Catanzarite
Financial Services, Inc.
"Chartering Financial Success Around Family Values"
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Grow and Protect

Investing today has become a more complex endeavor with almost endless investments choices. We believe that the days of buying and holding a portfolio of stocks and bonds is gone. Prudent investors now must choose from a seemingly endless amount of asset classes and combinations to achieve the portfolio that they want. Below is a brief summary of our investment process.

4-Step Investment Management Process

- ✓ Step 1: Determine income needs based on your vision of retirement and corresponding annual expenses.
- ✓ Step 2: Evaluate non-proprietary investment vehicles for utilization in your portfolio with the goal of creating a portfolio using different asset classes, management styles and risk management strategies to provide reasonable growth while attempting to reduce volatility.
- ✓ Step 3: Create a comprehensive portfolio based on your Retirement Index which determines the estimated return needed live your vision of retirement.
- ✓ Step 4: Monitor the portfolio and adjust as needed to changes in objectives, market conditions and economic environment.

Asset Classes and Management Styles

Using managed accounts as well as other investment products enables Catanzarite Financial Services to utilize a wide array of asset classes and investment strategies that are typically only available to institutional investors. Because the global economy is continuously changing, prudent investment risk management strategies need to be utilized to reduce volatility. We continuously monitor the economic and investment landscape and making adjustments as needed. In structuring our client's portfolios we consider the following approaches to asset allocation.

Strategic Use a target mix of equities, fixed income and cash which is designed to closely track the broader investment markets. Portfolios can be created for socially responsible investors.	**Tactical** No target mix of asset classes with no limit on the extent and frequency of allocation shifts allowing aggressive response to changes in outlook
Protect Designed not to correlate with the broader markets, this approach seeks modest returns with a primary goal of downside protection.	**Cash Reserves** Fluctuations in the market and your portfolio are inevitable. Sustaining a good cash position will enable you to limit withdrawals in a down market and be prepared for unexpected expenses.

Securities and Investment Advisory Services offered through Capital Analysts Incorporated, Member FINRA/SIPC
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