



Comprehensive Financial Planning

At Mastrapasqua Asset Management we design and implement comprehensive personal financial planning strategies with the ultimate goal of ensuring that each client's overall investment approach is properly aligned with major financial life goals such as:

- **Retirement**
- **Estate planning**
- **Charitable gifting**
- **College tuition funding for children and grandchildren**
- **Overall asset allocation (including coordination with employer provided plans)**
- **Cash flow optimization and tax efficiency to create and preserve wealth**
- **Social security and pension benefit income planning**

THE FINANCIAL PLANNING PROCESS

- The financial planning process begins with an initial meeting so that individuals, couples, & families can meet our team and determine if the services we provide meet their needs.
- If it makes sense to move forward, we gather information about your investments, pension & social security benefits, tangible assets, real estate, partnership interests, and other appreciable or income generating assets and interests.
- As part of the data gathering process, we identify and quantify major financial life goals such as setting a retirement date, determining a cost of living requirement during retirement, and satisfying any debt obligations so that large recurring expenses during the retirement years are eliminated.
- Our team of financial planning experts and investment analysts evaluates the data and develops a personalized strategy designed to meet major life goals. We meet the second time to present recommendations and discuss strategy.
- If you chose to work with us, the plan is tax-efficiently implemented, monitored daily, and adjusted as internal & external financial conditions change. We communicate with clients frequently and schedule regular meetings to ensure that each financial plan is appropriately maintained over time. Without a high level of client service and frequent communication, investment strategies can fall out of synch with major financial goals.

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