

What is the Newest Chatter?

THE NATELLI
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Investing is one of the most complex activities that takes place on a daily basis worldwide. Whether you invest in a 401k or 403b plan at work or have various kinds of investment accounts at a brokerage firm, compounding your money is crucial. As a financial advisor, our job is to make a complex situation simple. On the opposite side, investors should be asking themselves what is my goal? Now the goal should not be just to make money and if it is, you should dig deeper. Having a value behind just making money will allow you to stick to the plan in the best or worst times.

As discussed in the previous newsletter, our group is constantly thinking about (ADPL) which represents Accumulation, Distribution, Protection, and Legacy. Now three out of the four stages allow you to think about goals. In the accumulation period some goals could be to buy a home, a new car, send a child or grandchild to college, the list can go on. In the distribution period there are fewer goals and the

most popular one we see is to live off dividends paid by the companies in your portfolio. Finally the legacy period, a goal could be to pass on wealth to next generations or different charities of your choice. Investment goals should have a meaning and a purpose to it which the process that much more enjoyable.

Whether you decide to review your goals monthly, quarterly, or yearly staying on track is the best decision. We are constantly working with our clients to make sure we are both doing our jobs. Accountability goes a long way with our group and when you hold yourself accountable that is when the best results occur. Set your goals and if you need help setting them we will help you do just that. Follow up with us in two weeks!

Gavin Natelli

Senior Director – Investments
(973) 245-4637
gavin.natelli@opco.com

Barron Natelli

Associate Financial Professional
(973) 245-4642
barron.natelli@opco.com

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