

In this Issue:

- [THE HOLISTIC APPROACH](#)
- [FOUR STAGES OF WEALTH SUPERVISION](#)
- [FINDING YOUR WAY](#)

THE HOLISTIC APPROACH

Here at The Ferrucci Company, we often talk about taking a holistic approach to wealth strategies. Just as often, it seems people ask us what that means. It's simple, really:

We try to see the entirety of your financial picture, as it affects every aspect of not only your money but your life and goals as well.

We try to see the entirety of your financial picture.

Your attorney may see just one corner of your fiscal world. Your accountant sees another. Investment managers see yet another. It's our role to figure out where all those areas intersect and make sure they work efficiently and profitably with each other.

We see our practice as consisting primarily of four stages of wealth supervision, where all these concerns come together. This newsletter begins a series in which we will examine each of those points and look at specific examples of how we try to get the most out of each of them. In this, the first of the series, we will take an overview of those four stages.

[back to top](#)

FOUR STAGES OF WEALTH SUPERVISION

Wealth enhancement We hand-tailor strategies designed to reduce the impact of taxes on your investment proceeds and cash flow. Of course, all financial professionals can seek out tax-advantaged investments, but there's more to wealth enhancement than reducing taxes. There's a careful balance to be struck between tax reduction and investment performance, and there are other concerns, such as the alternative minimum tax and estate planning issues, that must be kept in mind. We plan for the big picture.

Wealth transfer We work with you to navigate the many complex issues surrounding estate planning so that you may establish a lasting legacy for your family and community. This includes not just constructing an estate that leaves as much as possible to your heirs but beginning the generational-transfer process early, reducing the burdens on both your heirs and yourself.

Asset protection We implement strategies to safeguard your objectives from family-changing events, such as disability and death. We also develop plans to minimize your risk from third parties. This can take the form of reviewing your insurance coverage and

recommending changes as needed, but it also means investing in such a way as to minimize your risk and building a future of consistent income, regardless of what else happens.

Charitable giving We manage your philanthropic initiatives in a way that seeks to maximize the benefits both to you and to those you wish to serve. We all want to give back to our communities, but there are certain strategies to use depending on what's most important to you: Retaining control of what happens to your gift? Increasing the impact and amount of your donation? Establishing a legacy for your family to follow? No matter what your goal is, we can help you achieve it.

[back to top](#)

FINDING YOUR WAY

In the next edition of this newsletter, we will take a look at a wealth enhancement strategy. We'll illustrate by using a specific case study how the holistic approach can benefit you. Then in later issues, we'll similarly examine the other three stages of wealth supervision.

Coming up: A wealth enhancement strategy.

[back to top](#)

If there are specific issues you'd like to see covered in this series, please send an e-mail to david@ferruccicompany.com or paul@ferruccicompany.com. Or simply give us a call at 800.633.3051. To learn more about the way we approach wealth supervision—and what we can do for you—please take a look at our Web site at www.ferruccicompany.com.

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