

## **Anthony Zitella - Financial Brochure Copy**

Written by Lisa Peterson • [lisa@lisapwrites.com](mailto:lisa@lisapwrites.com)

**“There are two ways I help my clients. The first is to help them in general with their retirement needs. For example, if they want to retire to the West Coast, I’ll help them achieve their goal. The other way I help my clients is in a much more elaborate, detailed approach. If the goal is to retire on May 28<sup>th</sup> 2025 to Santa Monica, and they want to drive down Route 66, stop at the Ariston Café in Litchfield, IL and catch a show the Gillioz Theatre in Springfield, MO, I’ll help them achieve that dream . . . now that’s a wealth plan.” –Anthony Zitella, CFP®**

Building financial wealth is more than investing money. Wealth management is a complete approach to financial independence. It requires individual attention to develop a well-organized roadmap. With so much information available, it can feel like there is hardly enough time to figure out the best financial strategy. The market moves quickly. Anthony Zitella has the expertise to create a targeted wealth plan.

### **What is a wealth plan?**

With a well-integrated wealth management plan, Anthony identifies and prioritizes financial goals relating to all facets of your life. This plan (tax, investment, and risk management planning) incorporates transfer of wealth from one generation to another in a way that mitigates tax, wealth protection so assets are not taken unjustly, and charitable giving. It is an intimate assessment of the people involved and the impact of this planning on personal growth and family dynamics. This requires a long-term relationship with your financial advisor. Even beyond money, it helps to achieve a balance between lifestyle and future expectations.

By focusing on the following six areas, your plan is a complete approach to financial planning:

- **Financial Position** will determine if you’re current choices are leading you to reaching your financial goals.

- **Risk Management** is a review of your current financial situation and develops ways to protect income and assets throughout life, even as circumstances change.
- **Wealth Accumulation** consists of developing an investment strategy that looks at the current situation and your tolerance for risk.
- **Tax Planning** works with your financial plan to help reduce the impact of taxes by finding ways to decrease, eliminate or defer taxes.
- **Retirement Planning** assists individuals, business owners and even retirees to ensure that you'll have the flexibility and freedom that you deserve in retirement.
- **Estate Planning** is a detailed plan aligned with your specific goals to pass on wealth to your family and charities.

A wealth plan gives you the option to work in collaboration with a diverse team of specialists such as tax professionals and legal advisors. Or, if you already have your team of experts, Anthony will work with them to help manage your plan. He can recommend the best-in-class money managers based on an extensive review process. This offers you an academic-based, time-tested strategic and tactical allocation that is globally diversified in multiple asset classes.

### **Diversified Portfolio Options**

Portfolios are divided into three distinct asset classes: Fixed Income, US & Global Core Equity, and Alternative Investments. (pie chart)

The **Fixed Income** and **US & Global Core Equity** are both active investments (mutual funds, separately managed accounts), as well as passive investments (index funds and ETFs).

The **Alternative Investment** class intent is to produce a return pattern that is different from both stocks and bonds. Alternative Investments include Non-Traded Real Estate Investment Trust (REITs), Business Develop Company's (BDCs), and Listed and Non-Listed Oil and Gas Partnerships.

Each asset class has a distinct purpose in the make-up of the overall portfolio. The combination of the three asset classes can create a diversified portfolio that is designed to helping you to achieve your goals and dreams.

To manage your wealth plan, Anthony creates a customized website that tracks all financial activity in which assets are analyzed daily against objectives. All your information is managed in one account in which you have access to at any time. He is able to merge professional expertise with the latest technology.

### **What We Offer**

Anthony can provide guidance, counseling, monitoring and discipline to help you reach your financial objectives. Your customized plan is created using scientific and academic research designed to protect your assets with a structured approach. It will help you to plan ahead for the expected and unexpected.

In his years of experience, Anthony understands the emotional role that money can play. Investor behavior is important to a portfolio's success. A recent DALBAR study\* found that the average stock investor underperformed the S&P 500 by almost 4% each year for 10 years – a big impact on any portfolio. Investors may think they know when to buy and sell, but hasty decisions can be made if there's a dip in the stock market. Instead of a time to sell, it could be the prime opportunity to buy. Those missed opportunities can turn into long-term wealth creation. At times when the market is riding high, that excitement might be a temptation to trendy investments. As a wealth manager, Anthony uses his expertise to determine the best plan of action.

Anthony assists in creating a personalized investment plan that includes a timeline of your investment goals, your tolerance for risk and the diversification standards that fit your needs. It provides long-term discipline using rational analysis in your investment decisions, taking emotional responses out of the equation. Hiring a wealth manager lifts emotional stress off your finances and allows you to focus on other important things in life.

**“I define wealth management as a formula. Most advisors provide the first step of the process, investment consulting. Some do it better than others, but investors are looking to go beyond the return of their investments. Few advisors provide true wealth management. I offer advanced planning. This includes wealth enhancement, transfer of wealth, wealth protection and charitable giving. I work closely with clients to offer holistic advice on each of these areas.” –Anthony Zitella, CFP®**

### **Why hire Anthony?**

Anthony was named by *Chicago Magazine*\*\* as one of the top Wealth Managers in the Chicagoland area for 2011 and 2012. As a teenager, he spent time studying the stock market and was hooked. It’s his passion. This led him to earn a B.S. in Finance at DePaul University.

Anthony has since achieved the designation of Certified Financial Planner™ and is annually recognized as one of the top advisors within the company and firm. His securities licenses include the Series 7, 65, 6 & 63 Life, Health & Long-Term Care Insurance.

\*\*The 5 Star award is granted by Five Star Professional, an independent 3<sup>rd</sup> party marketing firm. This award may not represent the experience of all clients and is not indicative of future performance or success. This award stems strictly from client experiences as an insurance or securities product customer. Five Star Professional is not affiliated with MetLife.

What sets Anthony apart from other advisors is his approach to comprehensive wealth management and the individualized attention he gives to each client. He steps up in times of change and with his experience, moves easily through obstacles to find opportunity.

In its simplest form, his wealth management services include:

- 1. Using a consultative process to establish long-term, close relationships with clients.**  
Through this process he is able to gain a detailed understanding of their goals and their most important financial wants and needs.
- 2. Offering customized choices and solutions designed to fit each individual's needs.**  
This includes a select range of interrelated financial services and products, such as, investment management, insurance, estate planning and retirement planning.
- 3. Delivering these customized solutions in close consultation with clients and other professional advisors.** Anthony works closely with clients and other professional

advisors on an ongoing basis to identify specific needs and to design custom solutions to help meet those needs.

## **Wealth Management Consulting Process**

1. **Discovery Meeting.** This is the initial meeting that identifies your values, goals, relationships, assets, advisors, preferred process and interests. Anthony looks at your current situation and how to maximize the possibility of achieving your goals.
2. **Investment Plan Meeting.** Anthony presents a diagnostic of your current situation and a plan to reach your goals. This is the foundation of your investment strategy.
3. **Mutual Commitment Meeting.** If Anthony believes that he can add substantial value to your financial future and you agree with the investment strategy, then there is a commitment to work together. The necessary documents are drawn up and signed.
4. **45-Day Follow-Up Meeting.** Anthony answers any questions you may have and helps you organize the paperwork for your investments.
5. **Regular Process Meetings.** How often would you like to meet? These meetings are an opportunity to discuss any changes to your personal or financial situation and to review your overall progress toward your long-term financial goals. This is also the time to talk about and implement advanced planning recommendations.

If you're ready to take that next step towards building your future and you want an expert to help with important financial decisions, call Anthony at 312-477-4202.

\*DALBAR Study, Stay the Course – Average Investor vs. Major Indices, 1992 – 2012

MetLife does not provide tax or legal advice. Please consult your tax advisor or attorney for such guidance. Metropolitan Life Insurance Company (MLIC), New York, NY 10166. Securities products and investment advisory services offered by MetLife Securities, Inc. (MSI) (member FINRA/SIPC) and a registered investment adviser, {Branch Office Address & Telephone Number}. MLIC and MSI are MetLife companies.

L0114359350[exp0314][AZ,CT,IL,IN,KY,MI,WI]