# What Distinguishes
# Copia Financial Solutions, Inc.
# From Other Financial Advisory Firms?

**Experience & Commitment to Excellence:**

- Experience - Principal's over 35 years as a financial advisor (visit www.CopiaFinancial.com for biography and background)
- Professional Designations – James J. Azzarello, CFP®, CLU, ChFC – and maintenance of associated continuing education requirements
- Industry Participation – *Financial Planning Association* member since 1991

**Specialization/Focus:**

- Retirement and Quality of Life Planning
- Tax Management
- Investment Management
- Estate Planning

**Style/Preferences:**

- Coordination of Investment, Tax, Insurance & Estate Considerations
- Team approach – coordination with clients' legal, tax and insurance advisors
- Fee Based vs. Commission compensation structure
- Written vs. Strictly Verbal advice
- Strategic & Tactical Asset Allocation vs. Market Timing
- Managed Money (Professional Managers vs. Individual Securities)
- Interactive/Educational approach to providing advice
- Independent, objective advice

**Independent Insurance Agency:**

- Local and National Insurance Clearing Houses
- Fixed & Equity Indexed Annuities and Insurance (including Life, Disability and Long Term Care protection) – access to any product brokered in the US

# What Distinguishes
# COPIA FINANCIAL SOLUTIONS, INC.
# From Other Financial Advisory Firms?

**Investment/Market Research/Financial Planning Resources:**

- Extensive Research from LPL Financial*
- eMoney/WealthVision -sophisticated financial planning/data aggregation
- Morningstar Advisor -investment analysis & monitoring
- Tax Planning, Risk Assessment & other Web Based Resources

* the largest independent broker/dealer in the nation, as reported in Financial Planning Magazine, June 1996-2016, based on total revenue

**Investment Product Portfolio:**

- No proprietary products or investment banking relationships
- Advisory Wealth Management Solutions

*Professionally Managed Portfolios of Mutual Funds, Individual Stocks, Bonds, Closed End Funds & EFTs*
*Tax managed, including clients' existing high imbedded-gain investments*
*Access to institutional mutual fund share classes; Clients pay no 12b-1 fees*

- ➢ Model Wealth Portfolios ("MWP")-institutional models of funds & ETFs
- ➢ Strategic Asset Management ("SAM")-advisor driven, tax sensitive models
- ➢ Guided Wealth Portfolios ("GWP")-advisor enhanced digital platform
- ➢ Manager Select-professional management of specialized securities portfolios

- Monthly and quarterly consolidated and performance reporting
- Variable Annuity/Life Insurance products from the nation's top companies
- Specialty and Alternative Investments - REITs, UITs, BDCs, managed futures, and structured products

***The Mission of Copia Financial is to enhance the quality of our clients' lives by delivering professional advice and exceptional service, in a partnership with clients to help meet their specific and most valued goals and objectives.***

***References Provided Upon Request***