PLANNED FINANCIAL
services

Your Life. Your Money. Your Way.®

Second Opinion Service

Confidence begins with clarity

Are you still on the right track toward the important goals you have established for your family, career or business? When faced with complex and challenging financial or economic circumstances it's not unusual to find yourself underwhelmed by the advice and care you are receiving from your current advisors. We have found that many high-net-worth families, business owners and executives in similar situations value a second opinion on their finances, especially during times of uncertainty.

We invite you to replace concern with confidence by taking advantage of our complimentary, no-obligation second opinion service.

Our **complimentary second opinion service** was designed to provide confirmation and the confidence that you are on track to fulfill your values and achieve your goals with your current financial advisor or strategy.

Work with a team that sits on the same side of the table as you and places your needs first.
At Planned Financial Services, our definition of wealth management goes well beyond investment planning to incorporate all aspects of what financial well-being means to you, your family and your business. You benefit from a team that brings diverse perspectives, experience and credentials across multiple financial disciplines and an approach that places your goals and your best interests first.

WEALTH MANAGEMENT

Investment Consulting

- Portfolio performance analysis
- Risk evaluation
- Asset allocation strategy
- Assessment of impact of costs
- Assessment of impact of taxes
- Personal Investment policy statement
- Compensated for risk taken

+

Advance Planning

- Wealth enhancement, including cash flow management, debt reduction and tax minimization
- Wealth transfer
- Wealth protection
- Charitable giving

+

Relationship Management

- Regularly scheduled calls, reviews and in-person meetings
- Strategically assembled team of experienced professionals, including legal, tax, insurance and investment advisors

OUR CONSULTATIVE PROCESS

Open dialog is at the heart of our consultative process as we seek to learn about each client's values, aspirations and goals while working to tailor a plan to help you pursue the Return on Life® you desire.

COMPLETE CLIENT EXPERIENCE

Discovery Meeting → Strategic Review & Mutual Commitment Meeting → Recommendation Meeting → Plan Execution → Ongoing Progress Meetings

WHAT TO EXPECT FROM OUR SECOND OPINION SERVICE

We will meet with you for a Discovery Meeting. Afterwards, if we mutually feel their is a great fit, we will proceed to the Strategic Review Meeting. Hopefully, we can confirm you appear on track to fulfill your values and achieve your goals with your current financial provider or strategy. If needed, we will suggest ways in which we can help improve upon your situation, including recommending another provider if we are not a good fit for your needs. Either way, you will receive a **Total Client Profile** and a **Personalized Financial Assessment** of your current situation.

SECOND OPINION SERVICE

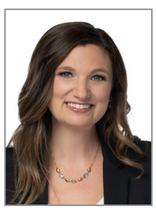
Discovery Meeting + **Strategic Review Meeting**

PFS ADVISORY TEAM

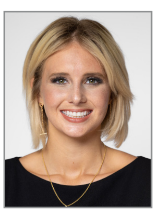
Frank Fantozzi
CPA, MST, PFS, CDFA, AIF®, CEPA
President and Founder

Cynthia Yang
CFA®, CAIA®, CIPM
Wealth Advisor

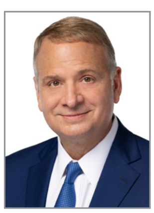
Amy Valentine
CFP®, CFA®
Wealth Advisor



Chelsea C. Hussey
CLU®, ChFC®, CFP®
Wealth Advisor



Danielle LeChard
Wealth Advisor



Mike Rinaldi
AIF®, CEBS, CRPS®, CPFA®, MBA
Retirement Plan Advisor

Joan Borecky
FPQP™
Client Liaison

Andrew Hoyt
Client Liaison

Veronica Kalinski-Adams, EA
Tax Services Coordinator | Client Liaison

REAL PEOPLE. REAL ANSWERS.

Planned Financial Services is an independent wealth management firm and a Registered Investment Advisor (RIA) located in Brecksville, Ohio. Founded in 1994, the firm's team of experienced wealth managers advise clients throughout the United States and provide individuals, families, and business owners access to a full suite of financial, advisory, investment, **Complete Family Office℠** and **Personal CFO™** services to help them pursue the Return on Life® they desire.

Visit us at PlannedFinancial.com

Contact us today at 440.740.0130

Planned Financial Services is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. The Firm has financial professionals who are dually registered (i.e., an associated person of broker-dealer, LPL Financial (unaffiliated firm), and a supervised person of the Firm, an investment adviser). The Firm's financial professionals consider suitability as it relates to each certain transaction, they believe that it is in the best interest in light of the client's investment profile and objectives.

Investment advice offered through Planned Financial Services, a Registered Investment Advisor.

PLANNED FINANCIAL services
Your Life. Your Money. Your Way.®

7000 Fitzwater Road, Suite 300 • Cleveland, Ohio 44141