

# *Safe*

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# *Harbor*



*DiNuzzo Investment Advisors, Inc.*

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FEE-ONLY WEALTH MANAGERS

# Nothing is constant but change.

*Whether you're a young adult or an active senior everyone worries about money. And no matter how much we make and accumulate over the years, we all have common concerns.*

- How will you manage the payments on that first house?
- Oh, wow! And baby makes three.
- Are you properly insured and mitigating your biggest risks?
- How to eliminate unnecessary taxes? Invest for the brightest financial future?
- Will you have the resources to help your children through college?
- Empty-nest already? Can you afford to splurge a bit?
- Does it make sense to own a second home? Take that big trip?
- Retirement on the horizon? How to plan for and live out happy, golden years?

*No one wants to pay too much in taxes, miss investment opportunities, fail to leave a legacy or outlive their money. We all want to achieve financial independence and live a rich, fulfilling life. Proper planning and preparation today can get you where you want to go. Let DiNuzzo Investment Advisors, Inc. show you the way.*



*There's Always a  
Best Way of  
Doing Everything.*

– Ralph Waldo Emerson

## Setting Sail . . .

Successful journeys don't just happen. They require vision, preparation, expert guidance, and a steady hand on the wheel. Planning for your financial future requires nothing less. Life can be a tempestuous voyage. You need the help of a seasoned navigator and able-bodied crew to help you through the sea of challenge and opportunity.

DiNuzzo Investment Advisors, Inc. stands ready to smooth your journey, guiding you from one safe harbor to the next. We'll help you ignore the waves and focus on the horizon.

Our staff consists of experienced professionals who take a hands-on approach to investment management and financial guidance. Not only will you find our team members knowledgeable, but you will also discover that we truly care about helping you make your dreams a reality. Listening to your aspirations and understanding your current financial situation is vital if we are to help you make prudent decisions on your financial journey.

With over thirty years combined experience, our senior financial advisory team will work to ensure there are no surprises on your horizon. Led by founder and president P.J. DiNuzzo, we will help you build and preserve your personal and family assets over time.

Mr. DiNuzzo's credentials include:

- CPA/PFS (Certified Public Accountant/Personal Financial Specialist)
- NAPFA-Registered Financial Advisor (RFA)
- RFC (Registered Financial Consultant)
- MBA (Katz Graduate School, University of Pittsburgh)
- MSTx (MS Tax Law, Robert Morris University)
- Post-Graduate Advanced Accounting Certificate (RMU)
- B.S.B.A. (Geneva College)
- Member, NAPFA (National Association of Personal Financial Advisors)
- Member, FPA (Financial Planning Association)
- Member, Estate Planning Council of Pittsburgh
- Member, AICPA (American Institute of Certified Public Accountants)
- Member, PICPA (Pennsylvania Institute of Certified Public Accountants)
- Member, IARFC (International Assn. of Registered Financial Consultants)

We have strategic partners around the country. DiNuzzo Investment Advisors, Inc. has developed long-standing relationships with premier financial organizations in the capital markets such as: Charles Schwab & Co., Dimensional Fund Advisors (DFA), and TD Ameritrade. In addition, we have strategic alliances with some of the best and brightest lawyers, tax attorneys and CPAs in Western Pennsylvania. These professionals share our core value of serving the best interests of our clients. Our in-house knowledge and their additional expertise gives us the resources to address your situation, however unique.

As your financial advisory team, we will do everything in our power to keep you focused on where you want to go, advise you on how to get there, and continually remind you of the importance of maintaining a disciplined approach to realizing your dreams.

*Charting  
your course.*

*Focusing  
on your best  
interests.*

*Standing  
with you.*

*The wind and the waves are always on the side of the ablest navigators.*

– Edward Gibbon

# Introducing Your Financial Dream Team

They say that money never sleeps, but that doesn't mean it has to keep you awake. After all, you lost enough sleep earning it. It's time to let the Fee-Only wealth managers at DiNuzzo Investment Advisors, Inc. develop a comprehensive solution that gives you the freedom to do what you love – and a chance to catch up on your rest.

Our team of professionals will customize an institutional approach to managing your money so that we can help you meet your personal goals. It's a mission we take on every day with a passion. We'll take care of your investments so you can focus on living your life.

Founded by P.J. DiNuzzo in 1989, we are a Fee-Only financial planning and SEC Registered Investment Advisory firm. Because we do not sell products, there are no inherent conflicts of interests related to selling. An added benefit is that traditional, high transaction costs are eliminated. There are no wrap fees, commissions, loads, 12b-1 fees, surrender charges or hidden agendas when you work with DiNuzzo Investment Advisors, Inc.

“My dream has matured to fruition. We have become one of the largest Fee-Only discretionary wealth management firms in Pittsburgh and Western Pennsylvania by placing our clients' interests first and providing the most objective institutional-style financial advice at the lowest fee structure possible. Our goal is to become your trusted advisor by providing excellent service and professional, independent advice within a comprehensive investment and financial planning environment that allows you and your family to build and preserve real long-term wealth.”

– **P.J. DiNuzzo, CPA/PFS, RFA, RFC, MSTx, MBA**  
*President/Founder, Chief Investment Officer*



*Charting Your Course ... Standing With You*

*Wealth is the slave of a wise man; the master of a fool.*

– Seneca (5 BC - 65 AD)

## Staying on course ...

Long-term wealth building requires a solid, time-tested plan and the discipline to stay on course. We manage our clients' portfolios using exactly the same approach as is used to manage over \$2 trillion of institutional portfolios (pensions, endowments, foundations and universities). This takes the guesswork out of investing based upon the proven research developed over the past five decades by some of the top economic minds of our time. These Nobel-Prize winners, whose philosophies we follow and embrace, have been acclaimed for their research regarding the two key portfolio variables:

### **Maximizing returns while minimizing risks.**

These synergistic concepts have some pretty big and baffling names—Modern Portfolio Theory, Efficient Market Theory, Efficient Frontier, Pure Asset Classes, Minus-cule Transaction Costs and Low Cross-Correlation Coefficients. We take these big ideas and help you understand them in simple layman's terms. More importantly, we take a comprehensive approach to help you realize true financial success.



Our services, which will be tailored to your specific goals and objectives, include:

### **Investment Management**

DiNuzzo Investment Advisors Inc. is an SEC Registered Investment Advisor. Investment management fees are Fee-Only (no commissions), based on assets under management, with a household minimum of \$250,000. Money management fees are further based upon the size of your portfolio and its composition, with a maximum fee of 1% and a minimum fee of .25%. The composition of your portfolio will be determined by your unique goals such as long-term capital appreciation, high current income, capital preservation, or tax-managed investing. Portfolio Asset Allocations are rebalanced quarterly to reflect our agreed upon strategy as detailed in your Investment Policy Statement and Asset Allocation Analysis. We provide annual meetings to review our philosophy as well as to reflect and update any material changes in your personal or financial landscape. To learn more about our unique investment style, please visit [www.DiNuzzo.com](http://www.DiNuzzo.com) or request a complete Investment Information package.

### **Financial Planning**

Managing your investment portfolio in tandem with providing personal financial analysis and planning is the key that will allow you to achieve your most important financial and life goals. Our holistic approach includes:

- Comprehensive analysis of your investment selections
- Retirement planning projections
- Estate planning
- Tax planning
- Insurance and education planning
- Cash flow analysis and advice



Personal financial planning requires experience and competency across this wide range of financial disciplines as well as the interpersonal skills to understand your individual needs. Through an in-depth series of meetings we gain invaluable personal information that in turn allows us to build a Customized Financial Plan that integrates your personal desires, objectives and resources.

Please visit our Web site or contact one of our Wealth Managers to set up a no-cost, no-obligation financial consultation. We want you to understand our basic message of *diversification, discipline and putting the client first*. We believe in disciplined intelligent investing— not emotional speculation—and look forward to sharing our passion, vision and values with you!

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Fee **FO** Only

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DiNuzzo Investment Advisors Inc. (DIA) is an SEC Registered Investment Advisor located in Beaver, PA. DIA and its representatives are in compliance with the current registration and/or notice filing requirements imposed upon SEC Registered Investment Advisors by those states in which DIA maintains clients. DIA may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. A copy of DIA's current written disclosure statement discussing DIA's business operations, services, and fees is available from DIA upon written request.



**DiNuzzo Investment Advisors, Inc.**

**Fee-Only Wealth Managers**

*Charting Your Course ... Standing With You*

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