

As Seen In... *Forbes*, April 9, 2012

LPL Financial

'The Paramus Branch'

Serving Main Street With Independent Advice

They're the largest and arguably the most influential generation in history, pacesetters and tastemakers in everything from music to politics, fashion to fitness. Now, as millions of baby boomers prepare to retire, they need someone to show them the way – a trusted partner with the expertise and experience to help them make the most of their retirement years.

For many in New Jersey and beyond, that trusted partner is LPL Financial of Paramus. "Our clients benefit from the personal service of a boutique firm and the resources of the nation's largest independent broker-dealer, LPL Financial*,” says Branch Manager Richard G. Dragotta, ChFC®, CRPC®.

"We offer complete wealth management services, including retirement, financial and estate planning and strategic asset management, customized to each client's unique goals and needs. The practice works closely with clients' outside advisors as needed and has grown largely through referrals from accountants, attorneys and satisfied clients," says LPL Wealth Management Advisor Nicholas Photiadis, CRPC®.

- No Proprietary Products
- Hurdle Rate / Cash Flow
- Baby Boomer Planning

Conflict-Free Advice

As an affiliate of LPL Financial, The Paramus Branch offers a vast array of investment options and financial products, with no proprietary products or investment banking relationships to compromise its objectivity. "We like to say we serve Main Street with independent advice," Dragotta says. "LPL Financial's independent research allows us conflict-free access to a wide spectrum of financial planning and wealth management solutions."

Focus on Cash Flow and Your 'Hurdle Rate'

Louis J. D'Angelis, RFC, LPL Financial Consultant, suggests, "The top concern for most of the firm's clients is cash flow. They want to feel confident they'll have the necessary cash flow to live as they wish in retirement – without having to worry about running out of money."

Achieving this has become more challenging in recent years, as interest rates have plummeted and longevity has increased. Louis D'Angelis and his partner, Vincent D'Angelis, CRPC®, RFC, have had significant success by focusing on the "hurdle rate" – the risk-adjusted rate of return the client's money needs to earn to meet his or her goals. "The hurdle rate drives our asset allocation and helps guide us in putting together clients' portfolios," says Vincent D'Angelis.

"Ten to 15 years ago, we – and most people in our position – spent most of our time taking orders to buy or sell stocks or bonds," Dragotta says. "But today's world is more complicated, and the needs of baby boomers are changing. As independent financial consultants, our ability to offer all-encompassing services with customized solutions and without a corporate agenda is a distinct advantage for our clients."



Nicholas Photiadis, CRPC® | Wealth Management Advisor

Richard G. Dragotta, ChFC®, CRPC® | Registered Principal

Louis J. D'Angelis, RFC | Financial Consultant

Vincent D'Angelis, CRPC®, RFC | Financial Consultant

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*Based on total revenue as reported in *Financial Planning* magazine, June 1996-2011