CS TOMASI
WEALTH MANAGEMENT

intelligence, wisdom and skill

We **meet**

We **discuss.**

We **plan** and we **build**

in pursuit of the future you deserve.

Our mission is to create and maintain wealth for you. This we do through life planning and long term effective and diligent asset management. The relationship we develop with you is how we do it. You tell us what is important to you and where you want to go, and we work hard to help you get there utilizing all the tools that we have available. All we ask from you is your focus and dedication to making it happen.

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services

We offer access to the following comprehensive resources for your financial needs. The strength in our firm is our ability to integrate your tax planning with your financial planning and follow through in implementing that planning with our services. It's all right here. You don't have to go anywhere else. The goal is to mitigate your tax burden while working to accumulate, preserve, and maximize your wealth with as little effort on your part as possible. Of course your participation is crucial but we do all the work. You just tell us what you need to accomplish.

Financial Plans:

Financial Planning
Retirement Planning
Estate Planning

Investments:

Advisory Accounts
Brokerage Accounts
Stocks, Bonds, Options
Exchange Traded Funds
Mutual Funds
UITs, REITs
Limited Partnerships
Variable Annuities
College Savings Plans
Alternative Investments

Retirement Plans:

Defined Benefit Plans
Defined Contribution Plans
Small Business 401Ks
403B Plans
SEP Plans
SIMPLE IRAs
ROTH IRAs
Rollover IRAs
Traditional IRAs

Insurance:

Health Insurance
Disability
Long Term Care
Variable Universal Life
Whole Life
Key Man, Split Dollar

Services for women

Are you in control of your financial affairs or have you consistently deferred that responsibility to your husband or significant other? If so were you not so pleased with the manner in which his financial advisor treated you or maybe even dismissed you and you perhaps decided to just remove yourself from that picture altogether and just let him deal with it?

Manage Your Financial well being

So now you may be transitioning into retirement or emerging from your relationship or marriage or maybe you have been unfortunately recently widowed, and you don't know where to begin? Or maybe you have simply come on your own to build your life and perhaps a business and now have the confidence and realize the need and desire to manage your financial well being.

We Understand you

Women today have control over more assets than men do primarily because they often live longer among other reasons. And the entire financial services industry is finally waking up to that fact realizing that the woman sitting by "his" side should not have been so perfunctorily dismissed and that it is time to pay her some attention.

We Are Here for you

We never had that problem. We were already there. We know how smart you are and how diligent you are in taking care of whatever comes your way, whether it be running a family (no small task), a business, a career, a profession and so on. You work hard, you do what you can to ensure that all is taken care of especially your loved ones, and you do it well and with great consideration of others.
We have always applauded and appreciated you and we love to work with you! We will help you become aware of your options and guide you if you need it and help you take complete control of your finances and your future.

Services for **business owners**

As small business owners, the demands placed on you are enormous. First you established your business- no small accomplishment-or you purchased it with hard earned or precious family money. After surviving that feat you have gone forward to nurture your business and build it trying to maintain its integrity, while not losing sight of all the good intentions, plans, and goals that motivated you to start or buy the business in the first place.

A Goal is a **dream** with a deadline

This you need to accomplish with proper planning and wise foresight and putting all the right elements to work in the right place. Throughout this process you must take good care of your clients or customers and your employees while working to keep them engaged, trained, and motivated as well as maintain good relationships with your vendors and suppliers and really anyone involved in your business. We are here to help you pursue your goals with proper planning, constructive input and guidance.

We would love to talk with you!

Review Our Ideal Client Profile

Request a Consultation

The Big **picture**

Managing a business means that there is the bottom line to watch, and the top line to increase, and the cash flow to uphold, and the debt load to keep in check. There is the monitoring that needs to continue on a regular basis and the important additions to consider like health insurance and retirement plans and perhaps buy/sell agreements and succession planning. It is a lot to deal with. And you have no one to turn to but yourself to make all this happen.

We Are Here to **help you** with These Processes

You need a sounding board, we're there for you. You need constructive advice, we are happy to provide it. You need to establish the health insurance plan, retirement plan, buy sell agreement, and life insurance. We can help you with these tasks.

All You Need **in one place**

As small business owners you are really on your own. Nothing can help you more than having someone on your side to work through all these elements with you and assist you in taking it all on and making it happen. We are here to help you do just that.

Services for individuals & families

Families are precious. They provide the base of your existence; however you define "family." Whether family means parents, grandparents, children, grandchildren, nieces and nephews, life partners, and so on. Your world revolves around them. You want to nurture and love them, take care of them, and provide and plan for them.

We Help You take care of YOU

But first you the individual must take care of yourself. When you board a plane, they instruct you in case of emergency to secure your oxygen mask before worrying about your child's or other dependent. Why? So that you can then take care of your child or dependent or they would be left totally helpless and defenseless without you

Life Planning for your best life

Most of us are fully aware that our bodies need to be well taken care of if we want healthy, happy and productive lives. But the same is true about our finances because when not enough attention is focused on the financial path that we should embark on, it will prove quite difficult to enjoy healthy, happy lives not to mention enduring the stress of financial shortfalls at any point in your life.

We Help You Plan to Take Care of you & your family

So we start at the beginning and check where you are. Then we look at where you want to go. And only after we establish the path you would like to take toward achieving that end, do we then turn to what you can do for your loved ones.

financial planning

A successful financial plan is a collaborative effort. When we say we will prepare one for you, the 'we' includes you because it will require your honest, open and realistic input at the beginning and your earnest feedback throughout as you progress with putting your plan to work.

What You Want and what you need

We start with a lot of soul searching to see what you need and what you would like to accomplish. It is more than just about increasing your wealth. It also encompasses quality of life issues for you and your loved ones.

Our approach is comprehensive. Once we have completed the fact finding and agree to the direction that would be most appropriate for you, we go forward in implementing and we continue on by measuring results and monitoring the progress. The best laid plans can need adjustment more often than not when life circumstances change or take a new course.

We Provide comprehensive planning

Our financial planning is integrated with tax planning to achieve net of tax results. A high return bond investment may look appealing at first but may not sound so good when we factor in the applicable federal and state taxes, especially if you are a high income earner. And just so for municipal bonds in your state that might offer an attractive tax free yield but subject you instead to the Alternative Minimum Tax.

There is no doubt a lot to consider from your perspective and ours. Our goal for you is to put it all together in a comprehensive, manageable, and tax efficient financial plan that can be flexible and resilient in accommodating whatever life or the universe may bring your way.

wealth management

Wealth Management is an all encompassing term. It incorporates all your financial endeavors. It may originate with an investment portfolio or an IRA or a 401K but these only begin the journey of taking all that you have and all that you will have and integrating that with planning, allocating, measuring, implementing, managing, monitoring, adapting, adjusting and anticipating every financial step of your life. When your wealth is well managed, your life may possibly become everything you realistically want it to be with a lot less effort on your part than you might expect.

holistic Approach

Effective wealth management includes integrated financial and tax planning, retirement planning, and estate planning. These plans are then carried forward through recommended appropriate investment vehicles, which we actively manage and monitor continuously.

Skill and caring

Ideally it would begin at the cradle: the college plan, the trust, and the insurance to protect your children if anything happens to you. For those of us not quite that fortunate, the need for wealth management becomes obvious in time. Then it simply becomes a matter of taking that first step to finding the advisor/advisory firm in pursuit of building your wealth. You need the right person with the proper credentials and skills who cares enough and is passionate enough about helping you achieve what is important to you and your life and the lives of your loved ones.

So **we** are here for **you** when **you** are ready for **us**.

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