

# PRECISION | Financial Strategies

*It's your life. Plan for it!*

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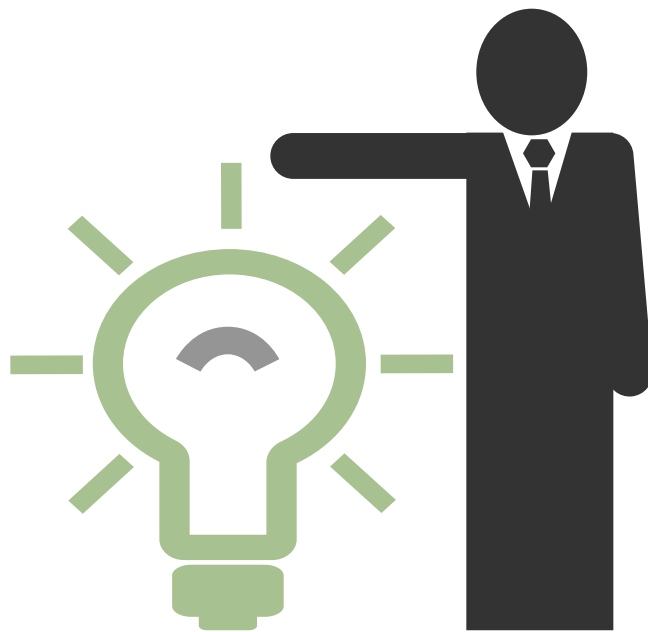


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## INTRODUCTION

With over 40 years of financial planning experience, Precision Financial Strategies recognizes that each of our clients has a unique set of financial goals, and we strive to help them work toward those goals. Our team of advisors and support staff is dedicated to maintaining life-long client relationships by offering sound financial advice and world-class client service.



As a Managing Partner of Precision Financial Strategies, Frank's primary focus is on the financial well being of our clients. His philosophy is to make himself accessible to them, listen to their needs, and respond to them in turn. Most important to Frank is that our clients trust him and treat him like family, which speaks volumes about their relationship.

In addition to his financial planning skills, he can draw upon twenty years of experience as a business professional, where he built and acquired financially successful companies. This experience provides the team with an added dimension to the practice which helps them create strategies for both individuals and business owners.

Our teamwork approach adds a broader perspective and provides increased benefits to our clients. We can help answer your questions, including:

- Did I save enough for retirement?
- Did I invest my assets in the right places?
- Which assets should I use first?
- Are my investments working hard enough?
- What's the best approach for college savings?
- How can I protect my beneficiaries and maximize tax strategies?
- Do I have enough life insurance for my family?

Frank is a sought after presenter for a number of corporate and organizational functions each year. He holds the Chartered Retirement Planning Consultant (CRPC®) designation from the College of Financial Planning, the Certified Fund Specialist (CFS) designation from the Institute of Business and Finance, and Registered Financial Consultant designation from the International Association of Registered Financial Consultants.



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Bill is a Managing Partner of Precision Financial Strategies. He specializes in helping clients establish and pursue their financial goals. Bill believes in the importance of developing a financial strategy prior to making implementation decisions. He identifies the objectives of our clients, and helps them to establish a sense of confidence.

Bill takes a confidential, consultative approach with clients to organize and implement strategies that also coordinate with their personal wealth management goals. Building a comprehensive financial plan involves understanding your overall financial objectives and designing a strategy that seeks to build, preserve, and transfer wealth over the course of a lifetime. Services include:

- Retirement Planning
- Risk Management
- Estate Planning
- Insurance Strategies
- Education Funding
- Business Succession Planning
- Lifestyle Planning

Bill is a believer in financial education and often provides lectures to clients, professionals, and corporate groups on various topics such as wealth accumulation, retirement, and estate planning. He has appeared on the Caucus New Jersey TV program and has been quoted in the Star Ledger and Asbury Park Press.

Bill holds a Bachelor of Science degree in marketing from Ithaca College and has earned the CERTIFIED FINANCIAL PLANNER™ practitioner designation. He resides in Monmouth County, NJ with his family. He is known to be active in his community and enjoys spending time with his family.



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## OUR SERVICES

To put our clientele into perspective, most of our clients had competent advisors, such as attorneys, accountants, and investment advisors prior to meeting us, that have already helped provide a certain level of planning.

### **So why should our clients engage our services?**

The answer is coordination or more specifically, the lack of coordination in your existing planning and a desire to take that planning to the next level. What we do is take a global look at your financial situation on a cross disciplinary basis. Not just a legal, accounting, investment, or insurance perspective, but across the board. This process allows us to identify coordination gaps, and missed financial planning opportunities.

The difference between having your work done vs. having it comprehensively done, can mean greater clarity and confidence that your financial objectives will be addressed.



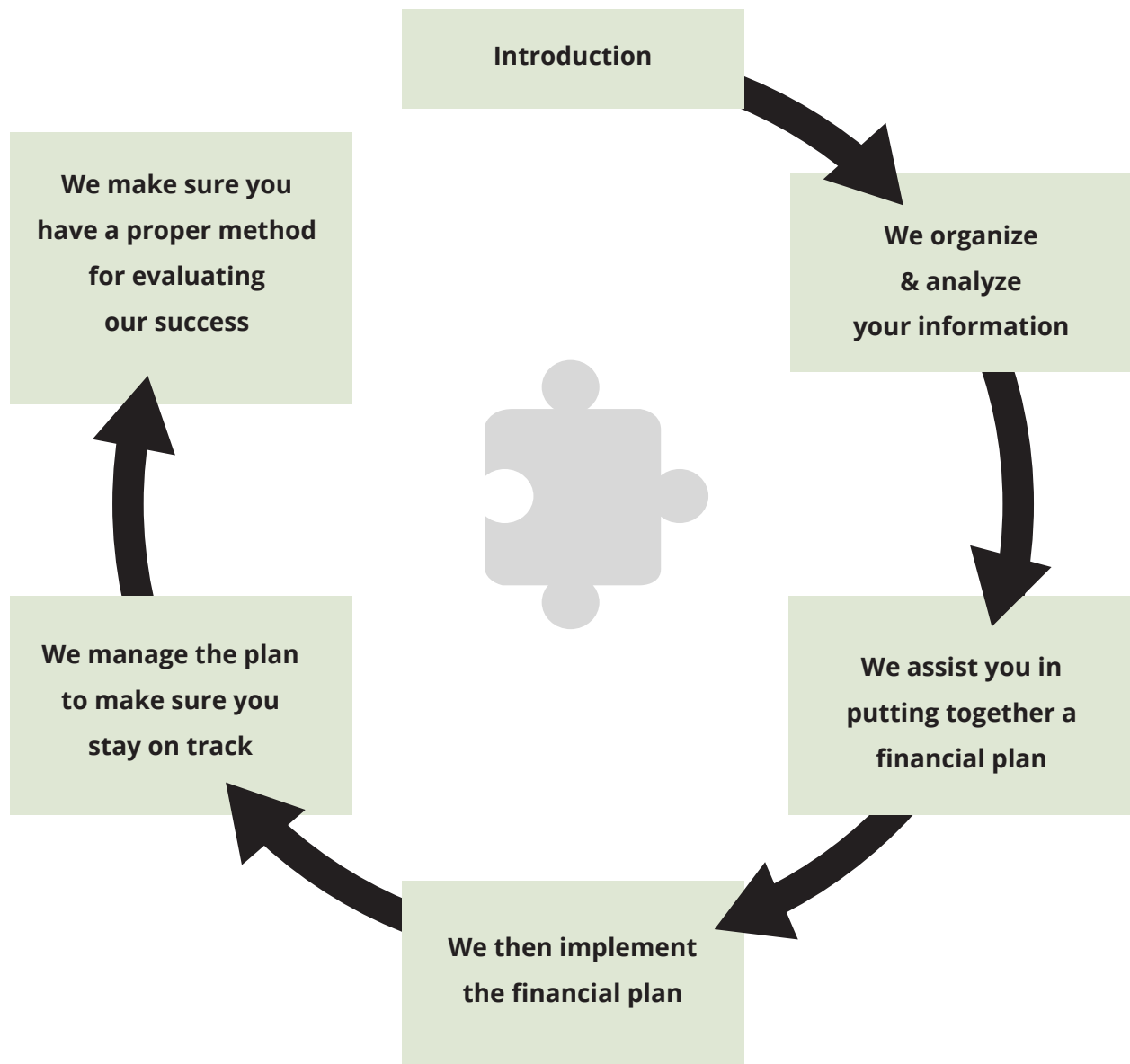
## OUR PROCESS

People hire us to do three things:

1. To bring **creative design ideas** to the table in the areas of income, gift and estate tax savings, and also wealth creation – many ideas that you may not have been previously exposed to.
2. To **coordinate and collaborate** with you and your other advisors, such as your accountant and your attorney.
3. The most important, is to act as your **catalyst** to get things done.



## OUR PROCESS DRIVEN APPROACH



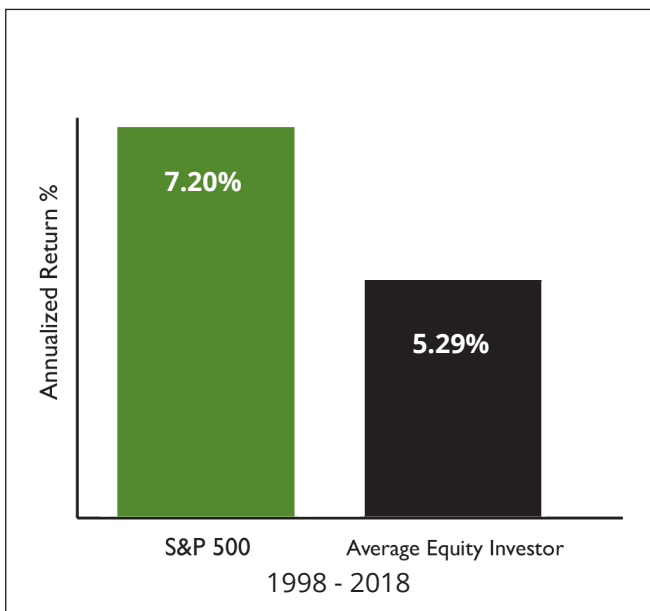


## THE CRITICAL ROLE OF THE ADVISOR

### Navigating the World of Investing

Why do some investors choose to “go it alone;” to navigate the world of investing based on their own observations, information, or feelings? For the thrill or excitement? Maybe they share a belief that investing is easy or that making their own investment decisions is more cost efficient?

According to a study by DALBAR, Inc., over the period 1998 - 2018, the average equity fund investor received an annualized return that substantially lagged the return of the S&P 500.



Hypothetical Illustration

While a variety of factors can influence investment returns, investor underperformance may in part be attributed to:

- The tendency for investors to sell underperforming investments and then replace them with others that have performed well; a pattern of “buying high” and “selling low”
- Emotionally driven decisions that may cause trading at inopportune times
- Investment activity motivated by media hype, financial news networks, or televised “experts”
- Poor market timing decisions resulting in missed opportunities

### Frank R. Stuart and William E. Spinner Can Help

While investment returns are unpredictable, we may help you to avoid some of the common pitfalls of investing so you can stay focused on your investment objectives and committed to your long-term plan. As experienced advisors, we will help you to define your goals and help you in implementing a strategy designed to potentially increase your return over time.

We can assist you in:

- Creating a financial plan that addresses all aspects of your financial well-being
- Constructing a suitable portfolio based on your unique objectives, risk tolerance, and time horizon
- Charting the on-going progress toward achieving your goals
- Staying abreast of economic and investment trends that may affect your portfolio and making changes as needed

For additional information regarding Symmetry Partners, the DALBAR study and the S&P 500 index, see the disclosure information on the last page.

## LEAVE MANAGING THE FINANCIAL DETAILS TO US!

Watch our video below to learn more about what we do.



Building a comprehensive financial plan involves understanding your overall financial objectives and designing a strategy that seeks to build, preserve, and transfer wealth over the course of a lifetime.

### Our services include:

- Retirement Planning
- Risk Management
- Estate Planning
- Education Funding
- Business Succession Planning
- Lifestyle Planning

## THE CRITICAL ROLE OF THE ADVISOR DISCLOSURE

Our firm utilizes Symmetry Partners, LLC in the power of passive approach to portfolio construction. Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. Symmetry charges an investment management fee for its services. All Symmetry Partners' fees can be found in the ADV Part 2A located on the Symmetry Partners' website, [www.symmetrypartners.com](http://www.symmetrypartners.com). Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy will either be suitable or profitable for your portfolio. You and your advisor should carefully consider your suitability depending on your situation. Symmetry follows a passive investment strategy that involves limited ongoing buying and selling actions. Passive investors will purchase investments with the intention of long-term appreciation and limited maintenance. Passively managed portfolios are designed to closely track their respective benchmark index rather than seek outperformance. As a result, the portfolio may hold securities regardless of the current or projected performance of a specific security or a particular industry or sector. Maintaining investments in securities regardless of market conditions or the performance of individual securities could cause the portfolio to lose value if the market as a whole fails.

Source: "Quantitative Analysis of Investor Behavior, 2018" DALBAR, Inc. [www.dalbar.com](http://www.dalbar.com)

Equity benchmark performance and systematic equity investing examples are represented by the Standard & Poor's 500 Composite Index, an unmanaged index of 500 common stocks generally considered representative of the U.S. stock market. Indexes do not take into account the fees and expenses associated with investing, and individuals cannot invest directly in any index. Past performance cannot guarantee of future results.

Average equity investor performance results are calculated using data supplied by the Investment Company Institute. DALBAR is an independent, Boston-based financial research firm. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions and exchanges for each period.

Indices are unmanaged. Investors cannot directly invest in an index. Indexes have no fees. Historical performance results for indexes generally do not reflect the deduction of transaction and/or custodial charges or investment management fees, the incurrence of which have the effect of decreasing historical performance results. Actual performance for client accounts may differ materially from index portfolios.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Precision Financial Strategies, a registered investment advisor and separate entity from LPL Financial. Symmetry Partners, LLC and LPL Financial are separate entities. LPL Financial and Precision Financial Strategies do not offer tax or legal services.

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THANK YOU!

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