

the SGROI FINANCIAL

NEWSLETTER

The Innovation Issue

The Innovation Issue highlights recent company improvements along with their positive impacts and client benefits. Although the Financial Planning Industry is transitioning to higher ethical standards, something SgROI Financial has always embraced, we will strive to lead this evolution. Concentrating on full transparency, educational openness and being dutifully progressive as well as emphasizing cost-efficiency, our goal is to set ourselves above the rest. We know you will benefit from these improvements and hope you will utilize them to the fullest.

2018 Unveils the SgROI Wealth Advisory Group/TD Ameritrade Partnership

Since 1971, the founding of SgROI Financial, we've been through five recessions, nine U.S. Presidents and countless new financial industry regulations. The reason we're able to make it through these changes is two fold; First, SgROI Financial has always been motivated and determined to do what's right for the client. And second, we are ever-evolving to lead in technology, client support, and internal research.

With this in mind, the big news for 2018 is the start of the SgROI Wealth Advisory Group, a Registered Investment Advisory Firm or RIA. An RIA

acts as a fiduciary (or trustee) for their clients, having a fundamental obligation to provide suitable investment advice and always act in their clients' best interests. Although this has always been our policy, now we can prove it.

Why

Creating a separate business away from a Broker Dealer (being independent), we're able to conduct business with the most flexibility regarding fees, investment options, trading procedures and third party partners. Starting this RIA allows even more flexibility to work

Continued on next page

Our new RIA logo

We're excited to show you our brand new logo representing SgROI Financial's new Registered Investment Advisory Firm:

SgROI Wealth Advisory Group.

You will begin seeing this logo on our website and your new account summaries.

It signifies financial growth and stability, and our promise of quality service.





Continued from first page



Ameritrade

with more and better players. Speaking to numerous other advisory firms about their transition and how it affected their day to day business practices, we kept hearing the same answer - "we wish we would have done it sooner."

Partnering with TD Ameritrade

A major RIA benefit is the option of working with many custodians. After much due diligence of all of the big providers, it was decided TD Ameritrade was the most accommodating to our business structure and transition. Their technology is superior and their ease of use is far above it's competitors. In addition, their service has been above expectations and our clients' experience will only improve going forward.

Who this impacts:

The majority of our current and new clients will feel the greatest positive impact. Many have already been reached in regard to this transition. If you haven't, we'll see if it makes sense on a case by case basis during your annual review. In the majority of cases, clients are able to reduce costs, get better online access and more investment freedom with the new platform.

What you need to know


The service you have come to expect from SgROI Financial is not going to change. Our top priority has always

"Clients are able to reduce costs, get better online access and more investment freedom with the new platform."

been and will always be the client experience. By starting this RIA and partnering with the right companies, we are able to upgrade your support, while saving time and resources on administrative tasks.

Be on the lookout for the following advancements in technology:

- 1** Constant improvement in our website and client portal, providing statements and more detailed account data on demand.
- 2** A client accessible TD Ameritrade app to real time account information from the convenience of your phone.
- 3** New, easier to read, no charge client statements.

With the recent push in the financial industry to increase transparency surrounding fees, investment risks and performance expectations, we are excited the creation of SgROI Wealth Advisory Group will allow us to tackle these timely concerns head on. Thank you for remaining loyal through this transition and we look forward to continuing to better your experience for years to come. 

Better Client Well-Being Through Innovation



Over the past year, we invested a great deal of time and energy to find new ways to improve what we do for our clients. The creation of Sgroi Wealth Advisory Group and our new partnership with TD Ameritrade was the ultimate solution to increase what we offer. It gives us more control, provides better transparency and allows us to find more cost-efficient ways to benefit our clients. To learn more about the reasons we made the change, read the article from our Senior Research Analyst, Summer McKellar, who was one of the leaders engineering the search to find a new custodian.

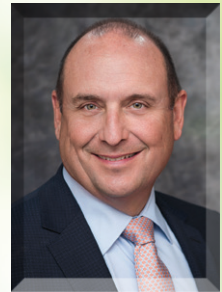
Once the decision was made to go with TD Ameritrade, a goal was set to transition our TIMS clients before the end of 2017. That's when things got interesting. We had over 1,000 clients who we asked to sign paperwork and return it within the month. As change is always something to be hesitant about, as expected, we received a few questions and handled a few concerns. We also received wonderful feedback and couldn't thank our clients enough for their trust and willingness to make the change.

Although the initial start of Sgroi Wealth Advisory Group has seen the transition of our TIMS clients, this is only the beginning. The RIA environment will allow us to continue to grow and evolve for the future. Of course, our number one goal will continue to be the well being our clients and how to best provide for them. As always, thank you to all of our clients who continue to work with us and allow us to join you down your path to financial happiness.


Patrick Sgroi,
President

It's the People Behind the Innovation

The changes we've implemented to start 2018 have been in the works for some time now and we are excited to be able to finally showcase them. Our staff has been dedicated to improving and bringing more great experiences for our clients. Pat and I have strived to put together a team that holds our same values; making sure that our customer service is the number one priority.



When a client meets with one of our planners, we want them to feel comfortable knowing they're in good hands with a team of staff members dedicated to assisting them. Our devoted planner administrative assistants wear several hats in the office. On a normal day, they are working with the planners to prepare for meetings while implementing orders and transactions from past meetings. They are also available to help answer questions for clients when the planners are unavailable. In addition, our newly restructured research team (which you can read about in this newsletter) has been expanded to provide continued exploration and innovation for our firm. The research team also supports the planners in market outlook and portfolio management, providing our clients with our own educated financial forecast.

When you work with Sgroi Financial, it goes far beyond just having a financial planner. You get a very skilled team approach; guiding you through your path of life to reach your goals.

John Clouden 



Paul Hutchings

Keys to Better Community

Experienced Planners, Highly Touted Research/Support Staff and Improved Communications

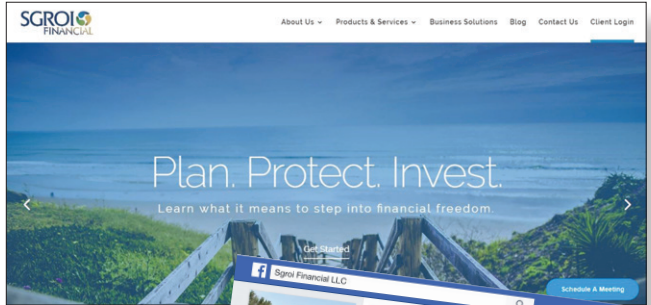
Question: What do you get when you take Sgroi Financial's eight current financial planners (each with an average of almost twenty years of experience), then add the highly respected Research/Support Staff then sprinkle with new and improved communications vehicles and methods?

Answer: A much more financially educated WNY.

New/Improved Website

Visit www.SgroiFinancial.com and explore our brand-new website. The new design allows you to use the site as a hub for all pertinent financial communication, offering a sleek new look and easy to navigate functions. The website will still offer clients the ability to access their accounts as well as contact us with any questions.

In addition, we've added some exciting new features. A blog will allow our staff to provide educational pieces on a host of financial topics. We have also added a button to help schedule meetings. Currently, this function is for potential new clients. It will, however, be expanded to current clients, giving them



Follow us!

@SgroiFinancial



the option to schedule planner meetings online instead of via email or phone.

Social Media

For those who enjoy keeping updated through Facebook and Twitter, you can now follow us @SgroiFinancial. Weekly financial topics and tips, pertinent to you, your family and friends, will be discussed. Regardless, everyone will benefit from the information. Our knowledgeable staff's goal is to better the community through financial education. We will, of course, include interesting and fun staff updates as well as giveaways, promotions and contests. The more you visit the greater the chance to win!

Commercials

During 2018 you might see a familiar face on TV or hear a recognizable voice on the radio. This spring, every planner is appearing on both WUTV-Fox29 television and WYRK-106.5FM radio. Each planner has selected specific topics to provide worthwhile financial advice.

Watch the WUTV-Fox29 News at 10pm on Sunday nights. Tune into WYRK-106.5FM every Wednesday at 7:10am. Listen to our interviews with Clay Moden.

Of course, if any topics are of particular interest to you, we encourage you to arrange a meeting with the planners to learn more.



John Clouden

Research Team Expands

Enhancing peace of mind



There are a lot of options out there when it comes to financial planning. The structure of our staff is what differentiates us from our competition. Our clients feel comfortable knowing the people safeguarding their assets are working together every day. This objective helped us to build our newly created research team.

Research Team Expands

For the past 9 years, Summer McKellar has successfully led our research efforts. She has transitioned into her new role of Senior Research Analyst and oversees the direction and guidance of the new four member team. Vincent Scarsella has been with Sgroi Financial for the past 5 years, working as an intern during the summer months and playing professional hockey during the winter. This past year he retired from hockey and has joined us full-time. Anthony Day joined the staff in 2017

from Merrill Lynch after graduating from Yale University. Paul Hutchings also joined the staff in 2017 with prior CitiBank experience and a marketing background. All three are Financial Research Analysts.

Responsibilities

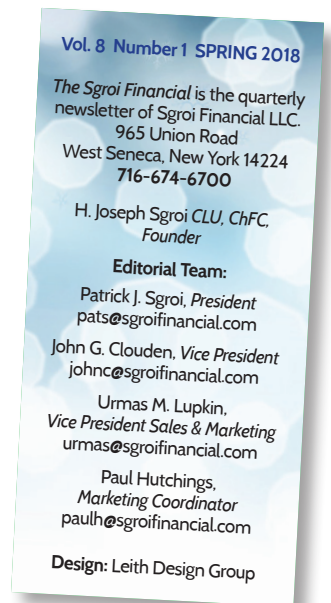
1) Market Research: One of the most important parts of this team is to follow the market trends and determine what will happen in the near future and beyond. Although, no one can predict the future, one can be prepared for any fluctuations. Being independent allows us to work with most fund companies, and our research team extensively investigates the correct fund options.

2) Building & Management of Client Accounts: Whether an individual account or part of the Sgroi Wealth Advisory Group portfolio, the research team works thoroughly to build a plan. The team focuses on client goals, risk tolerance and

other objectives ensuring options that best fit their needs. In addition, the team continuously monitors accounts, offering suggested strategies based on changing trends or client needs.

3) Educational Material: As the market changes daily, so does the way we educate our clients and the community. The research team works closely with the planners providing updates in the market trends and informational materials that can be used to help educate the clients.

Our clients experience peace of mind knowing we're continuously looking towards the future and evolving with the trends of the market. We hope you enjoy the educational pieces the research team provides through our newsletter, website, blog and social media platforms and look forward to your feedback. 🌐



Vol. 8 Number 1 SPRING 2018

The Sgroi Financial is the quarterly newsletter of Sgroi Financial LLC.
965 Union Road
West Seneca, New York 14224
716-674-6700

H. Joseph Sgroi *CLU, ChFC*
Founder

Editorial Team:

Patrick J. Sgroi, *President*
pats@sgroifinancial.com

John G. Clouden, *Vice President*
johnc@sgroifinancial.com

Urmaz M. Lupkin,
Vice President Sales & Marketing
urmas@sgroifinancial.com

Paul Hutchings,
Marketing Coordinator
paulh@sgroifinancial.com

Design: Leith Design Group

Anthony Day




Market Update

VOLATILITY ON THE UPTICK

2017 was a year with record low volatility which allowed markets to steadily rise. But with the new year came volatility. To many, this may seem out of the ordinary, but in fact, 2017 was out of the ordinary in terms of volatility. The S&P 500 is still showing its resiliency during a tough stretch in February that brought back the volatility we haven't seen in over a year.

Economic conditions continue to support our positive short term outlook for markets around the world. Volatility is going to be the key factor in 2018. In some portions of the first quarter, markets seem destined for a downturn that could last, but the market has been steady in getting back to even and above. Our out-

look over the course of 2018 and into 2019 remains one of a healthy economy domestically with international markets that are in an early -mid growth cycle stage that will help boost portfolios that are allocated correctly.

Risks to the downside continue to be a geo-political event which may cause investors to hurry to cash. The recent news of tougher United States trade policy could also spiral into a scenario where the country becomes more isolated. This creates a difficult and unprofitable environment for many corporations around the world. We are optimistic foreign policy and trade policy will be done in a moderate and predictable way, giving investors the clarity they need to make appropriate investments. 



Sgroi Financial, LLC

965 Union Road

West Seneca, New York 14224

716-674-6700 or 800-989-6710

Fax: 716-674-6822

www.sgroifinancial.com

info@sgroifinancial.com

