Centered on People and Process, Not Products

Premier Estate Planners, LLC

When they founded Premier Estate Planners, LLC in 1992, Don Carnaghi, RFC®, CEP® and Tom Mazza, RFC®, CEP® were like many other financial advisors: dedicated to serving clients but enmeshed in the corporate broker-dealer model.

Knowing they just couldn't square these competing interests, Carnaghi and Mazza set up their independent RIA in 2002. "We wanted to be less focused on product and more on the process and the people involved," Mazza recalls.

Since that fateful move nearly 13 years ago, Premier Estate Planners has faithfully served clients as an independent Registered Investment Advisor (RIA).

"Our fiduciary responsibility is to our clients alone," Carnaghi says. "We believe our independent, fee-only service is a much fairer model for the client, and it makes more sense to us all the way around."

Left to right: Thomas R. Mazza, Donald P. Carnaghi, Kristina J. Prouty, Kevin A. Carnaghi

Giving Back in Many Ways

In 2012, Donald P. Carnaghi was one of 100 advisors asked to share their expert insights for the book *America's Top Financial Advisors: Financial Strategies From the Titans of Wealth Management* by Benjamin Rush. For Carnaghi's ongoing community service, the Rotary Club of Mount Clemens recently named him Rotarian of the Year (2013–2014). Carnaghi and Mazza are also actively involved in the Selfridge Air National Guard Base Community Council, a liaison between local businesses and the base.

"Maximizing Client Wealth Through Education, Commitment and Professional Partnerships"

Custom Planning Without Constraints

At the start of their six-step Premier Planning Process™, Carnaghi and Mazza enjoy building new client relationships, delving deep to learn more about clients' finances, goals and concerns. Premier Estate Planners then partners with outside financial, tax and legal professionals to custom build and execute plans and continually monitor clients' financial well-being.

"We use institutional products created exclusively for the RIA industry — low-fee, low-cost, no-surrender products," Mazza says. "For our clients, this is an important advantage."

"We're not bound by a particular model. As comprehensive financial advisors, we're knowledgeable and open-minded about a wide range of options," says Carnaghi.

Valuing Relationships Above All

At Premier Estate Planners, client relationships are paramount. They guide everything the firm does, such as delegating day-to-day asset management to third-party advisors. "No advisor can do it all," Mazza says. "We'd prefer to do what we do best — serve the client — and leave portfolio management to the people who are experts in their field."

"Portfolios need to be highly diversified and long-term focused and have a strategic rebalancing program in place," Carnaghi says. "A nonemotional, model-driven program will remain aligned with a client's specific risk tolerance."

Carnaghi and Mazza regard client education and appreciation as an integral part of the service they provide, sponsoring frequent educational events and fun outings. In September 2014, Premier Estate Planners hosted a VIP client gathering at the Selfridge Air National Guard Base Open House and Air Show featuring the U.S. Navy Blue Angels.

"We take every opportunity to add value for our clients," Carnaghi says. "We'll bring in speakers to talk about the economy, politics and world affairs, but our client events are mostly just for fun."

PREMIER ESTATE PLANNERS

16950 Nineteen Mile Road, Suite 4
Clinton Township, MI 48038

586-228-7772 | YOURPLANNERS.COM