

Advisor Testimonials

"The Life 180 process that Joseph Maczuga created uncovers multiple risk management issues and develops comprehensive solutions that may include both insurance and non insurance strategies. His approach of following the steps in a fiduciary process provides confidence of a transparent, objective analysis in developing a complete risk management plan."

- Dean R., Executive Vice President - Advisors Practice Management

Symphonic Financial Advisors / MO

"Previous to meeting Joe, our agency 'dabbled' in life insurance placements for our clients. When we did do it, we needed to associate with insurance carrier Life Insurance marketing reps (some of which have been quite good over the years, but were by definition focused on their own company's products). Joe and his process opened our eyes to the complexities of whole life products, the fiduciary process, commissions vs. fees, no-load insurance, and to a MUCH BETTER approach for ourselves and for our clients. We now approach each new case with an unbiased strategy of deciphering client goals and objectives first and using a "clean room" unbiased risk management approach. We put the client's interest first and the result has been better programs for our clients, less E&O exposure for us and fee revenue to compensate us for our time. Our Employee Benefit Sales Execs have had great success with this approach, and although we may make less on an individual case than in the old world, the increase in client value is immeasurable."

- Frank B. III, CEO

Commercial Insurance Services / WV

"Although I've known Joe Maczuga for many years, the largest case that we worked on together was my own life insurance. Joe did a thorough job of analyzing my current policies (about five different policies on the lives of myself and my wife.) A few were with Northwestern Mutual and two were with Mass Mutual. Combination of term and whole life by style. Further complicated by a few loans against cash values that I had taken in earlier years. During the process of review, Joe was extremely helpful in teaching me how the different policies worked and developing a better strategy for me. I paid off the loans on my whole life policies and started the process of applying for a non-commissioned Variable Universal Life policy with Ameritas. I am a CPA and was able to complete the application by myself with some help from the staff at Ameritas. Besides helping me with my own insurance, he has been very helpful with several of my client's risk management needs. I was very pleased with the planning and teaching services that Joe provided to me. I look forward to many years of continuing to work with him."

- Mark S., CPA/PFS / Registered Investment Advisor / CA

"Joe, thank you for your assistance and guidance with our financial planning process! Before we engaged with you and your company I thought I had it all figured out, that our plan was complete and that I knew everything I needed to know about financial planning...especially since I am a CPA and financial advisor. That being said, I didn't know if you would be able to give us any advice I didn't already know. Your objectivity, thoroughness and ability to analyze and examine our situation in an unbiased manner was extremely helpful. You also opened our eyes to some very complex planning that will work for us through our years as we grow our business, put the kids through college and then get to our retirement. I will definitely recommend you to our clients as we come across those who need your services. Thank you very much for all your help!"

- Russell L., CPA / Senior Partner / FL

"I have relied on Joe Maczuga as a resource for clients with estate and/or business succession planning issues that are more complex than usual. Joe's approach to life insurance planning is, if not unique, very rare. As a fee-only planner, helping clients save thousands of dollars in commissions on a life plan reinforces the value of the advice they pay me for. It would be hard to find anybody more knowledgeable than Joe Maczuga in the field who works this way."

"A fiduciary advisor's best ally is another fiduciary. Joseph Maczuga's expertise and experience provide the x-ray vision needed to decipher what's going on inside life insurance policies. His insights help rescue or repurpose dysfunctional plans to meet my clients' changing circumstances."

- *Christopher C., CFP, CFIS / Principal / TX*

"We wish to thank Joe for his presentation to our group of CPAs. He provided our group a very informative presentation from a fiduciary viewpoint concerning the risk management of life insurance. It became quite clear to us that he knows his subject area very well. We learned things about the structure and the mechanics of life insurance that will certainly assist us as we consult our clients. Many of the participants left the presentation with actionable ideas. Thanks again, and we look forward to other future opportunities to learn from his experience."

- *Paul K., Director UNCW Institute for Tax and Investment Planning*

"I'm a persistent 'digger' and I've come to the conclusion, after 10+ years of digging, that Joseph Maczuga is the single most knowledgeable, most consistently reliable, and far away the most brilliant designer of life insurance solutions of any person I've met or even heard of."

- *Dan M., CIMC, AIFA / Fee Advisory Firm / CT*

"Your thorough presentations on the various options we were considering made my job that much easier. We are satisfied that the plan selected meets all of our objectives and priorities. We were impressed with your designs of no-load insurance for our Key Man / Deferred Compensation plan. It was certainly superior to the other proposals we had obtained."

- *Lowell S., Controller / ECC / FL*

Every opportunity is born out of a challenge;

Every competitive edge is triggered by a pioneering change in the status quo;

Every success is accomplished by raising the bar.