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Innovative Investment Program Is Designed to Stand the Test of Time

Summit Planning Group, LLC

Even six years after the devastating multi-market collapse of 2008, uncertainty continues to make investors feel vulnerable. "High-net-worth individuals especially feel the pressure as they face complex financial issues that require sophisticated solutions," says Karl Zirolli, CFP®, AIF®, MS of the Connecticut-based Summit Planning Group, LLC.

Front row, from left: Karl J. Zirolli, Jay W. Pinto, Brian Onofrio, C. David Koncz
Second row: John D. Roth, Alison G. Gaffney, Christine Elliott, Gayelynn Miller
Third row: David E. Richheimer, Frank J. Navario

As prolonged volatility became the "new normal" in the years after the collapse, Summit further focused on devising an investment strategy that is designed to reduce the potential impact of market volatility and preserve the potential for return. Through its affiliated registered investment advisor, Summit Asset Management, LLC, it developed an innovative approach, refined it based on decades of historical investment returns and rolled out its proprietary investment program, LEVEL 7 PORTFOLIOS.

LEVEL 7 goes beyond traditional diversification. It seeks to effectively mitigate risk by building portfolios from broad asset classes and blending assets that tend not to be closely correlated with one another. "LEVEL 7 is designed to level out the largest swings that place investors at a higher risk of outliving investment assets after retirement," says Summit's Brian Onofrio, CPA, its primary architect.

Holistic Advice Tailored for High-Net-Worth Investors

Summit's clients are business owners, executives, professionals and financially independent retirees, many of whom have relied on Summit for decades for their wealth management, corporate retirement plans, and comprehensive financial and estate planning. Founded in 1995 as an independent advisory firm, Summit includes many advisors who have received the Five Star Wealth Manager recognition.

"Despite the fact that many of our clients are entrepreneurial risk takers at heart, a primary goal is avoiding unnecessary risk (market, tax or otherwise) on the assets they've worked hard to accumulate" explains David Koncz. "As registered investment advisors who operate under a fiduciary standard, it's our job to make sure they're not taking undue risks in their financial and business planning." A comprehensive review cycle to account for changes in the tax law, the economy and in clients' financial objectives and risk tolerance is utilized to continually monitor and adjust their plans.

"High-net-worth investors are looking for holistic advice tailored to their unique needs," says Onofrio. "We've gathered a team of professionals with diverse backgrounds in accounting, finance, tax and investments who work together to maximize our effectiveness as a firm and for our clients." The basis of Summit's client-centered approach is actively listening to clients before developing comprehensive financial plans that include retirement cash flow analysis, investment portfolio construction, and efficient estate transfer and tax strategies. The coordination of these intertwined financial areas into one smoothly working plan is one of the major factors that differentiate Summit's wealth management services.

"Although our backgrounds are diverse," adds Jay Pinto, "we all share a common 'Serve First' philosophy that puts our clients' needs first. This is a basic ingredient for the long-term success of our company."

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