



Your Investment Management Team

My partnership with Cantella and Fidelity was formed to help my clients access world-class investment opportunities while enjoying the benefits of personal service and attention. This quick read will introduce you to these key partners and address important questions about account management, privacy, and security.

Advisor Logo Here

About Me

My goal as your advisor is to help you reach your goals. Personal service is a critical part of that process. I'll take the time to understand your financial needs, long-term aspirations, and family priorities, and from there we'll build a financial strategy that can help you get there.

This isn't just about choosing investments: it's about managing your money in a way that aligns with your unique and multi-faceted needs – not to mention your evolving lifestyle. My commitment to you is to serve as a guide and a champion for your personal financial priorities, so that our plan continues to work for you over the long-run.

About Fidelity

The critical function of a clearing firm is to safeguard your accounts, so we focused on three core requirements: stability, strength and client capabilities. A strong reputation and prudent management are crucial, as are investments in state-of-the-art cyber-security and customer service.

With that said, I'm happy to introduce you to Fidelity. It is one of the largest providers of brokerage services in the world, Fidelity offers a best-in-class client experience and access to an enormous range of investment products and is a member of the Securities Investor Protection Corporation (SIPC).

About Cantella

Cantella & Co., Inc. is our firm's broker/dealer and RIA: that means they provide us with extensive support behind the scenes so that we can spend more time focusing on your goals. With Cantella's advisor infrastructure, operational support, technology solutions, and service capabilities, we can offer you an institutional-quality investment experience. Cantella has been an innovator in the financial servicing industry for over 65 years and has been championing independent advisors for over 25 years.

Frequently Asked Questions

What is a custodian/clearing firm?

The words “custodian” and “clearing firm” are often used together, which reflects the important roles these firms play in the management of your investment account. A clearing firm’s responsibilities include:

- Safeguarding the funds and securities held in your brokerage account
- Preparing and mailing account statements, trade confirmations, and tax forms (e.g., IRS Form 1099) that accurately reflect all activity in your brokerage account
- Providing your broker-dealer with the ability to execute trades in your account
- Receiving and delivering funds and securities to settle trades in your account

What is a broker-dealer?

A broker-dealer is an organization that acts as an intermediary between your advisor and the clearing firm and never maintains custody of client assets. These firms have a wide set of important responsibilities:

- To open, oversee, and monitor your accounts
- To maintain appropriate books and records on your accounts
- To receive funds and securities and deposit them directly into accounts controlled by your clearing firm
- To provide support and infrastructure to financial advisors as they provide advice and service to you
- To ensure that the management of your account is in compliance with industry rules and regulations

Who oversees these companies?

Broker-dealers and clearing firms are regulated and periodically audited for compliance with industry standards by the Financial Industry Regulatory Authority (FINRA), the Securities and Exchange Commission (SEC), and other regulatory agencies. Additionally, our broker-dealer and clearing firms must undergo an annual audit by a third-party CPA to analyze and document their financial position.

Are my assets safe?

Having a reputable third-party custodian is important because it provides a critical layer of transparency in the management of your account. These firms provide their own independent reporting of your account activity, performance, and balances, and they handle the confirmation, delivery, and settlement of each transaction.

Checks for deposit to your account are always made payable to the clearing firm for the benefit of your account, and never to your broker-dealer or advisor. Other deposits, like wire transfers and physical stock certificates, are also always made directly to the custodian and explicitly for your benefit.

This separation helps protect your funds against loss, and gives you total visibility into the operations of your accounts. In addition to receiving statements from your custodian, you can also view your account anytime, anywhere with online or in-app access.

Is my information safe?

We have strict privacy protocols in place: we, Cantella, and our clearing partners do not share your private information with anyone in any manner beyond what is necessary to serve your account, or as required by law or regulation. For more information about how we protect your privacy, please review our Privacy Policy.

Who can I call with questions?

As your advisor, I am here to help you with all aspects of account management, including depositing or withdrawing money, making trades, discussing investment decisions, and keeping your information current.

However, you can also contact the Cantella home office at any time should you need another source of support. Cantella can be reached at 1-800-652-8358.

Advisor
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