



I chose to be a financial planner because I want to truly make a difference in people's lives, especially as they retire. Growing up, I watched my father work two and three jobs just to make ends meet. My mother also worked. When they retired, they thought they had saved enough to live comfortably the rest of their lives. Unfortunately, they didn't have the knowledge or the time to analyze whether their sources of income would cover their expenses over a 20- to 30-year retirement. Like many retirees, they wish they had planned better, saved more, and invested wisely. Their experience is very personal to me, and it is much of the reason I have dedicated my professional life to helping people reach their financial and retirement goals.

My philosophy is different than most financial advisors; I care, I listen, and I put the focus on the person, not just their money. Do you remember the old-fashioned family doctor from way back when? Remember how he used to treat patients? He took the time to ask questions — and listen. He got to know you. You felt important when you visited with him. It was a relationship, not just an office visit. That's changed today with managed healthcare. I think we all miss that type of personal attention and care.



It's not too different in the investment business. Many advisors work for a middleman — an investment firm, insurance company, or bank. They can't take the time to really get to know you and listen to you. My approach is different. Similar to the old-fashioned family doctor, I work directly for you. No middleman. No large brokerage firm offering bonuses, fancy trips, or prizes to sell one product over another. Instead, I choose to be bound by a fiduciary standard that requires me to put your needs first. Period! If you are looking for someone to provide financial advice, ask them whether they will provide that advice according to the fiduciary standard. Don't accept a song and dance — just a simple yes or no.

Come in and talk with me. In addition to a master's degree, I've completed six years of PhD research studying how people make decisions. You'll experience a real difference in how you plan your future and in the comfort you'll feel knowing that you have someone you trust working for you.

— Joseph R. Marchese, CFP®

# A firm working for you

Financial Planning Concepts was founded over 30 years ago. We are an independent fee-only financial planning and investment advisory firm specializing in retirement planning. Founded on the philosophy that your life is about much more than just money, the firm operates with old-fashioned, client-centered principles: Listen more than you talk. Under-stand what's really important to the client and what they want to accomplish. Be a resource. Be available. Know the investment process and the many areas related to retirement plan-ning, including Social Security and Medicare.

These principles have guided our approach to how we treat clients for more than two decades. We hope you will meet with us and experience what it means to have a firm working for you.



# A clear and consistent process

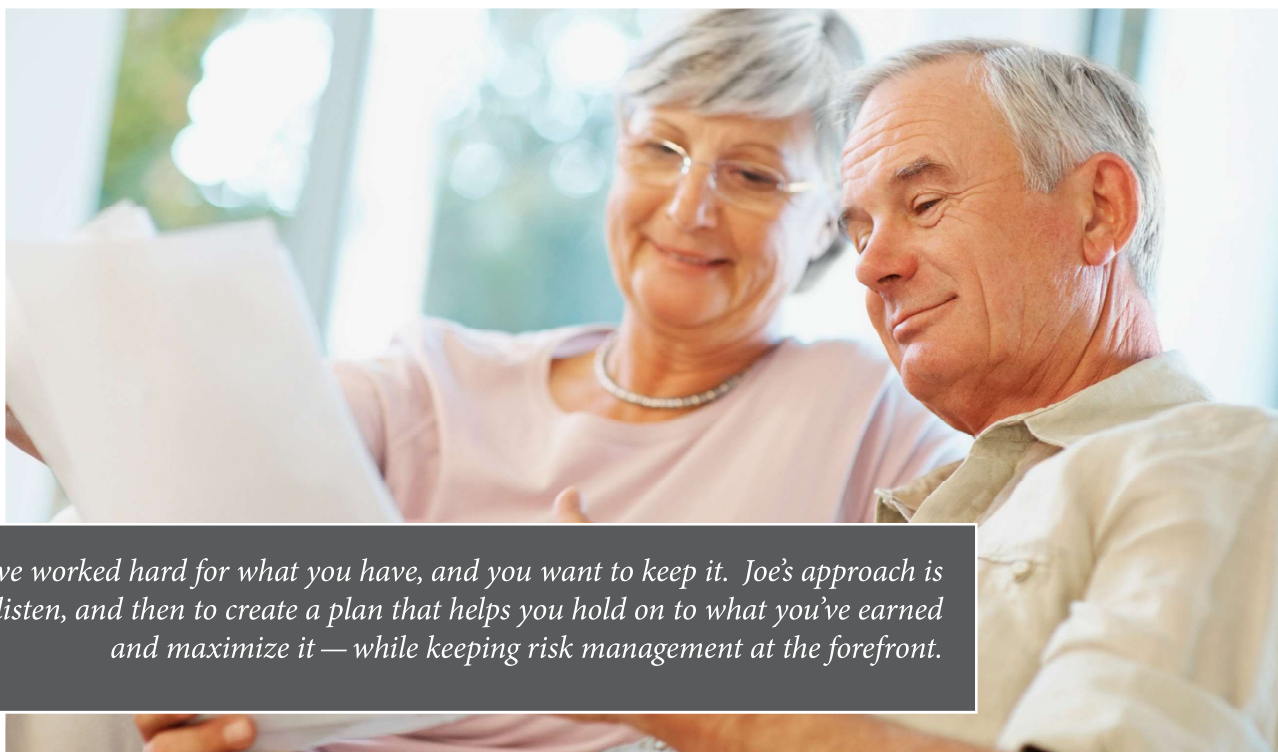
Financial Planning Concepts' approach is to create a plan designed around you, your family, and your specific needs. Each individual is unique, each family situation is different, and each business owner is dealing with their own circumstances. We have a team of experts available to customize answers and portfolios around each individual situation. This can include a review of income or estate tax concerns, Social Security, and Medicare options.

The process begins with a conversation about what's important to you. This is a time for you to share your past decisions and talk about what you want your future to look like. Joe spends a lot of time listening and working to understand the "why" behind decisions. Because of his comfortable style, he's easy to talk to.

When finished, your retirement plan and investments should fit and feel like a glove that was custom tailored to every dimension of your hand. With tremendous attention to detail, Joe and his staff will design a retirement plan and investment portfolio that will provide the income you need, while keeping taxes, expenses, and risk to a minimum.

## Who benefits from the process?

Joe's clients over the years have often been those seeking a sounding board to talk to about the financial decisions they made. They've been concerned about whether they are positioned well to retire, and want to make the best decisions for a secure retirement. Oftentimes they are holding a variety of investments, plans, and financial products, and need to coordinate them all. Most of all, they are tired of being treated like a number and are seeking personalized investment solutions.



*You've worked hard for what you have, and you want to keep it. Joe's approach is to listen, and then to create a plan that helps you hold on to what you've earned and maximize it — while keeping risk management at the forefront.*





*Under the fiduciary standard, financial firms and professionals are required to act in the best interests of their clients. They are supposed to disclose conflicts of interest, and must put their clients' interests ahead of their own interest in maximizing their compensation.*

## Being deliberate

In an industry often focused on products and sales, Joe stands out. He spent many years working for the large wirehouses, where selling product and making commissions was most important. Finding himself concerned about the clients' welfare and wanting to make the best decisions for clients, he chose to leave and start his own firm. Today, Financial Planning Concepts is proud to be truly independent — not aligned with any particular product or firm.

Joe takes his fiduciary responsibility seriously — a responsibility that is too often overlooked in the investment business. *For him, it's simple: it means putting the client first.*

# The nature of emotions in financial decision-making

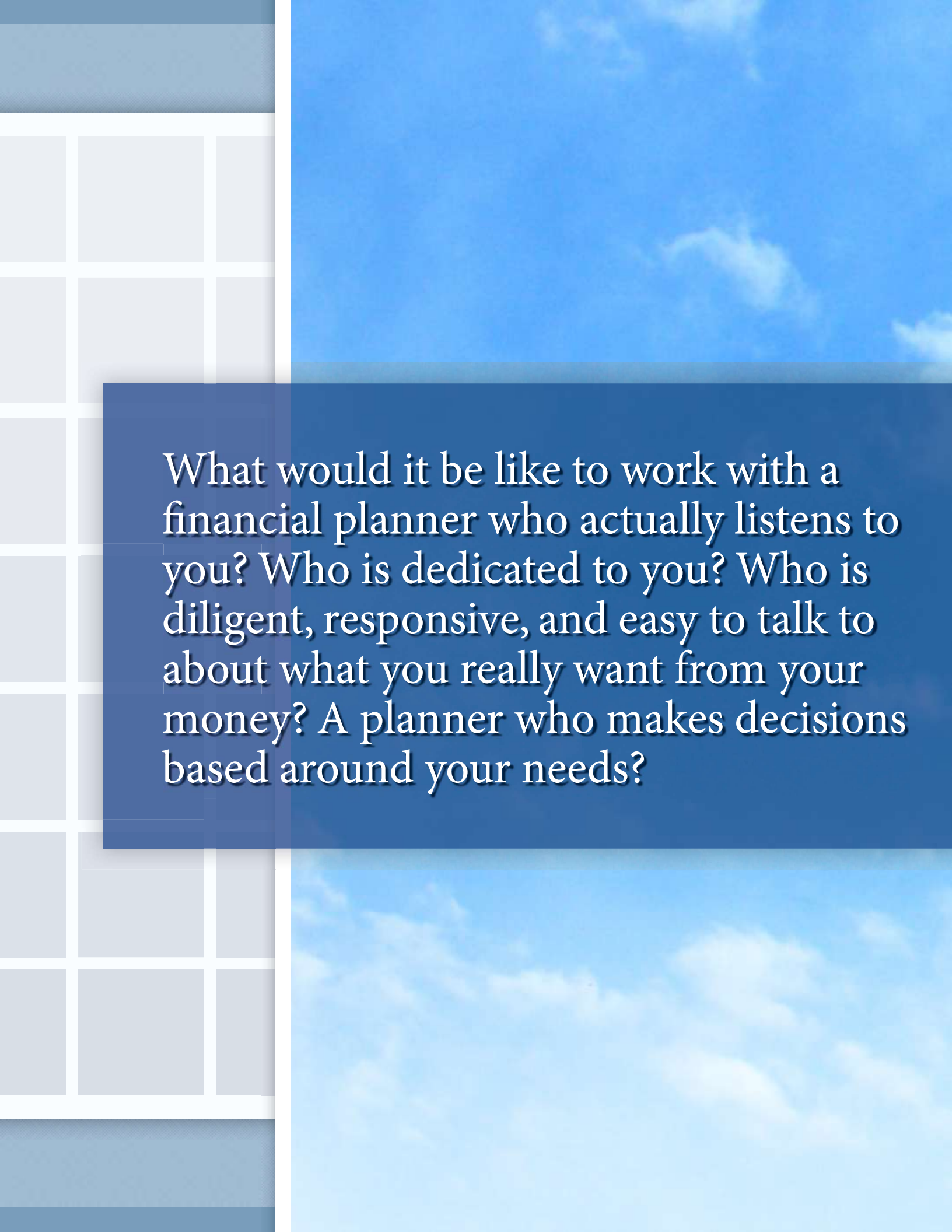
Joe's unique background, combining a depth of knowledge in financial planning and investments with behavioral finance and psychology, gives clients a unique experience. In six years of PhD work, Joe focused on the relationship between emotions, beliefs, and thoughts in decision-making. All investors have an emotional component to their investment decisions. While most financial professionals don't understand this inter-relationship, Joe's knowledgeable process helps to assure your comfort with your investment plan.

Joe wants to talk about your financial situation and desires, but he wants to understand the "why" behind the decisions you've made and the goals you hope to reach. It takes time and energy to place such a concentrated emphasis on each client, but that's what differentiates Joe from many other advisors and their firms. While many firms seek growth for the sake of growth, Joe and his practice have deliberately stayed smaller to be able to put their full attention on, and respond to questions and concerns from, their clients.



*Retirement dreams and desires. Transfer of wealth to the next generation. For business owners, taking care of planning needs for short- and long-term goals.*

*All of these life transitions and experiences have something in common: the human experience. It's not all about the financials and the numbers, it's about the people who made the money. It's about the people living the dreams and planning for the future.*



What would it be like to work with a financial planner who actually listens to you? Who is dedicated to you? Who is diligent, responsive, and easy to talk to about what you really want from your money? A planner who makes decisions based around your needs?





Isn't it time for you to work with a firm and a planner who  
cares about you, more than just your money?  
Talk to Financial Planning Concepts today.



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