# Protecting the Wealth Retirees and Pre-Retirees Have Built

*Providence Financial & Insurance Services*

It is, perhaps, not the usual goal, but Providence Financial & Insurance Services is not the usual investment advisor.

"Our goal is not for clients to become rich," says Anthony A. Saccaro, ChFC®, president and founder. "It's to keep them from ever becoming poor."

This is another way of saying the practice is prudent in its financial advice. Providence Financial is a hybrid, Saccaro says, helping clients make sound insurance selections and handling investments toward a decent rate of return.

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*– Anthony A. Saccaro, ChFC®, President*

## A Conservative Approach

Providence Financial & Insurance Services is both a registered investment advisory firm and a comprehensive financial planning firm. The practice doesn't chase market gains. Its focus is to protect clients' money.

Retirement will be the most expensive purchase most people will ever make, and many of their decisions will be irrevocable. The wrong choices could be devastating for clients, Saccaro says. "We specialize in helping them develop income strategies they cannot outlive, and we do that without the risk of the stock market."


*The Providence Financial & Insurance Services Team*

Saccaro, whose faith as a born-again Christian guides him, says he is an educator. "When you take time to meet with people, to explain how financial planning works and educate them about investments – the pros and cons – you build trust. This is essential in creating solid relationships."

The company's clients are typically retirees and pre-retirees, including many baby boomers, and solidly middle American. "I feel this is a very underserved market," says Saccaro.

## Only One Shot at Retirement

Providence Financial & Insurance Services offers life insurance but not property and casualty coverage. Still, Saccaro reviews clients' other policies to spot problem areas. "I believe I have a huge responsibility to inform them of dangers in their portfolio or retirement strategy, even if I don't get paid for that advice."

Sometimes his observations reach far beyond his circle of clients. Saccaro has been interviewed for articles in such publications as *The Wall Street Journal* and *USA Today*. He's also made guest appearances on Fox Business and CNBC, and numerous radio programs, to speak about financial topics.

Through an annual client-appreciation event and monthly educational seminars, Providence Financial & Insurance Services gets to better know current and future clients, to understand their goals and invest properly for them. "Because," says Saccaro, "you only get one shot at retirement."

PROVIDENCE FINANCIAL
& INSURANCE SERVICES
Income Strategies for a Secure Future

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