

Client Testimonials

The following testimonials are from Advisor clients who were exposed to the new universe of Risk Management Planning with its fee-engagement, stewardship, fiduciary process. The Advisor was able to articulate the concept with belief and enthusiasm, providing a strong recommendation to initiate the activity.

"We had found it very difficult to gain an understanding of the "ins and outs" of various proposals involved with moving from one insurance company to another; Joe provided a clear and understandable pathway to accomplish this task. His answers to the many questions we had were tailored to our level of understanding in the process. We also found the level of Joe's involvement in solving our issues and providing a positive solution to be beyond our expectations; The fee-engagement was more than fair; Never felt that the time spent to the completion our project was an issue. In fact, we were so pleased we recommended Joe to others faced with the same transfer issues."

- Marc and Gay E., CA

"I was well pleased with Joe's work on my individual and family's behalf. Life insurance is complicated to understand for anyone not in that business, and I felt that he went the extra mile to thoroughly explain the intricacies and options. I believe his strategies were well vetted, well reasoned, appropriate, and artful."

- George F., WV

"We recently worked with Mr. Maczuga for 1035 exchanges on two high value policies. We found him to provide an excellent service. Apt descriptors would include: in depth knowledge, objective assessment tools and demeanor, and strong follow through. Strongly recommend their services."

- Robert S., CA

"The services provided by Joe Maczuga have been invaluable to our family. We have some special circumstances and Joe worked hard to understand our needs, goals and concerns. He presented us with a variety of options, clearly explained the rationale for various recommendations, and helped us to put together an insurance plan that fit our unique situation. Both Steve and I appreciate the extra time and effort that went into figuring out an insurance structure that would work for our situation."

- Steve and Jane H., MI

"I have used Mr. Maczuga's services to secure Variable Life Insurance's policies for my daughter and son-in-law with the goal of managing my personal asset taxation issues and providing for our grandchildren's college education. Joseph was extremely detailed, patient, and professional, and guided me to a great solution. I would recommend Mr. Maczuga and his company to anyone who is looking for long term tax advantaged strategies to provide for their families future."

- Bill K., TX

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.