



**Jacobs
Financial Partners**

Finances are complicated. Working with us isn't.

**WELCOME!
COMPLIMENTARY
CONSULTATION
INFORMATION**

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Introduction

Thank you for the opportunity to introduce my financial planning services that can help you feel more secure.

Hiring a financial advisor is an important decision. Even if you feel competent developing a plan of your own, I can help you establish goals and create paths for achieving them so you can live (and retire) the way you want to!

As a financial advisor with over 20 years of experience, I will assist you with the following:

- Determining the state of your current finances by reviewing your income, assets, and liabilities. This includes evaluating your insurance coverage, investment portfolio, tax obligations and your estate plan.
- Creating and/or fine-tuning financial goals and developing a plan for addressing your current financial concerns.
- Making personalized recommendations about financial products and services, tailored to your specific goals.
- Monitoring your plan, evaluating its progress, and adjusting as necessary.

New Clients

I accept a limited number of new clients every year, both for my existing clients' benefit & because I build life-long relationships with my clients.

I have established a minimum criteria* for new clients, ensuring I provide the highest level of specialized service.

*new clients must have a minimum of \$1 million in investable household assets



What is the initial consultation?

An initial consultation lasts **60 to 90 minutes** and is **100% confidential**.

During our conversation, I will ask questions about your

- financial goals (including saving for retirement, helping protect your loved ones in the event of your death, saving for college tuitions, tax-loss harvesting, and more)
- current investments
- prior investment experience

Ultimately, the consultation is our opportunity for learning more about each other and seeing if my services fit your financial needs and vice versa.



Commitment to Planning and Gathering of Data

Upon deciding to work with our firm, the following documents are necessary to begin the financial planning process:

PERSONAL FILES

Social Security benefit statement
Major asset purchase details
Cash flow worksheet
Recent tax return(s)
Wills, Trust agreements and Powers of Attorney



EMPLOYER

Two most recent paystubs
Retirement savings plans
Pension plan information
Employee benefits guide



BANK AND OR CREDIT UNION

Savings, checking, CDs
Money Market balances
Mortgage & other loan documents
Credit card statements (2 most recent months)

Continued on next page

Gathering of Data

RETIREMENT AND INVESTMENT ACCOUNTS

Most recent statements

Annuity policy statements

INSURANCE

Life Insurance policy information

Long-Term Care policy information



BUSINESS OWNERS AND EXECUTIVES

Buy-Sell agreements

Retirement plan information

Deferred compensation agreements

Stock/options/bonus plans

Key Man insurance



Keys to a Successful Relationship

Effective communication and mutual respect are imperative to a successful partnership. Working together as a team is essential for effective investment and financial planning.



WHAT YOU CAN EXPECT FROM ME

- As my client, I will treat you with respect, honesty, and put your interests first
- I strive to acquire a complete and accurate understanding of your goals, timeframe & tolerance for investment risk
- I will propose and explain the implications of strategies customized to your situation

WHAT I ASK OF YOU

- Provide complete and accurate information, on which all investment, tax, estate and insurance advice is based
- Introduce me to friends, family and colleagues who might benefit from the advice and services I provide

Keys to a Successful Relationship

MUTUAL RESPONSIBILITIES

- We agree to keep each other informed of any new developments that might affect these strategies
- We agree to take the time to *regularly review* your investment portfolio and financial plan as life situations, tolerance for risk, and the economy may change

Services

I simplify complex investment strategies and financial concepts, making them easy for you to understand. My goal is to create clear, straightforward plans that help you build, protect, and manage your wealth for the future—whether it's for retirement, education, healthcare, or other financial goals. I guide you through each step, ensuring you feel confident, informed & taken care of in every decision.



Services

- **Financial Planning**-Fee-based, goal-oriented
- Defining goals & determining what you need to do to accomplish them
- Helping you create investment savings plans- for retirement, college, and your other goals
- Retirement accumulation and income strategies
- Social Security and Medicare optimization
- Investment Management- Establishing and maintaining a customized portfolio
- **Insurance Coverage**- Reviewing and plugging in gaps, implementing Life and Long-Term Care insurance
- **Tax Planning**- Holistiplan[™] tax analysis, loss harvesting, and ROTH conversions
- **Estate Planning**- facilitating the transfer of assets to your beneficiaries- e.g., children, neighbors, charities- in the most tax-efficient manner
- Knowing registrations and where the money will flow
- Helping you know if a trust is necessary or beneficial
- Planning for charitable donations



Leo Palliardi,

AAMS, CRPS

My Bio



Leo grew up in rural CT, where he learned the value of hard work from his father, an engineer at Pratt & Whitney. Prior to college, Leo served as an Army Reservist, managing millions of dollars in equipment to ensure mission success. He applies this same responsibility to protect and grow his clients' savings for their future needs.

Leo holds a BA from the University of Connecticut and two advanced financial planning certifications: AAMS (Accredited Asset Management Specialist) and CRPS (Chartered Retirement Plans Specialist). His expertise is in advanced financial, investment, retirement, and tax planning.

Since 2001, Leo has worked in financial services, helping families and business owners create investment strategies, retirement plans, estate and tax plans, and personal protection through life and long-term care insurance.

Leo lives in Manchester, CT with his wife, Jessica, and their children, Sofia and Dominic. He enjoys mountain biking, playing guitar, and working on creative projects at home.



Leo Palliardi Jr, AAMS, CRPS



Credentials:

- AAMS, Accredited Asset Management Specialist
- CRPS, Certified Retirement Plans Specialist
- Series 7 General Securities license
- Series 66 Investment Advisor license
- Connecticut Health & Life Insurance license
- BA, University of Connecticut 2000
- US Army, 1995-1998





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Contact Me & Let's Start Building
Your Financial Future Today



[Book an appointment with me](#)



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For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Advisor Networks LLC nor any of its representatives may give legal or tax advice. Rebalancing may be a taxable event. Before you take any specific action be sure to consult with your tax professional. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. All investing involves risk, including the possible loss of principal. There is no assurance that any investment strategy will be successful.

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