CENTRAL VALLEY
STRATEGIC WEALTH MANAGEMENT
& INSURANCE SERVICES

MEET THE TEAM

scan to visit our website!

OUR MISSION IS TO

"PROVIDE A COLLABORATION OF SPECIALTIES TO HELP BUSINESSES, BUSINESS OWNERS, FAMILIES, AND EMPLOYEES ACHIEVE AND PROTECT THEIR FINANCIAL GOALS"

WHAT WE DO & HOW WE DO IT

FOR BUSINESSES...

- Retirement Planning Strategies
- Business Consulting Services
- Executive Benefit Consulting
- Succession Planning Strategies
- Inheritance Equalization
- Employee Benefits

FOR INDIVIDUALS...

- Comprehensive Financial Planning
- Investment Management
- Risk Planning
- Estate Planning and Wealth Transfer
- Medicare Benefits Consulting*
- Union Benefits Consulting**

OUR COMPANY HAS MANY YEARS of combined experience consulting with business owners, executives, individuals and families helping them navigate the complexities of financial planning with confidence. Our company offers a full spectrum of services designed to align with your individual goals and long-term vision.

*Medicare benefits consulting and medical insurance is an activity outside the role of a financial professional with Principal Financial Group®. Principal® is not affiliated with and does not recommend or sponsor these activities.
**Principal® does not recommend or sponsor any individual internal/outside organization. Union members assume responsibility for their financial decisions.

GET TO KNOW...
OUR TEAM

WILLIAM E. GRIFFITH, ChFC®, AEP®, RICP®, AIF®

- Business Retirement Plans, Retention Plans, Executive Benefit Consulting
  Qualified and Non-Qualified Retirement Plans, ESOPs and Key Employee Retention/Retirement Plans
- Business Planning Strategies
  Business protection planning, Informal Business Valuations, Succession Plans, Buy-Sell Agreements, Key Person Protection/Retention, Retirement Plans, Inheritance Equalization.
- Financial Planning Strategies
  Risk Management, Asset Allocation*, Estate Equalization, and Tax Management

LISA A. HENNESAY, RICP®, AIF®, CRPS®

- Business Retirement Plans, Retention Plans, Executive Benefit Consulting
  Qualified and Non-Qualified Retirement Plans, ESOPs and Key Employee Retention/Retirement Plans
- Business Planning Strategies
  Business protection planning, Informal Business Valuations, Succession Plans, Buy-Sell Agreements, Key Person Protection/Retention, Retirement Plans, Inheritance Equalization.
- Estate & Insurance Planning
  Estate tax liquidity planning for high-net-worth clients.

ROB COZZI, JR., CLF®, RICP®, AIF®

- Comprehensive and Modular Financial Planning
  Budget, investment planning, retirement planning, estate planning, tax planning and education planning.
- Investment Options
  Fee based portfolio construction and investment management (non-qualified, trusts, IRAs, SEP IRAs, ROTH IRAs, 529 plans).
- Investment & Financial Planning
  Designing portfolios, selecting funds, overall financial planning and customization.

DAVY VARTANIAN, AIF®

- Investment & Portfolio Management
  Selecting investments, monitoring and helping adjust to current market trends.
- Comprehensive & Modular Financial Planning
  Budget, investment planning, retirement planning, estate planning, tax planning and education planning.
- Full Picture Financial Planning
  Life, disability and long-term care insurances.

*Asset allocation and diversification do not ensure a profit or protect against a loss.

BILLY GRIFFITH, AIF®

- Investment Options
  Fee based portfolio construction and investment management (non-qualified, trusts, IRAs, SEP IRAs, ROTH IRAs, 529 plans).
- Insurance & Estate Planning
  Life, disability and long-term care insurances.
- Investment & Financial Planning
  Designing portfolios, fund recommendations, overall financial planning and customization.

KEVIN WRIGHT

- Employee Benefits
  Group Health Insurance, Dental, Vision, Life, Disability, Medicare supplements, Retirement Plans 401(k), Cash Balance plans
- Investment Options
  Fee based portfolio construction and investment management (non-qualified, trusts, IRAs, SEP IRAs, ROTH IRAs, 529 plans).
- Investment & Financial Planning
  Designing portfolios, fund recommendations, overall financial planning and customization.

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BUSINESSES

RETIREMENT PLANNING STRATEGIES

Sponsoring a retirement plan comes with significant responsibilities. Are you adhering to fiduciary responsibilities? Complying with regulations? Paying reasonable fees? Our company offers a review that will help address these issues and more.

EXECUTIVE BENEFIT CONSULTING

Take a moment to think about the success of your business. How much of that success is related to your employees? Chances are, you have select Key Employees who play important roles in your organization. Where would you be without them? Having the right tools and resources to recruit, reward, retain and retire those key employees can help ensure your continued success.

BUSINESS CONSULTING SERVICES

Your time is valuable and you should focus on core business activities. We'll work to help you protect the financial future of your businesses, your employees, and your lifestyle – exit and succession planning, protection and corporate risk management, promoting value and sustainability.

INHERITANCE EQUALIZATION

If you are like many business owners, a majority of your assets are tied up in your business. You may also employ one or more of your children. You'd like to treat all children equally at your death, regardless of their involvement in the business. We can help you plan to provide for the non-business heirs while continuing the business.

EMPLOYEE BENEFITS

Providing benefit programs in the workplace can help employers stay competitive and allow them to attract and retain quality employees. Have you been providing a Medical, Dental, Vision or Life insurance plan that has adjusted to your needs over time? With many options available in the market place, it's important to analyze your individual needs and expectations regularly. We represent various carriers and provide creative viable solutions to help meet your objectives.

HOLISTIC FINANCIAL PLANNING

We know that life rarely happens the way we envision. In a world of uncertainty, it's helpful to make a plan, implement it well, and review it as life progresses. That's why we believe in comprehensive goals-based planning to help you live life the way you want while understanding critical financial events.

COMPREHENSIVE INVESTMENT STRATEGY & PORTFOLIO MANAGEMENT

An important element to successful investing is to manage investment risk while maintaining the potential for growth. We help you create portfolios to align with your goals using diversified tailored investment programs.

RISK PLANNING

You want to enjoy the life you've been working so hard to establish, but life is full of curve balls. What would life look like for you and your loved ones if an accident or severe illness prevented you from working? How about in the event of your premature death? What is your plan to address long-term care? Creating a plan for the unexpected helps you to focus on the life you've created.

ESTATE PLANNING AND WEALTH TRANSFER

Have you planned for the transfer of your assets once you are gone? Using an estate tax analysis tool, we are able to model the impact of various estate planning techniques on the potential estate taxes that would be due at death. It's important to have a plan in place to help you be assured your wishes are carried out. We will propose tax-efficient solutions to help you provide for tax and settlement expenses.

MEDICARE BENEFITS CONSULTING

Navigating the complexities of Medicare can be overwhelming. Our team can provide personalized guidance to help you understand your options, optimize your benefits, and make informed decisions about coverage. Whether you're preparing for enrollment or reassessing your current plan, we offer strategic advice to align your healthcare coverage with your financial goals.

UNION BENEFITS CONSULTING

We understand the individual needs and benefits available to union workers*. We work with union members and leadership to maximize the value of their negotiated benefits, including pensions, healthcare, and retirement plans. We provide customized guidance to help union members make confident, informed financial decisions.

*Rob Cozzi, Jr. is a current union member of the International Brotherhood of Electrical Workers (IBEW)

OUR PROCESS

1. IS THERE A FIT?

Before we do anything, we lay the groundwork for a relationship built on trust. We get to know each other and evaluate if working together will be a good fit for both parties.

2. DISCOVER

After we agree that there is a fit, we dive deeper into understanding your goals and why they are important to you. We gather information about your current financial situation and discuss what your ideal future looks like.

3. DESIGN

Designing your plan involves both an analysis of the information we have collected and a consideration of possible strategies to utilize on our way to help achieve your goals. We will explain your options and provide recommendations we believe to be the best path forward.

4. DEPLOY

This is the stage where you implement* your plan and take the first steps towards your financial future. We will guide you through this process, as there may be several tasks, moving our collaborative discussions into action.

5. ONGOING SERVICE

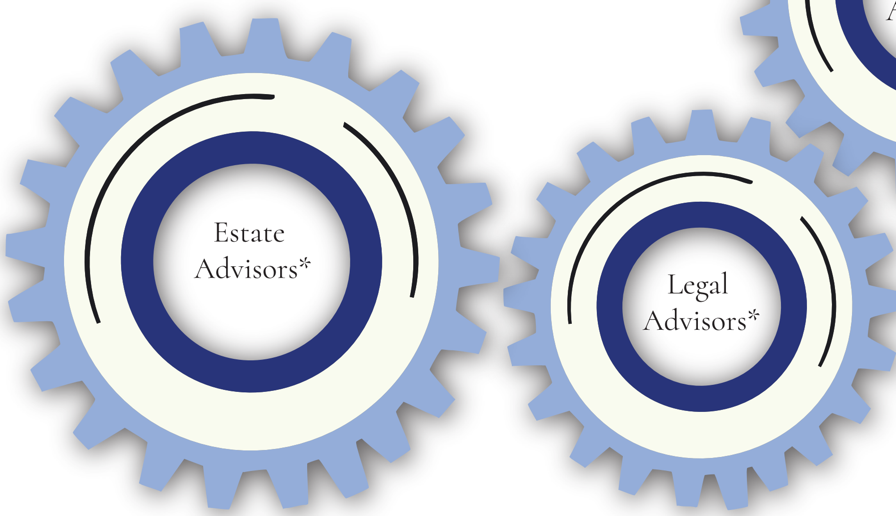
Our relationship does not end once your strategies have been put in place. There are sure to be several twists and turns through the years, and we will be there to help you make the proper adjustments. We will schedule regular checkups to monitor your progress and provide insights when needed.

*Implementation of recommendations made by the Financial Advisor for the purchase of products and services of Principal Securities are not part of Financial Planning.

OUR RELATIONSHIP APPROACH

Our purpose is
to cushion the effects of the critical
financial events in your life to help you achieve
your wealth and lifestyle goals.

We take a
collaborative approach and work with other
professionals who also play an important role in
helping you achieve these goals.



*These activities, products, and services are not sponsored, endorsed by, or affiliated with any company of Principal Financial Group®

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