*Learn to make wise choices
that result in a satisfying,
work-optional lifestyle that
wouldn't have happened anyway.*

DEL-SETTE
CAPITAL MANAGEMENT

DEL-SETTE CAPITAL MANAGEMENT

An Introduction to Del-Sette Capital

Del-Sette Capital Management, LLC
1332 Union Street, Schenectady, NY 12308
Office: (518) 793-3851 Fax: (518) 824-1124
www.HappinessInRetirement.com

Bill Del-Sette - President and CFP®

CERTIFIED FINANCIAL PLANNER™
Bill@HappinessInRetirement.com

Welcome to Del-Sette Capital! I believe that hiring a retirement planner is one of the most important decisions you will ever make. I have helped my clients create and maintain a work-optional lifestyle through a unique retirement planning process called the Happiness in Retirement™ Lifetime Gameplan, which has been crafted and honed over 23 years. My formal education includes graduating *magna cum laude* from the University at Albany with dual Bachelor of Science degrees in Economics and Accounting, at which time I also passed the uniform CPA exam. I then attained the designation of CERTIFIED FINANCIAL PLANNER™ and I've sharpened my investment management skills in some of the most challenging investment markets since the Great Depression. My approach inspires clients to create and live into a work-optional lifestyle that might not have happened without a Del-Sette retirement plan.

DEL-SETTE
CAPITAL MANAGEMENT

Engagement Standards

Welcome to the Retirement Planning practice of Del-Sette Capital Management, LLC.

Retirement planning is one of the tools successful people use to create an extraordinary life. It is one of the most important investments that you can make to create the future of your dreams. Your participation and personal reflection, along with recommendations from your retirement planner, can contribute to a meaningful and joyful financial independence.

With that end in mind, retirement planning requires a commitment from both the planner and the client. Engagement Standards are used to lay the foundation for your retirement planning meetings and to help reach your retirement goals. These Engagement Standards are grounded in years of experience and can help you to enjoy what matters most to you in retirement.

Definition

Retirement planning works best when two factors are present in your life. First, you are willing to learn, delegate, and take action. Secondly, there is a potential gap between where you are now and where you want to be.

Our firm provides advice, support, structure, accountability, and an objective sounding board that enables our clients to grow both financially and personally. Our clients use retirement planning meetings to put money issues into perspective and make important financial decisions.

Your Expectations

At Del-Sette Capital Management, our clients are like family, and you can expect a friendly, courteous, and professional experience from the moment you walk through our door.

We have created a special environment for planning meetings. We have cleared out distractions, and created privacy, because it is vitally important that you be in a comfortable environment where you can speak in confidence about your retirement goals.

Retirement planning is a lifelong, ongoing process, and we ask that you give us at least three years to help you achieve your investment and retirement goals.
Investment management is also a long-term pursuit that is best handled without emotion. It takes patience and fortitude to not abandon a strategy at an inopportune time, and this is one of the primary reasons people have us manage their money – to take emotion out of the equation.

Our Requests

For us to do our best planning, we need our Confidential Questionnaire completed, and the documents listed on the last page of that questionnaire to be in our office at least five business days prior to your first meeting.

Your relationship with us should be one of complete candor. Please provide all facts or circumstances as they relate to your finances.

If you are ever unhappy with us for any reason, or anything is said that you don't understand, please let us know so we may correct the problem as quickly as possible. The retirement planning relationship is designed by the client and the financial planner and is constantly being refined through ongoing two-way feedback.

Office Hours & Holidays

Our office hours are Monday through Friday, 8:00 AM – 4:00 PM.
Del-Sette Capital Management (DCM) observes the holiday schedule of the New York Stock Exchange. In addition, we are closed for business on major U.S. holidays and Good Friday. We also close at 1:00 PM on the day before Thanksgiving and the day before Christmas.

Meeting Hours & Times

For prospective clients going through our process, you can expect three to five meetings to finalize your retirement plan. Planning meetings generally last one to two hours.
When you become a client, you can expect two review meetings a year. Depending on your preference, meetings can be face-to-face, virtual, or a phone call. Meetings are typically an hour in length but can last longer. We do not put a time limit on our meetings because it can diminish effectiveness.

Meetings are scheduled on Tuesdays Wednesdays and Thursdays, with our earliest appointment at 11am EST. The remaining days are for putting our expertise to work for your benefit behind the scenes, like meeting preparation, post meeting action items, investment research, tax planning, reviewing/updating client financial plans and continuing education. If you desire a web meeting, we have the tools to accommodate you.

Meetings can be scheduled by calling our office directly, contacting Laura at extension 1108 or by going to our website: *www.HappinessInRetirement.com*. If you need to reschedule a meeting, or need a meeting outside of our normal times, please let us know. If you are unable to make the trip here due to health or other unavoidable reasons, please let us know and we would be happy to discuss setting up an outside meeting if possible.

DEL-SETTE
CAPITAL MANAGEMENT

Retirement Planning is a complex and ever-changing endeavor. Our clients deserve quick and accurate responses to their questions and problems. We believe very strongly that this industry requires a team approach. Del-Sette Capital has a small group of professionals dedicated to service, continuing education, and due care, all in the interest of our clients.

DEL-SETTE
CAPITAL MANAGEMENT

Glen Allen - CFP®

CERTIFIED FINANCIAL PLANNER™

Service Requests, Compliance, Trading

Glen is a CERTIFIED FINANCIAL PLANNER™ and a Siena College graduate. A lifelong resident of the Capital District, he resides in Rotterdam Junction with his wife Fran. Glen specializes in investment planning and retirement planning. He will be using his nearly 20 years of industry experience to assist our team in various capacities. Glen enjoys sports and friends and family. He is an active member of his local faith community and has done volunteer work for the Schenectady City Mission.

Glen@HappinessInRetirement.com
Main Office: 518-793-3851, Ext. 105
Direct: 518-348-3515

DEL-SETTE CAPITAL MANAGEMENT

Barbara Wright, FPQP™

Financial Paraplanner Qualified Professional™
Tax Preparer, Special Projects

While Barbara is an employee at Del-Sette Capital Management, she was a client first! She has been with our firm over 11 years, earning the Registered Paraplanner designation in 2015. Prior to being a stay-at home mom for 14 years, Barbara worked for Continental Insurance, in Glens Falls, for 18 years, holding various positions of Assigned Risk Policy Rater, Research Technician, Systems Analyst, and Regional Automation Coordinator. Barbara lives in Galway, with her husband Doug and her 2 sons -- Andrew and Adam.

Barbara@HappinessInRetirement.com
Main Office: 518-793-3851
Direct: 518-573-2578

DEL-SETTE
CAPITAL MANAGEMENT

Sarah Armlin, FPQP™

Financial Paraplanner Qualified Professional™
Operations, Applications and Forms, Cyber Security, I.T. Coordinator

Sarah joined our team in October 2020 assisting with the financial planning process, and subsequently obtained her Financial Paraplanner Qualified Professional™ certification in 2021. Sarah grew up in Middleburgh, NY and graduated from Schenectady County Community College with a degree in Culinary Arts. She loves spending quality time with friends and family, going for motorcycle rides, and walks with her puppy Kiko.

Sarah@HappinessInRetirement.com
Main Office: 518-793-3851, Ext. 107
Direct: 518-348-3493

DEL-SETTE
CAPITAL MANAGEMENT

Laura Weinhofer – Marketing Specialist
Event Planner, Scheduling, Client Mailings

Laura grew up in Middleburgh, NY and graduated with a bachelor's degree in Communications from SUNY Cobleskill in May of 2020. She joined the team in April of 2021 after working in the wedding industry since 2016. In her free time, she enjoys line dancing, rock climbing, hiking, and spending time with friends, family, and her puppy Zoey.

Laura@HappinessInRetirement.com
Main Office: 518-793-3851, Ext. 108
Direct: 518-631-2980

DEL-SETTE CAPITAL MANAGEMENT

Who to Call

When you call our office, you will speak to a person, rather than a voice-prompted system. During normal office hours, we will answer your call within a few rings. We strive to return calls and e-mails the same day but promise a response no later than 24 hours.

Parking

We have off-street parking behind our building and on-street parking.

Dogs

Our office is dog friendly, and we encourage our clients to bring their dog(s) to the office. Treats, fresh water, and pet portraits are readily available! We also will sometimes bring our pets into the office so, if you are allergic, please let us know in advance.

Events

We hold educational seminars throughout the year on topics as diverse as gardening and nutrition, frequently sharing the podium with experts outside the field of financial planning. In addition, we hold an annual client appreciation party, and other exclusive social and educational events throughout the year.

The Big Mistake

One of the primary reasons our clients hire us is to keep from making what I call "The Big Mistake" – buying or selling investments at the worst time based on emotional responses to what are ordinary and necessary investment market declines and booms. If you ever feel uncomfortable with your investment account fluctuations, please call us. We believe that retirees are twice as fearful about market declines as they are happy about investment account increases, so you will hear from us more during times of extreme volatility.

Final Word

"I believe hiring a financial planner is one of the most important decisions you could ever make in your life. Our first meeting is called the 'Right Fit Meeting' because it is a candid, informal conversation that allows you to learn about my team and me and where we can learn more about your desires and goals. Please bring any questions you have relating to your financial lives (or about us) to this meeting. We look forward to seeing you soon!"

DEL-SETTE
CAPITAL MANAGEMENT