



# Keep your wealth and your lifestyle ... that's the plan

BY BETH FITZGERALD

**Vince Cirianni**, a business and planning specialist, overcomes his clients' natural aversion to financial planning with one simple message:

Instead of making a plan for dying, make a plan for living.

Cirianni said the traditional "death and taxes" approach to financial planning — one where people are taught how to relinquish control of their business and transfer their assets so their children and grandchildren can avoid taxes — is a main reason many successful people in businesses fail to create a completed financial plan.

And for good reason.

"(People) want to know: what's in it for them?" Cirianni said.

Cirianni, a member of the boutique planning firm **Preferred Client Group** in Cranford, shows them. He said he spends his time teaching clients how to stay in control of their finances, rather than focusing on the inevitable transfer of wealth to the next generation.

His motto: "Parents first, children second."

The approach, he said, eventually makes everyone happy. Once clients understand how to use financial techniques to maintain their chosen lifestyle, Cirianni said individuals become eager to move forward and complete the planning process.

"They are really excited about doing things for their kids because their comfort level and streams of income concerns have been met," he said.

**Aline Kassabian**, who with her husband has been a client

for the past eight years, said Cirianni takes a holistic approach.

"I feel like I'm planning for living; I'm not just planning for when I'm no longer here," she said.

"It's about how do I maximize what I've got to enjoy the time that I've got, but at the same time, making sure that my children are not worried if something happens to their parents."

Kassabian said Cirianni approached the conversation this way: "What are your hopes and dreams for the next 15, 25 years? What would you like your life to be like?"

For Kassabian, it worked.

"Vince gets you motivated to start to thinking about that planning process and all of the circumstances and options that are out there for you," she said.

**E-mail to:** [beth@njbiz.com](mailto:beth@njbiz.com)

**On Twitter:** @bethfitzgerald8



Vince Cirianni's unique approach to estate planning resonates with successful business people. —AARON HOUSTON

## The biz in brief

**BUSINESS:** The Preferred Client Group

**BASED:** Cranford

**WHAT THEY DO:** Guide business owners and individuals to plan for the future of their business and personal finances.

**THEIR APPROACH:** A team of financial planning professionals act

as the clients' "personal financial concierge" to devise efficient business and personal economic decisions.

**NICHE:** Overcoming obstacles to planning by showing successful people how to stay in control of their wealth while also providing for future generations.