

Financial Planning for Everyone



Recently, a NY City firefighter needed help managing his retirement savings, but he was more concerned about protecting those assets than gaining large returns. He turned to Joe Esposito, Founder and Managing Director of The Pinnacle Financial Group.

“This retired firefighter has a good pension and a settlement to invest, but his health is compromised as a result of his service during 9/11. He wants to make sure he has access to money when he needs it,” says Esposito. “However, his primary concern is that the money will be there to provide income for his wife and children.”

There’s no minimum investment required to work with a Pinnacle advisor. Teachers, police officers, construction workers, business professionals, and people from all walks of life depend on the firm for financial planning assistance. Managing each hard-earned nest egg begins with a conversation about priorities and risk, not a cookie-cutter investing template.

With offices in the greater NY area, The Pinnacle Financial Group is comprised of many individual practices, such as North Star Wealth Investors, Agrillo Financial Group, McKenna Financial Planning, NSI

Group, Melander Wealth Management, and Mario Molino & Associates. For legal and accounting services, Pinnacle partners with The Klieger Law Group PC and Casillo & Frandina LLP, respectively.

No Robo-advisors

“Much of the financial services industry has become commoditized, but nobody is an account number here,” says Esposito. “When you call us, you don’t ‘press one’ or get transferred to a department. You talk to a person who knows you.”

The firm is grounded in the belief that it’s essential to know each person’s goals, for life and finances, in order to prepare a good strategy. People, not algorithms, take into account the personal details that matter, according to Esposito. As a result, Pinnacle has been able to attract highly experienced advisors.

“They utilize their knowledge and experience to create investment portfolios for their clients,” says Esposito. “We don’t have sales quotas or use proprietary financial products, so advisors can recommend whatever meets individual client needs.”

That independence has allowed the firm to recently add 15 more advisors and to open a second office in Huntington to serve residents of the North Shore.

Advice and Guidance

Pinnacle advisors can assist with insurance, estate planning, tax planning, and more—anything necessary that seeks to protect investments and the families that depend on them.

“It’s not about picking the next big stock; it’s about everything else in your life,” says Esposito. “When issues arise, whether anticipated or unexpected, you need a solution that fits your circumstances.”

In the case of a client who needed to buy a house that was going to require a bridge loan, Esposito and his team offered some simpler alternatives. For Pinnacle, “full service” means being strategic and creative to help clients work towards their goals.



**THE PINNACLE
FINANCIAL GROUP**

The Pinnacle Financial Group is located at 9 South Long Beach Road in Rockville Centre, NY, and at 866 West Jericho Turnpike in Huntington, NY. For more information, call 516-763-9700 or visit thepinnaclefg.com.