *Mr. Santillo Balzano, Branford, CT*

"Just a note of thanks for all that you have done to make our retirement a very stress free time for us. Hearing so many negative comments about financial planners, we were so fortunate to have gone to a financial seminar where we met you. We began trusting our financial planning to you and your firm. Many thanks for your patience and kindness, also for your vast knowledge of financial planning."…. *Mr. and Mrs. Gene Pica*

"I have had the privilege of meeting Tom Perrone five years ago when my husband passed away. I attended one of his seminars and he showed me what to do with my investments. His services have been most helpful, and he has given me the peace of mind I was seeking, and I feel confident in referring Tom for all your financial needs."…. *Florence Molella*

"Tom has been an excellent financial advisor to us and although we have moved to Virginia since starting our relationship with his company, we find that he continues to look out for our interests and communicates frequently both by mail and the Internet. Tom not only advises us of our financial matters but also of the latest legal and tax implications of our investments. The office staff is very capable and quickly follows up on any of our inquires about any of the holdings we have through his business. New England Consulting is a pleasure to work with and we know our investments are being carefully protected by Tom. If there is a better investment or plan for us, Tom will let us know and he hasn't lead us wrong. What more could we want? We trust him fully."…. *Mr. and Mrs. Richard Abt, Woodbridge, Virginia*

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"A year or so ago, our family finances were in a freefall to disaster having lost some serious investment money to the "shaky" market. Then, one day, we got an invite to a NECGG seminar with Tom Perrone. His approach was unique to us but the safety factor of no potential loss and at least a moderate or better growth upside gave a better outlook for the future. It as a big change from our traditional investment strategy but Tom's non-pressured, patient counseling brought us along. We would not hesitate to refer Tom and his services to anyone."…. *Mr. and Mrs. William W. McDonald, Hamden, CT*

"We have enjoyed working with Tom Perrone very much. He is very knowledgeable and takes the time needed to explain any questions or concerns we might have. Tom keeps in touch with us on a regular basis and schedules appointments to review our account several times a year. We trust Tom completely and have recommended his services to our family and friends."…. *Mr. and Mrs. Ernie Levesque*

"Just a brief note to thank you for our wonderful experience working with you. David and I, mostly me, had a need to meet and work with someone who might help us plan for our retirement years. Meeting with you and an initial information meeting was the best beginning. We found that you and your staff were both friendly and professional. You were very easy to connect and talk with about our retirement planning. Your staff are helpful and responsive, both of which are very appreciated. We found that the package you presented both met our needs and helped us to feel that were in good hands. Thank you for being there for us."…. *Mr. and Mrs. David Lefkowitz, Branford, CT*

"We met Tom at a workshop in Guilford. We have found him to be a trusted financial advisor and friend. He and his firm have made our retirement years less stressful because of his reliable and sound advice. We particularly like the consultations that are scheduled every few months or whenever necessary."…. *Mr. And Mrs. Bruce Dahlberg, Guilford, CT*

"On the recommendation of a respected business associate my husband and I entrusted the placement, planning, and protection of our retirement money to Tom Perrone. Since our experience in the area of finance was limited it was very important to us that our adviser be a person who could guide us through our decision making while explaining what he was doing in terms we could understand. To date, all of the investments he recommended have been profitable. Tom responds quickly to any questions we have had, his staff is knowledgeable and pleasant. We would recommend him with confidence to anyone who asked our opinion."…. *Mr. and Mrs. Carl R. Dahlquist, North Branford, CT*

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Don't forget:
Friends HELPING Friends

Friends Helping Friends Frequently Asked Questions

ATTENTION!

The information you requested is enclosed!

Recently, you requested information from my firm concerning a planning strategy. This FAQ tool will explain who I am, why you may wish to speak to me

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Thomas J. Perrone, CLU, President

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Helping People Avoid Financial Blind Spots So They Can Keep More of Their Wealth, And Enjoy Financial Freedom Since 1970!

You are receiving this FAQ booklet for the purpose of providing background information on who I am, and my business procedures. You have requested information from my organization. Out of respect for your time and mine, I want to make sure you have an idea of who I am and how I work. This FAQ booklet will help you understand why you may want to meet me for a short 20 minutes *(that's right, I only need 20 minutes)*, or, speak to me for a brief time, and how I may be able to help you.

I am a specialist in several financial planning areas. I have no way of knowing if I can be of help to you since I don't know your current financial situation. In most cases, I am able to help people with my planning strategies. My clients save taxes, create wealth and avoid losing wealth by the use of my strategies. Its been my experience that people think they are fine, but I can tell you in my 40 years of practice I have never found one person who I couldn't help enhance their financial position. In most cases by gigantic leaps.

The FIRST things to understand is just because in the past you purchased a product from a sales person (insurance agent, mutual fund salesman, stock broker), this is not financial planning. It is a part of it but not comprehensive planning.

Don't forget: Friends HELPING Friends

Much like you have an accountant, insurance agent, broker, banker, and attorney, the odds are great that none of them know what the other has planned for you. In most cases the advisors are not aware of the impact of each of their planning strategies on the other. In some cases, it can be destructive to your financial effectiveness. Many times they are not in sync as to what you want for your family's financial future. In other words, when you purchase a product or update your will, how will that impact your taxes, financial goals, distribution methods, inheritance exposure, and other components of the financial world? What are the consequences?

What if you could have a **financial quarterback** who could analyze all of these transactions and turn them into a cohesive planning strategy to maximize what you own and how your family would benefit from them? With this type of planning you would avoid financial pit falls and blind spots that erode your assets and costs you money. This is what we do.

<u>If you are 60-75 you will be exposed to some of the important planning areas such as:</u>

- Protecting your assets from the Medicaid system which will allow you to keep only $1,600 of your asset if you have a long term care issue
- Eliminate Estate and State Estate taxes from your estate

- Avoid excessive probate fees and delay
- Why living trusts can work for you or can be a living nightmare
- Use safe money to avoid running out of money
- Create market returns without risking your money
- Eliminating taxes on your social security
- Learn how to avoid disinheriting your grandchildren and children by default
- Learn what rate of return you must earn to avoid running out of money- key to avoiding risk
- Learn to **"learn what you don't know"**.. more important than what you do know

<u>If you are 30-60, you will be exposed to the subjects listed above, plus;</u>

- Learn what you need to make sure your family can stay in their own world if you walk out on life
- Learn how to take your retirement plan and provide **tax free income** before and after retirement
- Learn how to eliminate the taxes from your retirement nest egg
- Learn how to use your retirement funds to *educate your children, purchase investment real estate, pay off your mortgage*, or bail out earlier from work

- Learn how to be **mortgage free** without spending more than you are now while creating a **tax free retirement** account

<u> these are only a few areas which I help people with. REMEMBER;</u>**

My purpose of contacting you is to introduce myself to you with the hope that sometime in the future you wish to understand more about how our planning will help you.

Q. What distinguishes you from other professional advisors?

A. In most cases, the product advisor sells you a product without knowing if the product fits in your overall financial planning. In some cases, it could be good, in others, not so good. I, on the other hand do the planning (Blueprint) which gives you the answers as to whether certain products will be of benefit to you. While some advisors sell you a product without giving thought to how it affects your overall planning, I do the planning blueprint, which will help you to evaluate if a particular product is needed or not and if it will affect the other products you have purchased.

Q. Why should I spend 20 minutes with you?

A. You responded to one of my ads, or someone you know mentioned our services. You had enough motivation to ask for information. People who know me know <u>that I am polite and respectful of people's opinions and attitudes, even if they don't agree with me</u>. They know I would

treat you just like I have treated them. They know I will never embarrass them. **Sending you this FAQ booklet is an indication of how I operate my business, with full disclosure and respect of your time and opinions**. We review with our clients continually, and they are extremely happy with the service I provide. Also, our time together will allow you to learn more about how my planning process will help you financially, and to learn more about what areas you may identify as challenge areas for you and your family. Our 20 minutes will be spent on what you are trying to accomplish. In many ways, the time I spend with you will help you do a **self-evaluation** concerning your financial planning up to this point. It will give you a good idea of what financial areas you feel may need attention and adjustments, if any at all. This process will help each of us as to whether we have a working chemistry.

Q. How can you show me this in 20 minutes?

A. I use a tool which takes about 7-9 minutes to review. This tool will do two things; 1) By the nature of the questions, it will give you a very good idea of the work I do, 2) It will tell you what financial areas you should focus on, and what planning direction you might consider if you feel planning is necessary.

I already have a financial advisor, do I have to change them? Do I have to move my assets?

A. No and No. Chances are your financial person and I specialize in separate areas. In most cases, I will work with your current advisors. We are planners, not investment advisors. Where you have your money is important, but it should be based on your **overall financial blueprint**. We do the blueprint. For example, most people don't know the **rate-**

of- return they must achieve to avoid running out of money. Knowing this information will help you decide the risks you should take with your money.

Q. When you say planning, what areas are you talking about?

A. Tax savings, distribution of assets, Medicaid asset protection, safe money strategies, how to develop tax-free income from your 401 or 403b plan. **Our planning is about helping our clients understand the financial blind spots, which cost you money and delete wealth.** By knowing these financial landmines, you will save money, create more wealth, and enjoy more things in your life with less stress. We accomplish this by educating our clients and implementing good planning strategies that are sound. In my 40 years of planning I have never failed to find one area where our clients could improve on and save money. We work like an architect, and put together a financial blueprint for you to follow. It is your **written financial blueprint, which is updated yearly.** Most people don't have a written financial plan.

Q. Don't I get this type of planning from my current advisor?

A. I don't know. My **Financial Viewpoint** tool will help you to identify whether you are up-to-date or not. It will also let you know if you are up-to-date in five different and critical financial areas. I use this tool with all of our clients and it keeps them up to date.

Q. If I have done planning, why should I see you?

A. Changes, such as **Estate Tax laws, Income Tax laws, Probate laws, and Medicaid laws, change every few years.** In many cases, planning you might have completed under one set of laws, may actually be

detrimental when the laws change, and updating has been neglected. Also, many people do some type of planning; however, many people confuse the purchasing of a financial product, or drafting a will as planning. For example, people who purchase an IRA or 401k feel they have done retirement planning. However, they may not be aware of whether they will have enough money for retirement, how to distribute the plan to the family, how to avoid the large taxes, or how to make a taxable retirement plan, **tax-free.** An example; executing a will is not final estate planning. Since there are **five financial areas of concern** for most people, knowing what strategies to use in each area will save you taxes, costs, and preserve more wealth for your enjoyment. Most product salespeople are not educated in these areas, and if they are, they find it hard to stay up-to-date with them. *Also, I have a patented automatic review system, which all of our clients receive. They are never out-of-date, no matter how many changes are made in the financial area.*

Q. What experience do you have?

A. Forty years of experience in my own practice. For more information, go to my website: www.necgg.com

Q. Do you charge fees?

A. Yes. The charge is determined by the planning project. We guarantee that through our planning you will save more money in your current financial arrangements than what we charge, or our services are free. We put this in writing.

Q. Where do we meet if I wish to meet with you?

A. I will initially meet you for 20 minutes before, during or immediately after work (7:30 am - 5:00 pm). Initially, I can see you at your home, your work, my office, or any other place which would be comfortable to you (coffee shop). We can also have a MINI CONFERENCE CALL MEETING.[i] This is very effective if time is a factor. If after we meet and you feel we should work together, I have all my planning meetings in my Guilford, CT office.

Q. Do you want my spouse or partner to meet with you initially?

A. Not necessary for both of you to be there initially, however, your spouse or partner is welcome. At our initial meeting you will not be making any decisions. Any information you need to convey to your spouse or partner will be made available to you. My planning tool (Financial Viewpoint) will give you a good idea within 7-9 minutes if you should even consider doing any planning. If planning is needed and you wish to work with me, future meetings would require your spouse or partner.

Q. What if I meet with you and I don't have a need for planning, or don't feel I want to plan at this point?

A. I would ask you for permission to keep you on a follow-up system so when the timing is better you might consider my firm in your planning. You are in the driver's seat.

Q. I am in the older age group and have done planning for years. Why should I consider planning now?

A. If you are over 60 years of age, planning areas such as Medicaid confiscation, lack of healthcare directives, estate taxes, risk with money, and running out of money are all critical planning areas. You will want to know how these areas affect your overall plan. Maybe you want a second opinion about your planning options. This is also the most critical part of your financial life as the margin of error is small. I find this is an area where people should really pay attention. One bad year in the stock market can ruin your income stream and force you to run out of money. A long-term illness will wipe out your assets. Considering people are living much longer, this group has more blind spots and landmines to deal with than any other group.

Q. What if I am between 30-60 years old, what type of planning would be important to me?

A. Estate planning, survivorship benefits, debt reduction, and college funding are key areas of planning. **Tax-Free Income Planning** is a key planning area which will enhance your retirement. The sooner you know about tax-free planning the better off you will be. I can show you how to change your **taxable** IRA, 401k, and 403b retirement plan from a *fully taxable payout plan to a tax-free plan* with options to use the account prior to retirement without penalties. (For example: money for college costs, or paying off your mortgage). This group is also not saving enough money for retirement. **Tax-free planning** allows for less money and risk, thus creating more with less.

Keep doing the same thing… and expecting different results: insanity…*In many ways it doesn't make a lot of sense. Why would you try to earn 10-12% in the stock market, pay all taxes, and risk 100% of*

your money … when you can earn 7-9%, take no risk, and eliminate all the taxes forever?

Q. What Is My Purpose of meeting you?

It would be **presumptuous** of me to assume that planning is a high priority for you right now, or not. I don't know your attitude towards financial planning, because I don't know you. I don't know what you have done in planning, if you care about doing planning, or if you are immersed in planning. If for no other reason, I would like to meet you so I can show you the work I do, and maybe in the future when planning is a higher priority, you would think of me and my services. There is no obligation, and I will not ask you to make any decisions. The meeting would be just two people who are introducing themselves to each other for the chance to take advantage of an opportunity of the future that will benefit both of us. Win - Win! However, a short discussion on the phone will also be worthwhile. A mini conference will determine if we should meet.

My intention is to share with you some of the many planning strategies I have used with my clients for forty years. My strategies are proven, and have been proven efficient and effective over time. My clients have gained from their relationship with me, and I have gained through knowing them.

Maybe more important, people who have gone through the **Financial Viewpoint Tool,** are amazed at what they haven't considered. They usually become excited and eager to learn more about what they didn't know! **Awareness of potential financial problems is 90% of the planning. The solutions are 10%.**

Keep in mind that something you read motivated you to contact me and order our White Paper or report. So you may have a financial itch somewhere.

I look forward to introducing myself to you in the very near future. To learn more about me, I welcome you to my website; www.necgg.com. You will find great resources to review and learn more about our firm.

We can do this over the phone initially if you wish, by using the MINI TELECONFERENCE CALL.

If you would like to speak to me about your situation, call my office and ask my staff to arrange a MINI TELECONFERENCE CALL. This will allow us to go over some areas to determine if we can be of help. Once a time and date is set, I will call you for the conversation.

Wishing you the best!

Thomas J. Perrone, CLU, President[ii]

[i] Prearranged phone conference; I call you at a stipulated time to review the Financial Viewpoint tool. Usually lasts 15 minutes. This is a great way to save time and to find out if we can be of help to you. We encourage you to use this method.

[ii] FAQ 8 direct response

If you have an advisor which you feel has done a good job for you, do you have enough confidence in their work to get a second opinion from another professional?