MASSOGLIA
FINANCIAL PLANNING, LLC

Proud Member of America Group Retirement Strategy Centers

Committed to helping clients reach their financial goals through timely financial advice, access to prudent investments, structured savings and tax strategies.

John M. Massoglia, CPA, CFP®

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Financial Planning With John M. Massoglia, CPA, CFP®

I provide comprehensive financial planning and wealth management through LPL Financial. If we develop a successful working relationship, I can help you to work toward your goals.

Keys to a Successful Relationship:

What You Can Expect: As your advisor;

- I will treat you with respect, honesty and dignity putting your interests first
- Strive to acquire a complete and accurate understanding of your goals, time frame and appetite for risk.
- Propose realistic solutions customized to your situation.
- Explain the implications of the strategies proposed
- Provide updates by mail, email, phone and personal contact at least once a year.
- You can trust that I will consistently and responsibly perform all requested services and that will be available when you need me.

What You Can Expect: As client of the firm;

- We require honesty, commitment, complete disclosure and sincerity.
- Expect us to earn your trust and respect.
- Expect that recommendations are always in your best interest.
- All investment, tax, insurance and estate advice will be based on information you provide.
- Provide qualified personal recommendations by providing an honest opinion of my services and to introduce my services to others.

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Mutual Responsibilities: How we work together;

- We agree to make your financial strategies a priority.
- We will both be honest and forthcoming about your financial situation.
- We will work to develop mutual trust, respect and understanding.
- We will keep each other informed of any new developments that affect these strategies.
- We agree to work together to achieve these results through a planning process.

John M. Massoglia CPA, CFP® is Founder and CEO of Massoglia Financial Planning, LLC, a comprehensive wealth planning firm, and founder Massoglia Tax Services, LLC which provides income tax strategies and preparation services for individuals and business owners.

Since starting Massoglia Financial Planning, LLC in 1996, John continues to provide clients with a broad selection of investment opportunities, retirement planning strategies, insurance protection and estate planning strategies. In August of 2011 Massoglia Financial Planning, LLC joined LPL Financial* which is the largest independent broker dealer in the nation, and began their affiliation with America Group Retirement Strategy Centers. John wanted his clients to benefit from LPL Financial's truly objective investment research, brokerage and investment advisory services, integrated technology and conflict-free financial planning services. Massoglia Financial Planning, LLC is also supported by a local team of professionals at America Group RSC, headquartered in Southfield, Michigan and who are "first responders" in providing local back office support.

Our mission is to guide our clients successful investing, resulting from careful planning, emotional discipline and the use of asset allocation. We strive to provide quality service, to work with you as your trusted advisor, and to use our knowledge and expertise to create value. We cultivate relationships based on trust and long term perspective. Many of our clients have been with us over 20 years.

John considers himself a personal Chief Financial Officer (CFO) for his clients. John's goal is to assist his client's in focusing on essential financial considerations by developing and implementing sound financial strategies. As a personal CFO, John uses specific knowledge, experience, and resources to identify important financial matters, review reliable options, and if required assemble experts to assist with implementing solutions.

We look forward to meeting you!

*Based on total revenues as reported in Financial Planning Magazine, June 1996-2013

MASSOGLIA FINANCIAL PLANNING, LLC

John M. Massoglia, CPA, CFP®
Owner

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John and his wife Carlene have been married for over 20 years. They live in Farmington Hills with their daughter, Bailey.

In his leisure time John enjoys playing golf and practicing the guitar. He and Carlene also enjoy local concerts and watching Bailey at her karate practice.

John has over 20 years experience in the financial services industry. He is a graduate of the Central Michigan University Business School with a BSBA in Accounting. He founded Massoglia Financial Planning, LLC in 1996 so that he could offer his clients high-quality, personalized financial advice. John passed the Certified public accounting exam and is a Certified Financial Planner (CFP), so you can be sure that he provides expert and professional planning services. In 2011, John allied Massoglia Financial Planning, LLC with the America Group Retirement Strategy Center.

To earn the CFP designation, John had to complete an approved education program, pass a rigorous examination and meet stringent experience requirements. John also adheres to a professional Code of Ethics and he fulfills annual continuing education requirements to remain aware of current planning strategies and financial trends.

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Meeting Notes

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Introducing Others to John M. Massoglia, CPA, CFP®

As a client you are in the unique position to introduce others to me, so that they too might benefit from my services.

Who should you introduce?

- Family members, friends, or associates.
- Experienced investors who are looking for sound and reasoned advice.
  - Who want to experience continued financial success
  - Who share your attitude, lifestyle and level of wealth accumulation

Why should I introduce someone?

- I offer outstanding service and timely financial advice.
- There is no obligation or cost associated with an introductory meeting.
- I will treat every introduction with the same respect I offer you.

How do you introduce someone?

Step 1

- When the topics of money, financial planning, or investment come up, tell your friend or family member what you like about me as a financial planner.
- Explain how you have benefited from my services.

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Step 2

- ❖ Ask the person if they would like to meet me.
- ❖ Call my office, with their permission, and provide me with their name, address and telephone number.

Step 3

- ❖ Tell your friend to expect;
  - o We will send them a client kit like the one you received,
  - o We will also call them to set up an introductory meeting at no cost