



## CAHILL & ASSOCIATES FINANCIAL SERVICES, LLC

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**Terrence S. Cahill**  
**William J. Cahill**  
**Theresa L. Cahill**  
**Andrew C. Bauer**  
**Carl J. Cieplinski**  
**Richard P. Coleman**  
**Melissa Hicks**  
**Roslyn L. Scheid**



**Cahill & Associates Financial Services, LLC**  
PLANNING FOR YOUR FUTURE

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

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## ABOUT OUR TEAM

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In business since 1979, Cahill & Associates Financial Services, LLC, is a family owned, full service financial planning firm located in Cromwell, Connecticut.

Our team focuses its efforts on needs based financial planning, from the accumulation of invested assets to their management and ultimate distribution.

### What we do

As Investment Adviser Representatives of Commonwealth Financial Network,<sup>®</sup> the advisors at Cahill & Associates create, implement, and monitor customized financial plans designed to help individuals and families pursue their financial goals. We thoroughly assess and analyze your complete financial picture to ensure that your strategy reflects your values, risk tolerance, and ultimate life objectives.

### Our approach

We start the journey by taking the time to listen to and understand each of our clients personally. Together, we carefully chart a course to pursue financial success, using prudent investment strategies.

Building long term  
relationships is our priority  
at Cahill & Associates.

Cahill & Associates is known for taking a conservative approach to wealth management. We've built a reputation based on sound judgment and decision making, values that have helped so many of our clients protect their existing assets and successfully pursue their goals.

### The benefits of independence

Our commitment to always putting your interests first is evident in every aspect of our business. We've chosen to partner with Commonwealth Financial Network, a Registered Investment Adviser–broker/dealer since 1979 with a history of focusing exclusively on the needs of its affiliated advisors and the clients they serve. This partnership means that we remain free to make recommendations based on what's right for you, without pressure to promote proprietary products or strategies, which is not the case with some other types of financial advisors.



### Our services

- Investment management
- Pre-retirement income planning
- Post-retirement income planning
- Strategies for minimizing tax burdens
- Education planning
- Estate planning
- Charitable giving strategies
- Insurance planning
- Business succession strategies
- Coordination with other professionals, such as CPAs and attorneys, to ensure that everyone is working toward common goals

## TEAM BIOGRAPHIES

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Our group of dedicated professionals shares the common goal of providing you with the expertise and personalized service you need to confidently pursue your financial goals.



**TERRENCE S. CAHILL,**  
**CSA,<sup>®</sup> CFS<sup>®</sup>**  
**Financial Advisor**  
*(860) 635-4800 ext. 105*  
*TCahill@Cahillfinancial.com*

Terrence (Terry) Cahill founded Cahill & Associates Financial Services, LLC. He has more than 55 years of experience in the financial planning

and insurance industry. He has seen the company grow from a start-up company in the late 1970s to a growing business with relationships lasting more than 35 years. Terry takes great pride in the assistance he has been able to provide to his many clients over the years in building and managing their retirement assets.

Terry remains active in the business and holds the FINRA General Securities Representative and General Securities Principal registrations. He has also completed the rigorous program requirements to earn the Society of Certified Senior Advisor designation. Terry enjoys being an active participant in community affairs and is an active member of several finance committees for nonprofit organizations.



**WILLIAM J. CAHILL,**  
**CFP,<sup>®</sup> CFS<sup>®</sup>**  
**Financial Advisor and**  
**Registered Principal**  
*(860) 635-4800 ext. 103*  
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Bill Cahill joined Terry at Cahill & Associates in April 1991, focusing on employer plan sponsor relationships through

Aetna Financial Services. As the capabilities of the broker/dealer improved, the practice transitioned toward investment management and needs based financial planning, which remain the focus today. Bill takes pride in maintaining a long term, goal-oriented focus with his clients.

A 1988 graduate from Fairfield University with a BS in finance, Bill earned his credentials as a CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional in 1995. Bill has held registrations since 1986, currently holding the FINRA Series 7, 24, 63 and 65 securities registrations. He is an active member of the Financial Planning Association<sup>®</sup> (FPA<sup>®</sup>) and the Investments & Wealth Institute.<sup>®</sup> A lifelong Connecticut resident, he resides in Cromwell with his wife, Theresa, and their five children. Bill loves the outdoors and enjoys running, biking, hiking, travel, photography, and staying active with the kids.



**THERESA L. CAHILL, AIF®  
Financial Advisor**

(860) 635-4800 ext. 104  
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Theresa Cahill joined Cahill & Associates in 2011 and currently works as a financial advisor. As a wife, mother, sister, daughter, and advisor, she understands the complexities and challenges

of life. She is dedicated to providing her clients with a high level of service, committed to building strong relationships and to making the process of achieving financial goals attainable. Theresa's focus is to diligently work together with you, as part of your team, to reach your financial goals.

Previous careers as a chemist and registered dietitian have affirmed Theresa's belief that excellent communication with reliable, trusted, and knowledgeable resources is critical to success. Theresa is convinced that continued education helps to ensure long term success.

Theresa has a BS from Siena College with a major in chemistry and completed the CUP program at the University of Connecticut in dietetics.

She holds FINRA Series 6, 7, 63, and 65 securities registrations through Commonwealth Financial Network®, as well as life, health, and variable annuity licenses. She has also attained the Accredited Investment Fiduciary® (AIF®) designation. A native of New York, Theresa lives in Connecticut with her husband, Bill, and their five children. Theresa enjoys spending time with her family, scrapbooking, biking, photography, and traveling. She is a regular volunteer in the schools her children attend and finds much reward in helping others.



**ANDREW C. BAUER,  
CFP®, CFS®  
Wealth Manager**

(860) 635-4800 ext. 120  
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Andrew C. Bauer has served as a wealth manager with Cahill & Associates since April 2015. With advisory experience in Connecticut since 1995,

Andy has been focused on providing strategic wealth planning and investment strategies to individuals as well as institutions. He is passionate about partnering with clients and creating a clear path toward the realization of their goals. One of the objectives he strives for is helping clients maintain their lifestyles throughout their retirement years.

Andy graduated from the University of Colorado in 1991 with a BA in international affairs. He holds the FINRA Series 7, 63, and 65 securities registrations, as well as life, health, and variable annuity licenses. He is a CERTIFIED FINANCIAL PLANNER™ professional and holds the Certified Fund Specialist® (CFS®) certification.

Andy grew up in Connecticut and now lives just over the border in Longmeadow, Massachusetts, with his wife, two children, and Harley, the family dog. He enjoys mountain biking, skiing, and spending time with his family.



**CARL J. CIEPLINSKI,**  
**CRPC®**  
**Financial Advisor**  
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*Carl.Cieplinski@Cahillfinancial.com*

Carl Cieplinski has been a licensed representative since 1998. Carl joined Cahill & Associates in September 2016, after spending 14 years at

Voya Financial Advisors (previously ING). Carl is passionate about implementing strategies to help his clients enjoy a dignified and independent retirement, and his focus on long term relationships fits the Cahill & Associates tradition.

He holds the FINRA Series 7, 63, and 65 securities registrations, as well as life, health, and variable annuity licenses. Carl currently maintains the Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC<sup>®</sup>) designation. Carl graduated from Assumption College with a BA in accounting.

Carl and his wife reside in Connecticut with their two daughters. His hobbies include golfing, biking, hiking, and spending time with his family. He volunteers his time at his kids' schools and his church.



**RICHARD P. COLEMAN**  
**Client Relationship**  
**Manager**  
*(860) 635-4800 ext. 108*  
*RColeman@Cahillfinancial.com*

Dick Coleman has been with Cahill & Associates since 1998. He holds FINRA Series 2, 24, 63, and 65 securities registrations, as well as life, health,

and variable annuity licenses. He serves as a client relationship manager with a focus on the health care and government markets. Dick's financial services career dates back more than 50 years, including back office operations management for nearly 25 years and several years in sales management when his team was consistently a top performer nationwide.

His primary role at Cahill & Associates involves the education and ongoing service of our clients. Dick takes pride in helping others plan for an independent retirement. He and his wife, Maggie, are lifelong Connecticut residents and have two children and two grandchildren. His hobbies include walking, biking, boating, camping, and nostalgia automobile racing. Dick has also volunteered his time at various Connecticut correctional facilities.



**MELISSA HICKS**  
**Client Relationship  
Manager**

Melissa Hicks started with Cahill and Associates July of 2020. With 10 years of experience in the financial services industry, Melissa strives to educate, empower and enrich her clients. She is dedicated to providing

quality service and helping clients gain financial clarity and confidence.

Melissa serves as a Client Relationship Manager, and holds the FINRA Series 6, 7, 63, and 65 securities registrations through Commonwealth Financial Network®. She graduated from Central Connecticut State University with a BA in marketing. Melissa and her husband reside in Connecticut with their 3 daughters. She enjoys spending time with her family, reading and traveling.



**ROSLYN L. SCHEID**  
**Client Relationship  
Manager**

Roslyn started with Cahill & Associates in 1987. She took a “brief 12-year sabbatical” away from the company, yet still within the financial industry, and is back home at Cahill & Associates. Roslyn has a

Bachelor of Science in Finance from the University of CT, FINRA Series 6 & 63 registrations and has her State of CT Life & Variable Annuity license. Roslyn’s extensive industry experience includes managing a bank branch, providing excellent service to the Sponsors and Participants of employer-sponsored retirement plans as well as with individual investors. Her goal has been, and always will be, to happily provide clients with the tools and information they need to work toward a more secure financial future... and to do it with a smile! Roslyn grew up and lives in Connecticut with her husband and 3 children. She enjoys traveling (preferably near an ocean, lake or river), boating, cooking, reading, smiling and laughing (all of these especially when with her family and/or friends).

# THE ADVISOR-CLIENT PARTNERSHIP

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**An important partnership exists between a client and his or her advisor. To help clarify this relationship and avoid misunderstandings, the roles of both the advisor and the client are laid out below.**

## **Advisor Responsibility**

- Knowing the client's financial needs, goals, and changing situation
- Maintaining confidentiality, keeping all information pertaining to the client's finances private
- Constructing an asset allocation strategy to match the client's objectives
- Selecting specific securities for the client's portfolio
- Regularly communicating with the client through personal meetings, phone conversations, and online sources
- Rebalancing the client's assets over time
- Reallocating the client's assets as circumstances change
- Educating clients on the various types of products that are available to meet their needs

## **Joint Responsibility**

- Determining the investment objectives, developing a mutual understanding as to the client's risk tolerance and anticipated returns
- Determining product selection—agreeing on the types of investments (mutual funds, stocks, annuities, etc.) that will be incorporated into the client's portfolio
- Monitoring performance
- Determining taxable consequences—the client must inform the advisor of his or her tax situation so that the client and the advisor can build a tax-efficient portfolio.

## **Client Responsibility**

- Providing the advisor with all financially relevant information
- Establishing financial goals
- Notifying the advisor of liquidity needs and expected cash flow
- Informing the advisor of any change in objectives and financial situation
- Trusting the advisor's expertise

## SERVICES PROVIDED

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### Personal Financial Planning

Our client-focused process is tailored to help individuals set financial goals, develop a financial road map, and implement the appropriate financial tools and strategies.

#### Supported by:

- Investment management products (e.g., stocks, bonds, mutual funds)
- Asset allocation services
- Tax-sensitive planning
- Educational programs
- Estate planning coordination services
- Income planning strategies
- Insurance planning strategies and related products (e.g., life insurance, annuities, and long term care)

### Business Financial Planning

These services are designed to support the accumulation, conservation, utilization, and transfer of family wealth.

#### Supported by:

- Employee group benefits
- Executive compensation planning
- Retirement plan services
- Buy-sell agreement analysis and funding
- Business succession planning
- Estate planning for closely held businesses
- Strategic planning

### Multigenerational Financial Planning

These services are designed to support the accumulation, conservation, utilization, and transfer of family wealth.

#### Supported by:

- Sophisticated asset allocation strategies and wealth transfer techniques
- Business succession consulting and planning
- Advanced income and estate tax advising
- Charitable giving tools and techniques
- Financial education programs for the next generation



## IT'S NOT ALL ABOUT COSTS

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**Imagine that you're sitting down for dinner at a nice restaurant. The waiter approaches and asks if you'd like to hear the specials. He lists them off and you are immediately intrigued by the lobster dish. You have one question to ask before ordering, however. How much will it cost?**

If this sounds like you, you're in good company. Moreover, there's a good chance that, as we talk about various investment vehicles that might suit your goals and objectives, you're wondering the same thing.

What will these products cost me?

**We believe that our decision making process should be cost conscious.** But we make a distinction between cost conscious and cost focused product selection.

For us, costs are *a* priority, but not *the* priority.

When we look at an investment for a client, our first question is not about cost. We are more concerned with the following:

- Is it the right fit for the client?
- Does it match what he or she wants and needs?
- Is it reasonably priced?

Using the restaurant as an example, if you are craving lobster and the waiter tells you that this will be the best lobster you've ever tasted, and it is priced comparably to a fancy lobster dish at a high-end seafood restaurant, you probably will not hesitate to order it. But if you simply hear the price, you might instead opt for the steak.

Investments are often critiqued for their expense ratio. But the criticism must have some context. What is the product cost relative to a similar product? Can its cost be explained? Remember, the cheapest products are not always the best performers, even when we discount for fees. If the lobster special cost a dollar, you'd probably be skeptical. With food, as with many investment products, you often get what you pay for.

As we propose investment vehicles for your account, we focus on providing solutions to your wealth management needs. We want to offer you the proper products, not the most expensive ones. Again, cost is always one of our considerations, but it never rules out a product, nor will it compel us to sacrifice quality to save money. We provide cost-conscious strategies to complex wealth management situations. So, ask us, is this product reasonably priced? Does it suit my goals and objectives? Is it the right fit?

If we've done our job, the answer to all three questions should be a resounding yes.

## DEFINING THE WEALTH MANAGEMENT PROCESS

**Intelligent investors often ask, “What is your wealth management process?” When it comes to managing our clients’ assets, we adhere to a proven system.**

Below is an overview of our six step process.

- **Establish Client and Financial Consultant Relationships**

The goal here is to get to know you. We will ask you for relevant financial data, assess your risk tolerance, and determine your financial goals and needs. All future decisions in the Wealth Management process will stem from this information.

- **Gather Data**

We will identify your principal needs and work with you to prioritize both short and long term goals.

- **Analyze Current Positions**

In an “observations meeting,” we will assess your current accounts and policies, looking closely for gaps or inconsistencies.

- **Present an Action Plan**

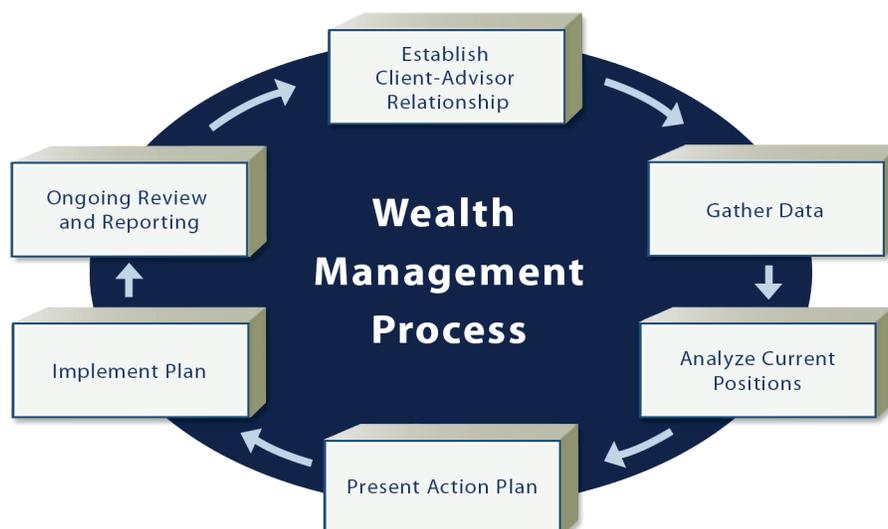
Depending on your situation, we will draft a financial plan that may include an Investment Policy Statement, a thorough retirement income plan, or a detailed action plan.

- **Implement the Plan**

At this stage, we will make the investment decisions on a product level: Which mutual funds should you buy? Which insurance policy is best for you? What sort of annuity fits best with your situation?

- **Ongoing Review and Reporting**

The final step in the Wealth Management process involves the ongoing monitoring of your portfolio. As time goes on, we will ensure that your assets remain diversified and that your objectives stay on track. Diversification does not assure a profit or protect against a loss in declining markets.



## WEALTH MANAGEMENT

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**As you strive to grow your personal net worth, the financial challenges you face become increasingly complex. While some investors have a long-term strategy in place to grow their assets and manage risk within their portfolios, many do not have strategies for dealing with the tax implications that result from the distribution and transfer of the assets they have worked so hard to accumulate.**

Capitalizing on opportunities to preserve, grow, and transfer your wealth requires the sophisticated guidance of a professional who knows and understands your long-term financial goals.

As an Investment Adviser Representative of Commonwealth Financial Network®, I have the ability to offer wealth management services that address the complex financial planning issues that many of my clients face. Commonwealth's Wealth Management program provides me with the infrastructure to offer you a comprehensive array of services to help plan and manage your wealth.

### For the phases of your financial life

Wealth management refers to the coordination of various strategies that encompass all phases of your financial life, from the accumulation of assets, to risk management, to tax strategies, to retirement and estate planning.

The easiest way to conceptualize wealth management is to think of it as the logical transitions of your financial life:

- **The accumulation of wealth.** Construction of a solid, financial base sufficient to pursue your financial objectives.
- **The protection of wealth.** Creation of a strategy aimed at preserving your assets from erosion due to unexpected expenses, inflation, market decline, and taxes.



- **The tax-advantaged distribution of wealth during life.** Development of a sophisticated tax management plan to enhance your asset base by minimizing your tax burden and allowing you to distribute your assets according to your wishes.
- **The tax-advantaged distribution of wealth at death.** Planning for the controlled distribution of your assets at death—to whom you want, when you want, and at the lowest possible cost.

### Strategies for complex issues

Wealth management planning seeks answers to those tough economic questions and decisions that come with modern living. Commonwealth's Wealth Management program divides these issues into six modules—each focusing on a different area of your financial life:

- **Accumulation** addresses your individual needs, asset allocation, and the suitability of different types of securities in light of your goals and risk tolerance. Accumulation strategies help to ensure that your investment portfolio remains closely aligned with your overall financial goals as you continue to build your asset base.
- **Risk management** works to minimize financial and other losses potentially associated with risks to your assets, business, or health. Some examples of risk are personal and professional liability, business ownership, property loss, and catastrophic illness or disability. Your first line of defense is to identify your sources of risk and then to either avoid or minimize the major exposures.



- **Taxation** considers the tax implications of individual, investment, or business decisions, usually with the goal of minimizing tax liability. While decisions are rarely made solely on their tax impact, you should have a working knowledge of the income or estate tax issues and costs involved.
- **Business planning** focuses on issues specific to business owners and shareholders. For most business owners, the business is their most significant asset, and the financial success of that business has an immediate impact on the economic security of the family. Without proper planning, you may have difficulty tapping the value of your business to support your retirement, or your family may lose the value of the business at your death.
- **Retirement planning** involves evaluating your current financial status and creating an accumulation strategy that will help to ensure your desired retirement lifestyle. Because your retirement years can span decades, retirement planning generally dominates other financial goals. A successful plan put into place during the wealth-building life span should address ways to maximize growth and tax-efficient distributions, as well as how to leave retirement assets to the next generation.
- **Estate planning** creates a master plan for the management of your property during life and the distribution of that property at death. For most people, estate planning gives you more control over your assets during your lifetime, provides care when you are disabled, and allows for the efficient, low-cost transfer of wealth at your death.

While not all of these modules will apply to your situation, we believe that identifying and addressing those that are pertinent will help you to better manage your financial future.

### **Planning for the long term**

No matter what your level of wealth, working closely with a trusted professional who knows and understands you can help you target your goals. Working together, we can help you simplify the complexities of your financial life by focusing on your wealth in a systematic way and implementing a plan that will benefit you for the long term.

*Commonwealth Financial Network® does not provide legal or tax advice. You should consult a legal or tax professional regarding your individual situation.*

## HOW YOU CAN BENEFIT FROM A FINANCIAL PLAN

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A financial plan is the written document detailing the short- and long-term steps that we will take as we strive to meet your financial goals and objectives. It's a road map of what's to come and a guide until circumstances change—at which point, we will consult with you about modifying the plan.

Your financial plan is also a strategy or series of strategies involving multiple aspects of your financial situation designed to bridge the gap between where you are today and where you want to be tomorrow.

Developing a financial plan follows naturally from identifying goals, objectives, and existing positions. The first step in the wealth management process told us what you wanted and required in terms of dollars, risk, insurance, retirement, and beyond. The second step revealed your present circumstances. Now, having placed the two side by side, we can put a series of action steps in writing specifically intended to get you from here to there.

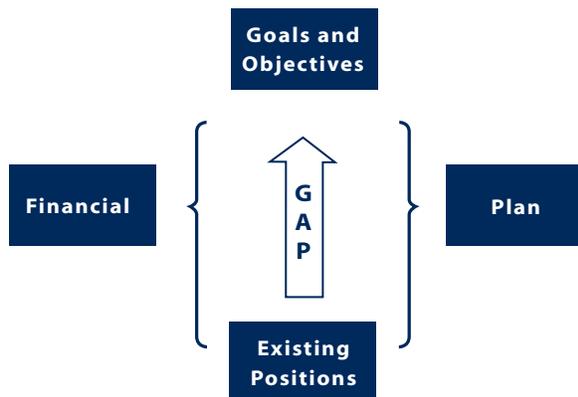
We believe that the wealth management process is not just about working *for* you; it's about working *with* you. For that reason, there shouldn't be any surprises in your financial plan. Instead, it should serve as a record of the steps that we've decided to take together. Also, while it is not product-specific, it will indicate the types of products to which we may or may not direct your assets.

Your financial plan may include an income plan, a distribution plan, a retirement plan, an insurance review, an Investment Policy Statement, and an investment proposal. It will *always* contain an action plan.

For the short term, the financial plan will serve as our guide, but it is a "living document" subject to change over time as your financial needs, goals, and circumstances change. In some cases, there may not be a gap between your existing positions and your goals and objectives. At other times, your goals and objectives may be out of reach given your present situation. Regardless, the financial plan will continue to serve as our blueprint for managing your wealth.

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**The goal of a financial plan: to narrow the gap between where you are and where you want to go**



## COMMONWEALTH'S CAPABILITIES

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**Our Registered Investment Adviser–broker/dealer, Commonwealth Financial Network,<sup>®</sup> has a vast infrastructure that is built around doing whatever it takes to deliver everything advisors need to serve their clients. The firm's always expanding resources help ensure that we can deliver the best possible guidance and the prompt, personal service you expect and deserve.**

- **Investment choice.** Commonwealth provides us with an open investment platform, which gives us access to the complete universe of solutions from which to recommend the best choices for you based on your financial objectives, personal investment style, and risk tolerance.
- **Breadth of expertise.** Dozens of experts in estate planning, taxation, risk management, business planning, charitable giving, and retirement planning are available to consult with us to ensure that the recommendations we make are the right ones for your financial situation.
- **Service.** The firm's advisor-to-staff ratio is one of the best in the industry. This means that staff members attend to us promptly, execute transactions quickly and accurately, and offer first-class service to help us provide the same to you.
- **Technology.** Commonwealth's secure, web-based platform allows us to efficiently and easily manage all aspects of your financial life and offer you easy access to your accounts through our website.
- **Access to top management.** Commonwealth's business model and corporate culture allow us open access to the firm's 14 managing partners, who have an average tenure of 24 years and a hands-on approach to day-to-day operations. The availability of this depth of knowledge translates directly into better, faster, more informed decisions for you.

## A REPUTATION TO BE PROUD OF

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**We are proud to be affiliated with Commonwealth Financial Network<sup>®</sup>, a Registered Investment Adviser–broker/dealer with a singular commitment to serving independent advisors and their clients. The latest demonstration of that commitment can be found in the J.D. Power 2020 U.S. Financial Advisor Satisfaction Study.<sup>SM</sup>**

For the seventh straight time, J.D. Power ranks Commonwealth:

**“#1 in Independent Advisor Satisfaction Among Financial Investment Firms”<sup>\*</sup>**

Again, the results were no surprise to us. But it’s what this achievement means for our clients—on a daily basis—that makes the difference.

Commonwealth’s entire organization is built around doing whatever it takes to satisfy not only the advisors who work with the firm, but the clients of those advisors as well. It’s that infrastructure—and the always expanding wealth of resources it provides—that makes it easier for our firm to provide you with the best possible guidance and the prompt, personal service you expect and deserve.

Our firm could not be more pleased to keep such good company or to espouse these qualities in our daily dealings with our valued clients.



J.D. Power ranks Commonwealth:  
**“#1 in Independent Advisor Satisfaction  
Among Financial Investment Firms”<sup>\*\*</sup>**

\* Commonwealth Financial Network<sup>®</sup> received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, 2018, 2019, and 2020 Financial Advisor Satisfaction Studies of customers’ satisfaction among financial advisors. Visit [jdpower.com/awards](http://jdpower.com/awards).



## INTRODUCING OUR SERVICES TO YOUR FRIENDS AND FAMILY

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**It has always been our belief that the most effective use of our time as financial professionals is servicing our clients. Our clients are always our first priority, and we believe that focusing on helping them pursue their financial goals is the key to building the foundation for a strong relationship.**

Because of the nature of our commitment to our existing clients, and in an effort to maintain the integrity of our practice, we do not spend, nor do we want to spend, time actively marketing our services to the general public. Consequently, the task of attracting new, high caliber, like-minded investors who can benefit from our services continues to be a challenge.

It is the nature of our business that most new clients enter our office as referrals from existing clients—clients who have benefited from and enjoyed the experience of working with us. We find that our clients tend to refer individuals who are like themselves: people who are serious about making smart decisions concerning their financial future. We, in turn, find it a pleasure to work with these individuals.



If you are pleased with your experience with us, we would kindly ask that you mention our name to any friends or family members who you think would be a good fit with our practice. We are looking for individuals who are searching for a trusted relationship with a financial professional; who are looking for long-term financial guidance, not shortcuts and the next hot trend in the financial world.