



Welcome Mr & Mrs Smith

The Proposition



Discepoli Financial Planning is a safe, confidential place to get advice about personal financial issues that concern you.



Discepoli
Financial Planning 

The Problem



Finding comprehensive advice without conflicts of interest isn't easy

- CPA's shy away from investment advice
- Most Financial Planners don't do taxes
- Brokers & Salespeople are not motivated to keep your costs down



What I Do



DFP advises you in four primary areas of personal finances

- Education on financial matters
- Tax planning and preparation
- Costs and good use of cash flow
- Goals for investments



The Benefits



Great Benefits for “Real People”

- Focuses on what you do, not what you buy
- Avoids conflicts of interest
- Attempts to save you money
- Lots of ‘handholding’
- Gives feedback; measures personal progress



The Benefits



Relaxed Working Style

- No Products
- No commissions
- No Pressure – supports your value system



A Source for Expert Advice



DFP Features

- Me
- Alliance of Cambridge Advisors
- AIPCA Personal Financial Specialists



Discepoli
Financial Planning 

A Source for Expert Advice



Personal Background

- John Discepoli
 - BBA Accounting
 - Big 4 training at KPMG
 - CPA
 - Investment and Wealth Management experience
 - PFS



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A Source for Expert Advice



DFP's Approach

- Member, Alliance of Cambridge Advisors
 - 100+ member, not-for-profit alliance of Fee-Only Planners
 - Many members cited for National honors
 - "Real People" Focus
 - Knowledge pooled on behalf of each client
 - I am the Marketing Committee Chairperson

A Source for Expert Advice



DFP is a Registered Investment Adviser

- Tailors investments that are “appropriate” to your personal needs
- Passive, low-cost implementation using index & no-load funds
- Investment management available



The Process



How does it work?

- Free Consult
- Various ways to receive impartial advice
 - Open Retainer – annual relationship
 - Project Retainer – specific topics, limited in scope
 - Tax Only
 - Key variable – what's best for you?

The Relationship



What do I review?

- How you handle money?
- Can you weather emergencies?
- Your progress towards your financial goals
- How do you invest & diversify all your assets?
- Your tax returns
- Do you have costs that can be reduced?
- Insurance, household recordkeeping, college funding, estate & will issues



The Relationship



What do you get for your money?

- Impartial advice from someone who is really on your side
- Measure progress towards your goals
- Organized records
- Education & support material
- Unlimited access (open retainer clients)



Discepoli

Financial Planning 

Instilling Financial Confidence