

## Solid Investment Advice for Strategic, Customized Wealth Management

*Fusco Financial Associates, Inc.*

**F**inancial planning and investment management are not to be taken lightly, not to be sold like a suit off the rack, not to be done and forgotten. Today's planning affects tomorrow's quality of life, and it demands focused care.

As important as financial and investment planning are, it's essential to put the process in the hands of the right professional. That means someone who knows investments and wealth management, of course, but also an experienced advisor who can help clients identify objectives – not everyone can easily describe their financial goals – and build a plan to meet them.

***“We sit down with clients and learn who they are, and what matters to them. Then, keeping their goals clearly in mind, we develop plans to meet their financial objectives.”***

— Tony Fusco, founder

“That’s what we do,” says Tony Fusco, MSFS, ChFC®, CAP®, AIF®. “We sit down with clients and learn who they are, and what matters to them. Then, keeping their goals clearly in mind, we develop plans to meet their financial objectives. Much of our communication with clients is really education, and we converse *with* them; we don’t talk *at* them.”



*Tony Fusco and Kevin Fusco*

“Many times, new clients know they need help, but they’re not sure exactly where,” says Financial Advisor Kevin Fusco, CAP®, MSFS, Tony’s son and partner. “So our financial analysis breaks things down to basics – budget, net-worth analysis, insurance review, certainly retirement and estate planning. We gain an understanding of their risk tolerance, to provide the clarity they’re seeking.”

### **Ongoing, Active Portfolio Monitoring**

Most people have an idea of how they’re doing now but have a hard time forecasting years or even decades out, to when they’ll need the money, Tony Fusco says. Good financial and investment planning takes that long view, and Fusco’s advisors actively review and monitor clients’ portfolio performance over time, with an emphasis on communicating with them frequently. “We take a very managed approach and keep clients’ expectations in mind – how conservative or aggressive they want to be,” Kevin Fusco says. “We work to help mitigate risk in the portfolio.”

“We’re going to do what’s best, in our opinion, for all of our clients,” says Tony Fusco, “based on their own individual goals and objectives.”

### **Independent, Objective Advice**

Fusco started in financial services in 1986. In 1990, to strengthen his ability to provide clients with excellence in investment, retirement, education and estate planning, he founded Fusco Financial Associates, Inc. Although associated with Raymond James, the advisors at Fusco Financial Associates are independent, offering clients unbiased investment research and objective advice, free of corporate directives to promote any proprietary product.

