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

Advanced 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

Do you believe you are on the right track toward the important goals you have established for your family, career, or business? Are your current advisors looking at all aspects of your personal fulfillment based on your values — family, friends, health, and well-being — or only looking at your money?

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, no-obligation second opinion service.

Our 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 based on your specific situation.

Work with a team that sits on the same side of the table as you and places your needs first.

At Return on Life® Wealth Partners, 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, values, and your best interests first.

OUR CONSULTATIVE PROCESS

Open and collaborative 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.

RETURN ON LIFE®
WEALTH PARTNERS

Your Life. Your Money. Your Way.®

COMPLETE CLIENT EXPERIENCE

WHAT TO EXPECT FROM OUR SECOND OPINION SERVICE

We will meet with you for a Discovery Meeting. Afterwards, if we mutually feel there is a great fit, we will proceed to the Strategic Review Meeting. We will then provide high level feedback on what appears to be working as well as any gaps that may get in the way of fulfilling what matters most to you and your family. 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.

PFS ADVISORY TEAM

FRANK FANTOZZI
CPA, MST, PFS, CDFA, AIF®, CEPA
President and Founder

CYNTHIA YANG
CFA®, CAIA®, CIPM
Wealth Advisor

CHELSEA HUSSEY
CLU®, CHFC®, CFP®
Wealth Advisor

DANIELLE LECHARD
CFP®
Wealth Advisor

JOAN BORECKY
FPQP™
Client Liaison

JENNIFER DAMRON
Client Liaison

JESSICA PATTON
Wealth Planning Liaison

VERONICA KALINSKI-ADAMS, EA
Tax Services Coordinator & Client Liaison

REAL PEOPLE. REAL ANSWERS.

Return on Life Wealth Partners is a division of Planned Financial Services – an independent wealth management firm and 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.

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RETURN ON LIFE® WEALTH PARTNERS

YOUR LIFE. YOUR MONEY. YOUR WAY.®