



PHOTOS/MATT VOLPINI



Forward Financial Services, Inc.:

“Calling my baby ugly - one of the best decisions I ever made”

In 2013, I called my baby ugly. I met someone who inspired me to do it and it has been the best thing I have ever done for my business and my clients. As a result I have dramatically changed my approach to my business. This is what I learned – what I thought to be true about wealth accumulation and distribution actually turned out not to be true. It immediately became my mission to learn more about how wealth truly works in this country.

Prior to 2013 I felt I was doing the right thing by matching my clients with effective products. I was never that guy who sat with a client and “sold” them a product and when they left the office they had no clue what happened or what they purchased. But looking back, I feel I was misinformed about how to build and create wealth for clients.

So here’s my confession – I followed the industry. I did what I was taught, which was exactly what everyone else did - focused on growth and accumulation. I did not pay enough attention to what I now call the “exit strategy,” what happens to money when it is time to access it! This was my “AH HA” moment and this pivotal shift in my thinking made me take a hard look at the strategies I used in my business.

Prior to my revelation, many of my clients had been putting their retirement dollars in accounts that do two things: They postpone taxes, “NOT SAVE TAXES” and most importantly postpone the tax calculation. I realized how important it was to clearly define a strategy that would provide my clients with liquidity, use and control over their hard earned money.

The bottom line is, there are more options to consider than 401Ks and IRAs, which essentially put you in a partnership with the government.

I now believe in creating wealth strategies for our clients where the cash flow generated can be exempt from

federal income taxes and therefore off the radar screen of the IRS. And as amazing as it sounds, it is all done while never interrupting the compounding interest.

What I have learned has changed the way I work with my clients. I ask questions such as:

1. Do you see last year’s income as your best year yet?
2. Do you think taxes will go up, down or stay the same?
3. How much of your wealth do you want subjected to income taxes?

The answers to these questions and more completely guide the meeting and allow me to educate my clients and better protect their assets.

I believe I am better at my business today than in years prior and I commend anyone who has made a concerted effort to protect their assets. A few constants that will never change are: All of us want to create as much wealth as possible and we want to maintain the same lifestyle we currently are in, or improve it during our retirement. I am always going to be an advisor who wants the best for his clients personally and professionally.

Now if I could show you a strategy that could help build wealth completely income tax free would you want me to? I am more excited than ever before about my business and I invite all of you who are intrigued by my message to contact me. I also challenge you to call your own baby ugly. Someday you may thank me for it and like me you could be on the best ride of your life. ■

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Product or Service: Educating clients on how to have liquidity, use and control over their own money

No. of Employees: 2

Head of Company: Thomas M. Valentine, JR., President/Financial Advisor

Year Founded: 2007

