

Mission Statement

Catanzarite Financial Services, Inc. is a family-owned business that understands how to integrate your values into a plan for you, your family and your business. We work with select individuals, families and businesses that are serious about the design and implementation of a comprehensive financial plan. Our planning process begins with understanding your values which are the foundation upon which you allocate your time and financial resources. After creating a comprehensive plan we help clients implement the plan and provide asset management services, risk management strategies and estate planning that is consistent with the client’s values.

Guiding Principles

1. **Integrity.** Provide professional services with integrity and candor.
2. **Objectivity.** Provide impartial professional services centered on the client’s values and goals.
3. **Confidentiality.** Protect and safeguard all client information.
4. **Professionalism.** Act in a manner that demonstrates exemplary professional conduct.
5. **Diligence.** Provide professional services that are reasonably prompt and thorough including proper planning, supervision and representation of services.

Areas of Expertise

Since 1996, Catanzarite Financial Services has delivered comprehensive planning to our trusted clients. We partner with our clients in the capacity of a financial concierge, providing both direct financial services as well as intermediary services between the client and their other professional relationships, including:

Retirement Planning	Guide clients through a process that begins with their personal vision of retirement.
Asset Management	Manage assets based on client’s vision of retirement, risk tolerance and income needs with a focus on reducing volatility and providing downside protection in poor market conditions.
Estate Planning	Create comprehensive estate plans with the goals of reducing tax liability and simplifying the transfer of assets at the client’s passing.
Risk Management	Assess current risks that could negatively affect retirement planning and implement steps and/or products in the most cost efficient manner to address those risks.
Business Succession Planning	Analyze and implement the most efficient technique for the transfer of business ownership.
Employer Group Benefits	Work with employers to create a comprehensive cost-efficient benefit package with services that include health insurance, disability insurance, life insurance and retirement benefits.
Financial Education	Teach <i>Retirement Planning Today</i> at IUSB in both Elkhart and South Bend and offer the class through employers and associations.

Fiduciary Standard

As financial advisors, we hold ourselves to a Fiduciary Standard as we are in a position of special trust and confidence when working with advisory clients. Below are the five core principles of the fiduciary standard:

1. Put the client’s best interest first.
2. Act with prudence; that is, with skill, care, diligences and good judgment of a professional.
3. Do not mislead clients; provide conspicuous, full and fair disclosure of all important facts.
4. Avoid conflicts of interest.
5. Fully disclose and fairly manage, in the clients favor, unavoidable conflicts.