

**CPA CO-SOURCE**  
Cooperative Partners Alliance



[www.minichinofinancial.com](http://www.minichinofinancial.com)



## MAGNIFY YOUR ROLE AS A FINANCIAL QUARTERBACK

When your clients need financial guidance or assistance, they turn to you. They consider you their preferred primary advisor. But can you currently provide them with all the services and products to meet their financial needs? Position your practice to help individuals, families, and business owners make informed decisions about their financial future, specifically in the areas of needs analysis, wealth management, and insurance planning.

Open your practice to these and numerous other advantages of working with CPA Co-Source.

# GAIN A COMPETITIVE EDGE FOR YOUR CLIENTS

With the abundance of financial information and resources available today, clients are looking for a single, trusted source to help coordinate their financial needs. As a CPA, you are in a unique position to respond to this opportunity. More than ever, you need to be strategically positioned in a changing marketplace to offer your clients the services and products they desire. It's what your clients want and what your competitors may already be delivering.

But how do you gain this competitive advantage when your busy schedule may not permit you to explore a lot of options? That's where CPA Co-Source can help.

Minichino Financial Group, LLC has developed CPA Co-Source, a turnkey program that enables you to better serve your clients without materially disrupting your practice or increasing your overhead. Through CPA Co-Source, you can partner with Minichino Financial Group, LLC, to offer your clients a wide range of products and services. CPA Co-Source will help maintain and grow your business. In short, we will empower you to better help your clients.

## REALIZE THE ADVANTAGES OF THE CO-SOURCING MODEL

You can effectively and profitably integrate wealth management services into your practice CPA Co-Source.

Co-Sourcing wealth management services with a CPA Co-Source representative offers many advantages over in-sourcing or outsourcing:

- Increase your revenue without sacrificing vast amounts of time and resources
- Retain client control
- Gain access to a wide range of products and services
- Strengthen your ability to attract new client
- Seamlessly integrate co-sourcing benefits into your existing practice

# PARTNER WITH PROFESSIONALS

The CPA Co-Source representatives, who will conduct business with your clients, are skilled, educated, and experienced professionals with a strong worth ethic. They recognize the value of building and maintaining long-term relationships. Their efforts are focused on the client and not simply on peddling products. Minichino Financial Group, LLC strives to maintain in-depth product knowledge, and a good rapport with your firm and clients who are included in this program.

## **All You Are Looking for in a Wealth Management Partner**

- A consultative approach
- Control of client relationships
- Hands-on local support
- Turnkey marketing program
- Training and compliance assistance
- Extensive operational support

*"Securities offered through Securities America, Inc. Member FINRA/SIPC. Ralph A. Minichino, Registered Representative. Advisor services offered through Securities America Advisors, Inc. Ralph A. Minichino, Financial Advisor. Minichino Financial Group, LLC and the Securities America companies are unaffiliated."*

# OUR OBJECTIVITY IS YOUR ADVANTAGE

With CPA Co-Source and becoming registered with Securities America, you will be able to address many of your clients' financial needs and maintain your independence and objectivity with a wide range of services. Highlighted below are a few of the strategies, services, and product solutions you can access through Securities America and our program.

## Strategies and Services

- Investment planning
- Asset allocation strategies
- Comprehensive financial plans
- Retirement planning and income distribution strategies
- Charitable giving strategies
- Estate planning
- Education planning
- Qualified retirement plans for small business
- Insurance Planning
- Educational Seminars and newsletters

## Product Solutions

The primary product solution for wealth accumulations are fee based account programs. However, to service small client accounts, income distribution needs, and high-net-worth client accounts, we offer a comprehensive menu of products including:

- Private money managers
- Advisor programs/managed accounts
- Hedge funds
- Mutual funds
- Individual stocks
- Individual bonds
- REITs
- 1031 exchange programs
- Long-term care
- Life Insurance
- Disability insurance
- IRAs

*"Securities America and its representatives do not offer tax or legal advice."*

# MOVE BEYOND SUCCESS: ATTAIN SIGNIFICANCE

Your role has always been to provide exemplary service to your clients. Don't risk losing them now if you can't answer their questions, provide them with working strategies, or recommend financial vehicles that are designed to help clients in the pursuit of their goals. Through your relationship with CPA Co-Source, your clients can have a range of financial concerns addressed in one place, at one time; you can truly be their primary preferred advisor.

With the help of CPA Co-Source, you can grow your practice and create new opportunities. Not only can you have an opportunity to increase the potential of your business; with CPA Co-Source you may also strengthen your current client relationships and develop new ones as you bring to the table the strategies, services, and support necessary for outpacing the competition.

## **In Summary:**

- Co-Sourcing model: The professional's choice
- Planning focus
- A full range of products and services
- Partnering with experienced professionals
- Limited disruption to your practice
- Proprietary systems, techniques, and tools



471 East Main Street, Branford, CT 06405  
Phone: 203-481-3322 Ext: 202  
Fax: 203-481-5533  
Toll-free: 800-781-7026  
[www.rminichino@securitiesamerica.com](mailto:www.rminichino@securitiesamerica.com)

# A LOOK AT MINICHINO FINANCIAL GROUP, LLC.

Minichino Financial Group, LLC provides creative solutions to help clients in the pursuit of their long-term financial needs. Our wealth managers offer a variety of protection, accumulation, wealth-transfer services and products to help clients work towards their financial goals and protect their futures.

## **What will Minichino Financial Group, LLC advisors do for you?**

- Work with all clients in a professional manner
- Attend your staff meetings
- Maintain regular, agreed upon office hours
- Devise regular marketing plans in cooperation with you to promote wealth management services
- Conduct orientation meetings with new and existing staff
- Conduct individual quarterly review sessions for all clients
- Consult with you on client plans and recommendations

## **What strategies and services will be offered to your clients?**

- Investment planning
- Asset allocation strategies
- Comprehensive financial plans
- Retirement planning and income distribution strategies
- Charitable giving strategies
- Estate planning
- Educational planning
- Qualified retirement plans for small business
- Insurance planning
- Educational seminars and newsletters

*"Securities offered through Securities America, Inc. Member FINRA/SIPC. Ralph A. Minichino, Registered Representative. Advisor services offered through Securities America Advisors, Inc. Ralph A. Minichino, Financial Advisor. Minichino Financial Group, LLC and the Securities America companies are unaffiliated."*



# CO-SOURCING: THE PROFESSIONAL'S CHOICE

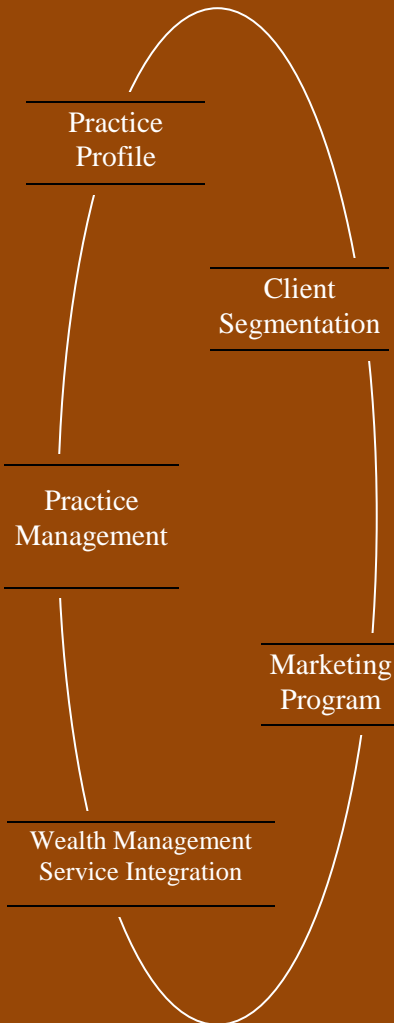
Our goal is to effectively and profitably integrate wealth management services into your practice through co-sourcing with CPA Co-Source and becoming registered with Securities America. We feature a service-oriented, practical method that allows you to enhance your business without materially disrupting your existing practice.

## MODELS FOR INTERGRATION

| PRACTICAL IMPLEMENTATION                            | Out-Source               | In-source                               | Co-source   |
|---|--------------------------|---|---|
| Working relationship with you and your clients      | Send clients elsewhere   | Outlet for selling products             | Local business partner                                  |
| Implementation and ongoing business management      | None                     | Responsive regional or national support | Proactive local support                                 |
| Client's preferred method of doing business         | Not applicable           | External approach in stages             | Integrated team approach                                |
| Complimentary professional expertise                | None                     | CPA with regional support               | In-house partner  |
| Initial and ongoing training                        | None                     | Regional or national platforms          | Local, personalized, and customized                     |
| Business strategies and marketing tools             | None                     | Regional or national platforms          | Local, personalized, and customized                     |
| Wealth management services and advances case design | Dependent upon referral  | Regional access                         | Local access  |
| The real payout                                     | No measurable comparison | Fee-based services                      | Contributed services (setting up CPA Co-Source program) |
| Regulatory environment/compliance management        | Increasing liability     | Regional management                     | Local Management  |
| Managing the bottom line                            | Minimal impact           | Fixed overhead                          | Variable cost instruction                               |
| Speed to market (learning curve)                    | Not applicable           | Slow                                    | Accelerated   |

# MULTI-STEP SUCCESS FORMULA

## PROCESS



### Practice Profile

This comprehensive profiling system provides an invaluable assessment of your practice. Together we evaluate your firm in order to gain the insight needed to successfully position it to meet client expectations. In the course of our evaluation, we will recommend actions based on your specific needs.

### Client Segmentation

An in-depth understanding of your client base is an essential step in the implementation progress. We will help you segment A, B, and C clients to identify potential revenue growth from financial products and services.

### Marketing program

The information gathered from the Practice Profile and client segmentation will enable us to develop an action-oriented marketing plan customized to your firm. The strategies and tactics recommended will focus on promoting your expanded services, marketing to your internal client base, attracting and establishing new client relationships. In addition to helping you design the plan, we help you implement it with support ranging from custom marketing materials and seminars to lead-generation programs.

### Wealth Management Services Integration

Before you open your doors to wealth management services, we make sure you're ready. We help you setup your practice on-site and instruct and train your staff on file maintenance, proper signage, and compliance regarding this highly regulated business. We'll also help educate your staff about the importance of your expanded services and will provide the following:

- Coordination of licensing  
Insurance coverage consultations
- Administrative and compliance support
- Technical support services
- Client servicing support

Most importantly, to ensure consistency and structure for your new program, an on-site Financial Planning Day will be established on a regular basis.

### Ongoing Practice Management

CPA Co-Source will assist you with every aspect of your wealth-management services practice, including client consultation, compliance review, training issues, and more. Our commitment to your success also includes education. We offer online and personalized forums for earning CPE credits, as well as highly effective roundtable meetings with other CPAs to share experiences and ideas.

### 180-Day Review

There are reviews and checkpoints after every step of the process. At the 180-day mark, a formal review will take place with both our team and yours. We'll meet to discuss any considerations for enhancing our partnership and ultimately our results.

# METHODS OF INTEGRATING WEALTH MANAGEMENT SERVICE

## A D V A N T A G E S

| Out-Source   | In-Source   | Co-source   |
|--|---|---|
| Traditional referrals to wealth management service providers.  | Develop in-house infrastructure and expertise to deliver services.  | Form strategic partnership/alliance with service providers.   |
| <ul style="list-style-type: none"> <li>• Ability to offer services at little or no cost</li> <li>• Access to wealth management specialists</li> <li>• Limited malpractice liability</li> </ul> | <ul style="list-style-type: none"> <li>• Control over services and advice given</li> <li>• Ability for firm to offer a wide range of products and services</li> <li>• Ability to better understand the client</li> <li>• Increased revenue opportunities if properly licensed and credentialed</li> </ul> | <ul style="list-style-type: none"> <li>• Ability to offer services and products with little resource commitment</li> <li>• Ability to utilize resources to meet other strategic objectives</li> <li>• Local access to expertise and case design</li> <li>• Increased revenue opportunities</li> <li>• No loss of client control</li> <li>• Ability to offer a broad product portfolio</li> <li>• Ability to attract new clients with additional services</li> </ul> |

## D I S A D V A N T A G E S

| Out-Source   | In-Source  | Co-source   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Loss of client control</li> <li>• May not be able to give input regarding wealth management services</li> <li>• Client retention</li> </ul> | <ul style="list-style-type: none"> <li>• Start-up costs, major resource commitment</li> <li>• Administrative expenses to establish and maintain a wealth management services entity</li> <li>• May bear full risk and responsibility without expertise</li> <li>• Time commitment to initial and ongoing training and compliance management</li> <li>• Lack of size may limit ability to form selling agreements with financial institutions, thereby compromising independence and objectivity</li> </ul> | <ul style="list-style-type: none"> <li>• Alignment with company offering limited products and services</li> <li>• Professional assigned to firm may not relate well with CPAs or clients</li> <li>• Perceived loss of independence and objectivity</li> </ul> |

