



A Letter from CEO, Tony Mazzali



Hello valued CG Financial clients!

I hope the new year is starting out on the right foot for you, because it certainly is for everyone here at CG Financial. We're very excited about the direction our company is moving in, and I wanted to share some of the interesting initiatives we have planned while looking back on our accomplishments in 2022.

What We Achieved in 2022

Growing Our New Brand

As excited as we were about announcing our new brand last year, I am just as excited about its continued expansion and development across our website, social media, and several other communications channels. While we crafted the new look and feel in early 2022, by the end of the year we brought that visual concept to life by applying it to every facet of our business and amplifying its presence.



We think it's a future-focused brand that represents everything CG Financial Services stands for—the continuous circular nature of our ongoing engagement with our clients as their life evolves, and how our advice adapts to those changes.



- Life-centered financial planning
- Proactive team service attention to client needs
- A symbolic sign of our evolving & adapting relationship with our clients as they travel through stages of life

Helping you: We know from recent data analytics that the brand is gaining substantially more traction as we move into 2023, due in large part to the development and distribution of thought leadership content from members of our Investment Committee. And there's a lot more to come. We will be sure to update you on our newly branded content specific to our advice and engagement as well as important topics tailored to your financial journey.

Improving Our Client Experience

We continue to focus intently on providing a holistic approach to financial planning by discussing all aspects of your life—financial and personal—so that together we can plan around your desires for lifestyle, retirement, wealth protection, and legacy wishes. With these goals in mind, and as you probably know, we created our secure online client portal, **CG Wealth Access**, so clients can view all investment accounts, financial assets, and liabilities in one place with real-time status updates. And in answer to a post-pandemic world, we continued to prioritize and enhance our digital experience by providing online Zoom conferences and scheduling meetings online using *Calendly* to provide a quick and easy way to schedule or reschedule.

Since then, we have also fortified our front and back-office capabilities by implementing targeted technology enhancements and improved operational efficiencies. These include adding new accounting and aggregation systems, wealth planning and risk management tools, and cloud-based sales and marketing tools to help us better serve existing clients while making the onboarding experience for new clients as streamlined as possible.

And we are committed to the assurance that our clients are receiving the accurate reporting and timely answers to questions that they deserve. The implementation of our Advice Teams—each consisting of multiple advisors and a lead customer service representative—continues to show positive results in facilitating the strategic actions required to enact and maintain your unique overall financial plan.



Helping you: Our concentrated efforts on acquiring the most state-of-the-art technology, best and brightest talent, and continued training and education of our employees has led to improving the timeliness of onboarding new client accounts and reducing time it takes to complete existing client requests. Our prioritization on systems, workflows, and technology enables us to offer our clients independent objective advice delivered to them in an understandable, timely manner.

Strengthening Our Investment Platform

Staying true to our promise of offering adaptive financial planning, we adapted to the need for stronger investment platform capabilities by partnering with Orion, an industry leader in investment technology. We also added new roles and members to our Investment Committee, making sure we continue to supply our advisors with the most comprehensive expertise, including market research and timely commentary to help better serve our clients.

In that vein, we think our renewed emphasis this past year on our life-centric approach to investing is helping to keep our clients more committed to their investment strategy in both up and down markets, with the potential to yield better investment outcomes than taking distributions from standard 60/40 portfolio. It also advocates superior tax control, investment committee-led allocation and streamlined digital account opening and monitoring.

And by equipping our advisors with streamlined technology and easy-to-use workflows during 2022, they can now build and execute personalized portfolios easier and even faster than before. This simplicity and access to our experienced investment team helps them monitor your portfolios in real-time with a dedicated focus on risk management and investment discipline. They can share portfolio status and performance in real-time with you while offering unique insights and delivering better investment solutions.

Helping you: Our risk-managed investment philosophy combined with advanced technology and operations systems means we can design a customized portfolio to suit your expenses and resources—helping you maintain your lifestyle through good markets and bad. I'm confident that our investment platform keeps our clients well positioned for economic fluctuations as your life evolves. We have the deep-source tools and talent needed to help weather volatility and keep you aligned with your financial goals.

Continued Expansion

We continued to grow our footprint both regionally and nationally during 2022, thanks in large part to the contribution from every member of the CG team. I know we wouldn't experience this kind of growth and success without the hard work of our employees and their willingness to go above and beyond the call of duty. That kind of can-do attitude helped us expand our offices across the country. We acquired three locations in Pinehurst, Raleigh and Wilmington, North Carolina. We have 65+ employees, and we continue to find impressive, talented, individuals to add to our staff.



Helping you: We think our growth and progress are byproducts of our devotion to providing the best possible service to our clients, while also providing our employees with fulfilling career paths. Our expansion has allowed our Advisors to specialize in content areas and deepen our firm IQ as well as deepen advice to clients, expanding the depth and breadth of expertise that CG Financial can provide.

Developing Our Talented Leadership

As always, we continued to emphasize the importance and value of furthering education and mentoring for our emerging leadership team. This past year, we made considerable progress in evolving our leadership practices to align with our 5-year strategic growth agenda. Through added career coaching, professional skills development, and improved collaboration efforts—including new Leaders Arc, Leaders Circle, and Females for Advancement focus groups—we continued to foster a culture of leadership training and development. We know CG Financial Services leaders will serve as the foundation for the future successes our clients have come to expect.

Helping you: Our focus on enhancing methods of learning, critical thinking, and personal development resources will ensure the necessary skills needed to sustain the growth of CG Financial and the evolving needs of our clients. Clients can feel confident we invest in our most valuable asset – *our people*.

What We Look Forward to in 2023

Improvement of Organization, Client Experience & Investment Platform

I'm very excited about launching our new Entrepreneurial Operating System (EOS)—which isn't a computer operating system, but a *people* operating system—early in 2023. EOS will help us improve upon the organization of our business, build a culture of accountability and, ultimately, continue to improve on how we deliver advice and services to our clients. We've already made great strides in improving the operational efficiency of CG, but again, we're always looking to improve so we can lead from the front, not the back.

Our tech integrations have improved by leaps and bounds in just this past year, and we expect even more advancement in that area during 2023. The addition of two new custodians, LPL and AXOS, will certainly expand and strengthen the capabilities of our investment platform moving forward. The operational improvements generated from our pursuit of increased integration of data and automation of tasks are far too numerous to list here. But they all funnel into and impact the one goal we have above all else—providing adaptive financial planning for individuals and businesses that go beyond standard planning to help organize your entire life goals.



Helping you: While improvements like these help streamline things at the account opening and maintenance level, they also highly impact our ability to offer both active and passive investment styles as effectively as possible. This helps us continue to position our clients ahead of the curve on persistent trends like increased taxes, investment costs, fluctuating interest rates, and nagging inflation.

Key Objectives for 2023

It's our constant objective to provide you with the expertise, credentials, and intelligence needed to serve in your best interest. We're sincere when we say we want to offer you the peace of mind of working with a proven, experienced firm that can help organize and implement the adaptive financial plan that best suits your unique goals. To continue to do that to the best of our abilities, we have developed these key objectives for CG Financial during 2023:

- Continue to expand skills and career development to maintain relevant tools for future client and firm needs.
- Fully evolve operation systems to utilize tech, best practices and data to promote the greatest operational efficiency possible.
- Harvest and identify useable data to provide valuable information to enable better and quicker decisions.
- Improve new client acquisition and onboarding through a combination of focused activity and digital branding.

Helping you: As we make great strides to modernize our tools and resources to help reduce turnaround time and improve the effectiveness of all things related to our client experience, we don't rest on our laurels. We're happy to see the amazing progress we've made in this area, but we are also diligently surveying new ways to transform your experience and seamlessly evolve with your changing needs.

Remaining Your Trusted Advisor

"Future-proof" is an industry term meaning to be as prepared as possible for economic and life-related events and stay one step ahead. We want to keep our clients as future-proof as possible, that's why we put so much effort into the technology upgrades and professional development mentioned above. We always strive to act in your best interest in the advice we give, in the administration of your accounts, and in the management of your assets. That's why we continue to diligently seek out ways to improve.

I am incredibly proud of the work that we do at CG Financial Services and thankful for the employees and clients that have accompanied us in our growth. We remain deeply committed to your future vision and will continue to reshape our engagement in response to the needs of our clients. Someone once said, "Success is where preparation and opportunity meet." I think



the future can present opportunities, but only if you're properly prepared to take advantage of those opportunities.

In 2023 we will continue to provide our clients with the same exceptional level of service, respect, and dedication to quality on which we have built our company over two decades. As always, we appreciate your loyalty to us and will continue striving to deliver the best client experience possible to serve you and your family.

From all of us at CG Financial Services, we hope you're as excited about the start to 2023 as we are! As always, may you and your loved ones have a blessed and peaceful year ahead.

Anthony J. Mazzali
CEO, CG Financial Services

