



**CLEAR VIEW WEALTH ADVISORS, LLC**  
Plan Well. Invest Smart. Live Better.

Steven J. Stanganelli, CFP®, CRPC®  
CERTIFIED FINANCIAL PLANNER™ Professional  
NAPFA® Registered Financial Advisor



## A Word about Fees

### The Value of a Fiduciary as Your Financial Planner

Many people hesitate to call a professional financial planner because they are concerned about cost. This is certainly understandable given the many financial obligations we all have. But a better question might be this: **What will it cost you to go *without* professional advice?**

In the age of the Internet and DIY mentality, many are tempted to deal with personal finance issues on their own.

But you don't know what you don't know. We live in complex times and actions in one area have long-term consequences in other areas like taxes, retirement and credit. Too often decisions are made that have far-reaching consequences – when to choose Social Security, how to structure a pension, and optimal ways to fund college, just to name a few.

**In my practice you get more than investment advice because there is more to financial planning than choosing investments.**

What you are paying for is access to a trained, certified, licensed, bonded, insured and experienced professional – one with more than twenty-five years of advanced and specialized continuing education with access to multiple tools.

**You receive objective advice not tied to the sale of a product.**

**Price is only ever an issue  
in the absence of value.**



If you're looking for a trusted advisor who upholds a fiduciary standard, putting your needs first and provides objective advice not tied to the sale of an investment or insurance product, then you've come to the right place.

*Clear View Wealth Advisors, LLC*  
Principal Office: 12 Amidon Avenue, Amesbury, MA 01913  
Branch Offices: 25 Lowell Street, Suite 105, Wilmington, MA 01887  
978-388-0020 617-398-7494 978-416-4107 [www.ClearViewWealthAdvisors.com](http://www.ClearViewWealthAdvisors.com)  
A Registered Investment Adviser

## HOW MY TEAM AND I SAVE YOU MONEY:

While every client situation is different, there are many ways we help clients make smarter money moves that save them far more now and in the long-term than our fee.

### Insurance Coverage

Often we find that clients have improper coverage that puts them at unnecessary risks for which they are unaware. In one case, we helped a client with two new teenage drivers find better auto insurance coverage at a **savings of nearly \$2,000** in the first year alone. In another situation, we helped a pre-retiree business executive get more value by replacing an existing policy with one offering FIVE TIMES more life insurance coverage at a similar price to her existing policy.

### Tax Planning

Often clients even using professional tax preparers are not aware of opportunities that can reduce tax liability. Tax preparers are focused on recording your financial past. **Our job is to help you navigate your future.** In some cases clients have issues with how best to exercise stock options or deal with the sale of an appreciated asset. Self-employed clients have numerous opportunities that may help them lower their taxes now and help them save for other goals like education funding or retirement.

In one situation, we showed a business owner client how to structure his business expenses that **saved him nearly \$32,000 in tax liability** over four years – enough to pay for one year of college for his son. In another case, we showed a real estate investor how to sell his commercial property and **defer nearly \$250,000 in federal and state taxes** while receiving *full control of his sale proceeds* for other investments.

### Social Security Strategies

We use advanced tools to model how clients can optimize their Social Security benefits in combination with their other retirement income sources to meet their household living expenses. It is not uncommon for us to find two or three options that **generate \$100,000 or more** in increased lifetime benefits.

### Investing

When a client comes to us, we'll do a detailed analysis of their risk using advanced tools. Often we find that how they are invested is NOT IN LINE with their stated risk profile. They are taking on more risk than they need to for their situation. That unneeded risk may cost them in terms of higher potential losses.

More often, the biggest savings we offer clients occurs when we replace high-cost actively managed mutual funds with low-cost index Exchange Traded Funds (ETFs). In many cases, we see a reduction of at least one-third or more in terms of expenses. Compared to a \$100,000 portfolio managed by a BIG NAME firm, this can mean **\$750 or more per year** in savings. With one client who was a trustee of his daughter's special needs trust, we showed him he was paying more than 2.25% per year plus trading commissions. Compared to a lower cost, more diversified portfolio, he would have **saved \$2,060 in the first year** alone.

### **'FREE' FINANCIAL PLANNING IS NOT FREE**

Many times prospective clients will mention that there are other providers who provide financial planning for 'free'. That is not likely the case. Most financial advisors are not CERTIFIED FINANCIAL PLANNER™ Professionals, much less offering 'planning'. Most are not fiduciaries looking out for your best interests. Most only offer 'planning' that is limited to investing and do not have the tools, training or the incentive to provide advice on other matters. Why? Because they get paid only on what you invest. For investments you'll pay them **a commission (up to 5%)** or an asset **management fee (up to 1.5% PLUS** mutual fund expenses of 1.25% on average) or the insurance company may pay them **(up to 15%)** for you to buy an annuity. Does that sound like 'free' planning to you?