

# WELLSPRING

OUR INITIATIVE TO KEEP YOU IN THE KNOW

## CHANGING THE SHAPE OF *Financial Services*

Your Goals Are Our Guide

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BOUTIQUE EXPERIENCE,  
CURATED RESOURCES

YOUR DEDICATED  
ADVICE TEAM

STABILITY AND  
INDEPENDENCE

Working with

**550+**

UHNW Individuals,  
Households,  
Family Offices, and  
Businesses

**\$5.8B+**

Assets Under  
Management\*

\*Assets under management include assets associated with our management of clients' securities portfolios on a discretionary and nondiscretionary basis, as well as assets associated with our financial planning and consulting activities, which may include family office services, bookkeeping and bill pay services, budgeting and cash flow analysis and projections, and tax and estate planning review and advice.

*The Right Size*

**Boutique Experience—  
Curated Resources**

GMAG has the resources of a large firm with a custom, tailored approach to your unique financial circumstances.

*Aligned with your goals*

**Your Dedicated Advice Team**

Your team learns what is important to you and applies their experience and knowledge to help you achieve your goals.

*Built on the fundamentals*

**Stability and Independence**

GMAG's mission has always been to create a culture of excellence from our people to our processes.

## RECOGNITION



**FORBES 2022**  
America's Top RIA Firms



Rankings and/or recognition by rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if GMAG is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of GMAG by any of its clients, or a third party. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. GMAG is a paid sponsor of the Barron's in Education Program. GMAG has paid a fee to Forbes and Barron's to receive expanded profile features, such as profile photo and contact information. GMAG has not paid a fee for placement on any rankings and/or recognition list. 2022 Forbes America's Top RIA Firms - Time Period Covered 12/31/2021 Date of Ranking 10/25/2022 • 2022 Barron's Top 100 Financial Advisors - Time Period Covered 6/30/2022 Date of Ranking 9/19/2022 • 2022 FA Top 50 Fastest Growing RIAs | FA Top Registered Investment Advisors (RIAs) - Time Period Covered 12/31/2021 Date of Ranking 7/20/2022 • 2022 Forbes Best-In-State Wealth Advisors SHOOK Research - Time Period Covered 6/30/2021 Date of Ranking 4/7/2022 • 2022 Barron's Top 1200 Financial Advisors - Time Period Covered 9/30/2021 Date of Ranking 3/15/2022 • 2022 With Intelligence Private Asset Management Awards - Time Period Covered N/A Date of Ranking 2/17/2022



## Dear Friends,

As we enter 2023, the GMAG team continues to work hard to raise the bar. Our high standards and principles are a constant with a focus on service excellence above all else.

When GMAG was founded in 2004, we knew we wanted to deliver a better way for successful individuals and families to manage their wealth and financial lives. Families like yours need to work closely with a lineup of advisors who care and can put all the pieces together. Our initial vision is at the core of our growth and evolution, and the heart of our firm has remained the same.

The model we built in the early 2000s works, and our independence allows us to put your best interests above all else. *Forbes* and SHOOK Research recently named us among America's Top RIA Firms of 2022. The structure of our Advice Teams furthers this goal, offering

guidance from our experienced advisors, accountants, and client relationship managers—all committed to your growth.

In this issue of *Wellspring*, you will get a closer look at some of our amazing team members and see what they bring to the table. You will also find more information about our latest industry recognitions, thought leadership and events, and the charitable efforts to which we contribute, making our communities better and brighter places. Additionally, you will learn how we leverage best practices innovative solutions and our many years of experience to best serve our clients.

Our ongoing mission is to meet every financial need with exceptional client service. You always come first. Your success is our success, and we look forward to helping you achieve your goals for many years to come.

Thank you for your continued trust.

Sincerely,

A handwritten signature in cursive script that reads "Frank P. Marzano".

FRANK P. MARZANO, CFP®, CPA  
MANAGING PRINCIPAL

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WELLSPRING

*2023*

# OUR PROMISE

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To show up for our clients every day and always respect and appreciate their trust and confidence.

## OUR CORE VALUES DRIVE OUR CULTURE

### **Responsible Relationships**

We treat our clients the way we want to be treated. We uphold the pillars of a strong relationship: we actively listen, ask the right questions, offer trusted advice, communicate with transparency, and consistently show up personally and professionally.

### **Collective Intelligence**

We actively promote the expansion of our knowledge, recognizing that investing in the professional growth of our team members provides value to our clients. We continually seek out new ways to build our in-house capabilities and our integrated network of professionals in service to the goal of seamlessly tailored financial planning and advice.

### **Service Innovation**

To deliver the highest level of personalized service, we continually deepen our understanding of what works best for our clients. We strive to exceed what anyone might expect of a leading wealth management firm by investing in technology and seeking out new ways to improve the client experience.

### **Performance Accountability**

We bring innovative thinking to our disciplined investing framework and all of our services in order to pursue the specific goals that each client defines. By prioritizing results, our approach aims to promote client confidence through unpredictable markets and support their goals of creating and preserving wealth for future generations.

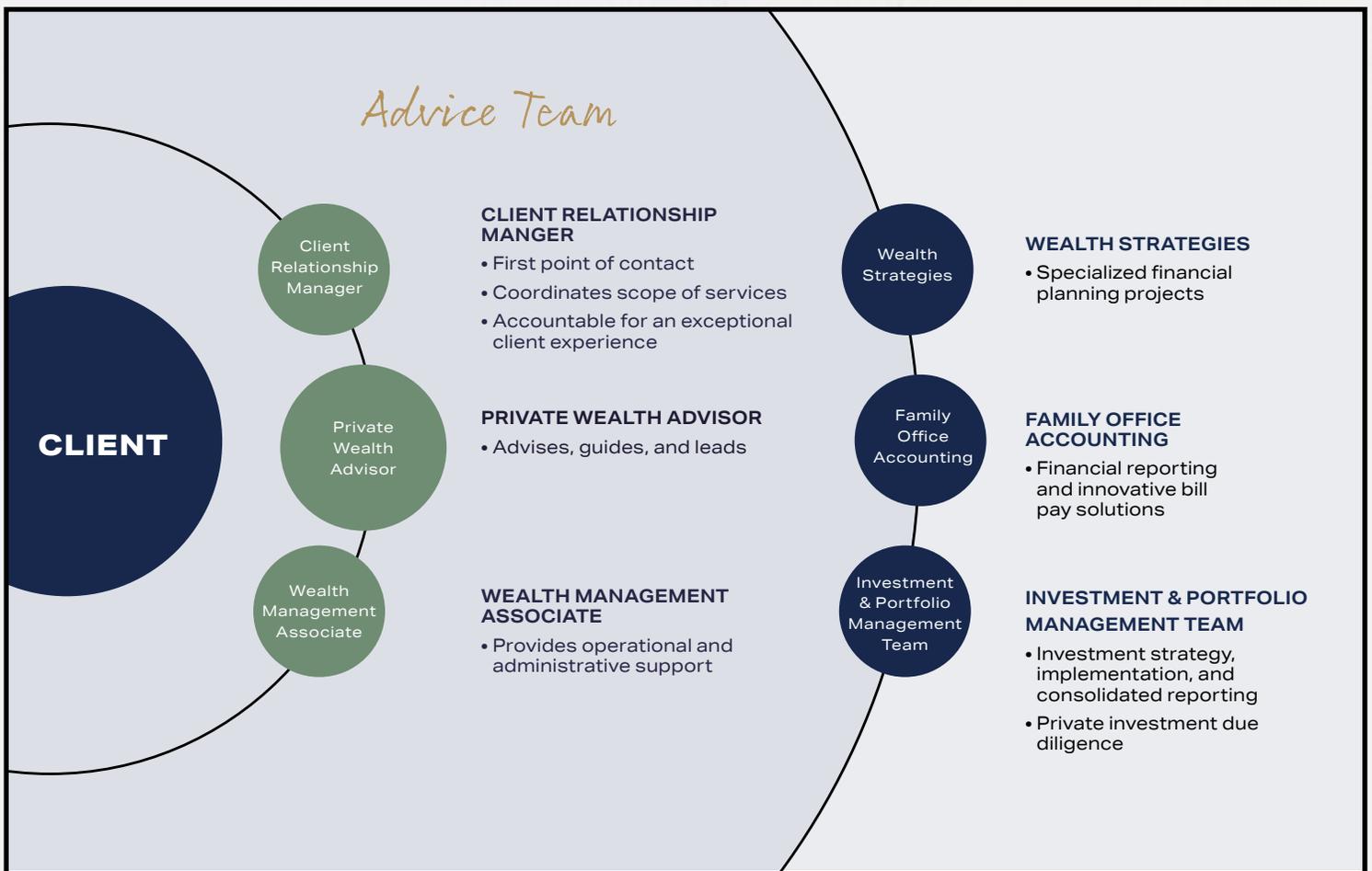
# YOUR ADVICE TEAM

A Small Team Specifically Assigned to You,  
Aligned with Your Goals

Each of our valued clients has their own Advice Team, part of our dedication to maintaining a small-firm feel with big-firm resources. Your Advice Team truly gets to know you and your family by helping you integrate your life plan with your finances.

You determine what you want your wealth to do for you. Your Advice Team is here to ask the right questions to gain a better understanding of the future you want to create.

Advice Teams are the next generation of our continued efforts to leverage our collective intelligence to provide the individualized service and personal touch you and your family have come to expect.



# MEET YOUR ADVICE TEAMS



*From Left to Right: Michael Bongiorno, Wealth Management Associate • Rosemary Timoney, CFP®, Senior Client Relationship Manager • Frank Lavrigata, CFP®, Managing Director • Alyson Woolbright, Wealth Management Specialist • Elizabeth Byer, Client Relationship Manager*



*From Left to Right: Cameryn Steiner, CPA, Wealth Management Associate • Danielle Paganuzzi, Senior Client Relationship Manager • Juliana Gadaleta, Associate Wealth Strategist • Chris Castellano, CFP®, CPA, Managing Director • Aryanna Gharanfoli, Client Relationship Manager • Andrew Frattaroli, Wealth Management Associate*



*From Left to Right: Katerina Obermaier, Wealth Management Associate • Taylor Stathis, CFP®, Client Relationship Manager • Charles Scarallo, CFP®, CPA, Private Wealth Advisor • Lyndsey Gorham, Senior Client Relationship Manager • Jacqueline Homan, Wealth Management Associate*



*From Left to Right: Mariana Lombardi, Client Relationship Manager • Patrick Wren, Private Wealth Advisor • Carolina Llano, CFP®, Senior Client Relationship Manager*

## GMAG ADVICE TEAMS

*Centered Around Your Needs*

High-touch, engaged,  
and proactive

Streamlined  
and efficient

Experienced and  
knowledgeable

Dedicated to your  
unique needs and goals

# STABILITY & INDEPENDENCE

## The GMAG Executive Committee



**Chris Castellano, CFP®, CPA, Managing Director • Patrick Wren, Private Wealth Advisor • Frank Marzano, CFP®, CPA, Managing Principal • Charles Scarallo, CFP®, CPA, Private Wealth Advisor • Frank Lavrigata, CFP®, Managing Director • Margaret Iamunno, Chief Compliance Officer • Lyndsey Gorham, Senior Client Relationship Manager**

### *Leading the Way*

We maintain that our people are at the cornerstone of GMAG and our client's success. Led by a core team of industry professionals, GMAG's principles and high standards are instilled within every decision our team members make.

Decisions are easy to make because our team is fully aligned with our values. GMAG's executive committee leads the way, ensuring our business practices and standards are consistent with our client-centric strategic vision.

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### **Purpose of Executive Committee**

- Guide our strategic direction
  - Represent the voices of team members and clients
  - Provide important input into the operational decisions of the firm
-

# *Spotlight on* **THE GMAG FAMILY OFFICE**

Serving Families Beyond Investments



*Is a family office  
right for you?*

GMAG's Family Office services are designed to help your family build a lasting legacy and prepare the next generation to succeed. GMAG Family Office Services are comprehensive, including estate planning, financial planning, tax planning, insurance, bill pay, charitable planning, and other services that give you full oversight of your family office.

*Jared Wolfe, Family Office Accountant • JD Kirby, Family Office Accountant • Matthew Yakstis, CPA, Director of Finance • Josh Goldsmith, CPA, Director of Family Office Accounting • Chris Castellano, CFP®, CPA, Managing Director • Sneh Shah, Family Office Accountant • Alice Vecchione, CPA, Family Office Accounting Manager*

**IN THIS ISSUE, WE HIGHLIGHT OUR**  
*Family Office Accounting team* **AND THE VALUE THEY PROVIDE.**

## **BILL PAY**

- Simplify, digitize, and automate
- Provide transparent vendor management
- Provide controlled, efficient transaction processing

## **REPORTING**

- Provide financial statements
- Cash Flow evaluation and analysis
- Monitor credit card activity
- Track charitable contributions and advise on tax-savings options

## **BUDGETING**

- Develop a comprehensive, attainable budget
- Budget vs. Actual Detail
- Analyze trends to educate clients on spending habits

## **LIAISON WITH OUTSIDE PROFESSIONALS**

- Orchestrate timely payments of taxes, provide financial reporting, and summarize taxable deductions
- Develop optimal entity structure for estate and business needs.

## **HOUSEHOLD PAYROLL**

- Set up payroll and process it accordingly
- Prepare and file W-2's and 1099's for household employees
- Ensure compliance with all federal and state mandates

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# GMAG IN THE MIX

*At the Table with the Brightest Minds*

Adding Value and Sharing Knowledge



## SALT CONFERENCE

The GMAG Investment Team, Frank Balas, CFA, Director of Investment Strategy, Eric Bernstein, CAIA, Director of Alternative Investments, and Ryan Connor, CFA, Manager of Investment Research, attended the SALT New York Conference, joining some of the leading minds in a global thought leadership and networking forum that encompassed finance, technology, and geopolitics.

## ADVISOR SUMMIT

Barron's invited GMAG to a thought leadership roundtable consisting of US advisors and the BT Financial Group, a leader in wealth management in Australia.

GMAG Managing Directors Chris Castellano, CFP®, CPA, and Frank Lavrigata, CFP® offered their perspective to a group of their Australian counterparts on practice management and the advantages of independence.



## HECKERLING INSTITUTE ON ESTATE PLANNING

Our wealth strategies team, Charles Scarallo, CFP®, CPA, Chris Castellano, CFP®, CPA, and Juliana Gadaleta, joined the Heckerling Institute on Estate Planning at the University of Miami. This is a premier conference for estate planning professionals across the nation, covering topics of timely interest to attorneys, trust officers, accountants, charitable giving professionals, elder law specialists, and wealth management professionals.





### FIDELITY INSIDE TRACK 2022

Led by Managing Director Frank Lavrigata, Angela Loffredo, Operations Manager, Mike Bueti, Portfolio Manager, and Shania Ishridas, Performance Reporting Analyst met with our counterparts at Fidelity to share our perspectives on business and trends in the industry. Additionally, our team attended sessions to pursue the best ideas for innovating our service and bringing value to our relationships.



### KREISCHER MILLER CUSTODY PANEL DISCUSSION

Chief Compliance Officer Margaret Iamunno shared her insights and suggestions on practice management protocols. The webinar covered the key aspects of the Custody Rule and the best practices for advisors to follow to be in compliance.



### TECHONOMY

Private Wealth Advisor and Wealth Strategist Charles Scarallo, CFP®, CPA, joined business and tech executives, thought leaders, entrepreneurs, investors, and top academics at Techonomy 22 for deep dives into consequential issues of our time, particularly the health and wealth of the planet.



### SALESFORCE WORK TOUR NYC 2022

Our innovative team members Olivia Cacciatore, Compliance Analyst, and Shania Ishridas, Performance Reporting Analyst joined the Salesforce Work Tour NYC 2022.

They learned about the latest technology solutions for increasing productivity and efficiency. GMAG's digital platform allows for a seamless combination of information gathering and creativity. We focus on integration to share data across all our departments for ultimate collaboration.

**GMAG has participated in many conferences, including the following:**

*Barron's* Independent Summit  
*Barron's* Teams Summit

Pershing Elite Advisors  
 BNY Mellon INSITE

CNBC Financial Advisor Summit  
 Sage Transform 2022

# GMAG GOOD WORKS

## *Our Ongoing Commitment to Community*



### THE AMERICAN EXPRESS PGA GOLF TOURNAMENT

The GMAG team was back at The American Express PGA Golf Tournament in Palm Springs—an incredible event featuring the world’s best golfers. This tournament has generated millions of dollars for nonprofit organizations dedicated to supporting Coachella Valley residents since 1960.

Our Managing Principal, Frank Marzano is the Chairman of Impact Through Golf Foundation, a charity that strives to provide funding to organizations that support health and wellness, youth sports, family support, education and homelessness. In partnership with AMEX, they work together to host The American Express golf tournament.

This year, GMAG also made a donation to be the title sponsor of the Patriots Outpost—which provided tickets and a reserved area for Veterans, First Responders and Active Military to watch the tournament.



### MARCUM WORK CHALLENGE

The GMAG team again participated in the 3.5-mile run/walk held at Jones Beach State Park. The annual event is a summer highlight for the Long Island business community and raises funds for local charity organizations.



## SMILE FARMS

GMAG continues to support Smile Farms, helping developmentally disabled adults find meaningful work on farms.

*Individuals with a disability are more than 3x less likely to be employed than those without a disability.*



## PROJECT TOY

As a firm, we voted overwhelmingly to support Project Toy during the holiday season. To help our neighbors in need, each team member donated wish list presents, touching the lives of more than 45 children in the Long Island community. Team members also volunteered their time to help local parents choose and wrap the perfect gifts for their little ones.

Project Toy is run by the Family Service League, a social services organization based in Huntington that serves Long Island's most vulnerable citizens.

Every year, GMAG donates to dozens of nonprofit organizations that make a real impact in our community. Here are a few worthy causes we've supported.

- Northwell Health-Huntington Hospital
- Smile Farms
- SYJCC
- Rotacare
- Radical Hope Foundation
- Leukemia & Lymphoma Society
- Valerie Fund
- Cristo Rey
- Cooley's Anemia
- COPE
- Lend A Hand
- Oasis



**THE GMAG  
TEAM**





# INTEGRATED TECHNOLOGY PLATFORMS

## DEDICATED TO SERVICE EXCELLENCE

Our commitment to providing exceptional service to our clients is reflected in our advanced technology platforms. Our technology specialists, which include data analysts, developers, system administrators, and business process leaders, work together to develop a tech strategy that aligns with our service and operational goals.

Through the efforts of the **GMAG Technology Committee**, we are able to offer robust reporting and analytics and quickly respond to client needs.



**Margaret Iamunno**  
Chief Compliance Officer



**Chris Castellano, CFP® CPA**  
Managing Director



**Natalie Sequeira**  
Salesforce Administrator



**Michael Bueti**  
Portfolio Manager



**Shania Ishridas**  
Performance Reporting Analyst



**Olivia Cacciatore**  
Compliance Analyst



**Jesse Freitag**  
Investment Analyst Intern



# GMAG SERVICES

FOR EVERY CIRCUMSTANCE

Recognizing that no two members of your family are the same, we work with you to develop custom solutions that support your unique needs, goals, preferences, and circumstances.

## GMAG Core Service Offerings

-  Financial Planning
-  Asset Management
-  Tax Planning
-  Insurance & Risk Management
-  Generational & Estate Planning
-  Family Governance & Education
-  Banking & Credit Facilities
-  Charitable Planning
-  Cash Flow Management & Bookkeeping
-  Concierge Services
-  Differentiated Access to Alternative Investments

*“Service is not doing what’s required of us.  
Service is doing more than what’s required of us.”*

—Simon Sinek

## GMAG Custom Consulting Offerings

*These service offerings are outside the GMAG Core Service Offering.*

-  Proprietary Deal Sourcing
-  GMAG Risk Management LLC
-  Project-Based Planning & Consultation
-  Corporate Accounting

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# WELLSPRING

GMAG's *Wellspring*—

*Keeping You in the Know*

*Wellspring* is our client-oriented digital news source, where we curate the latest in GMAG thought leadership, events, and updates contributed by our team of professionals and other innovative thinkers.

## WELLSPRING MAGAZINE

Our *Wellspring* magazine is published to keep our clients in the know about everything happening at GMAG.

## INVESTMENT PERSPECTIVES

Investment opportunities are constantly evolving alongside changing economic conditions. As a result, we believe it is important to regularly communicate our perspective on the prevailing market environment and how we approach positioning your investment portfolio based on our outlook.

## WELLSPRING COMMUNICATIONS

GMAG's hand-curated lineup of quality content, which is emailed to you, is designed to keep you abreast of the latest news and ideas on the topics that matter.

## WEALTH STRATEGIES

We provide our clients with up-to-date information and support around wealth planning strategies, such as estate planning and taxation, asset protection, insurance, philanthropy, and retirement benefits, and we encourage the important conversations that help people work through potential solutions together.

Follow our updates on proposed tax law changes.

[wellspring.gmagwealth.com](http://wellspring.gmagwealth.com)

# GMAG OFFICES

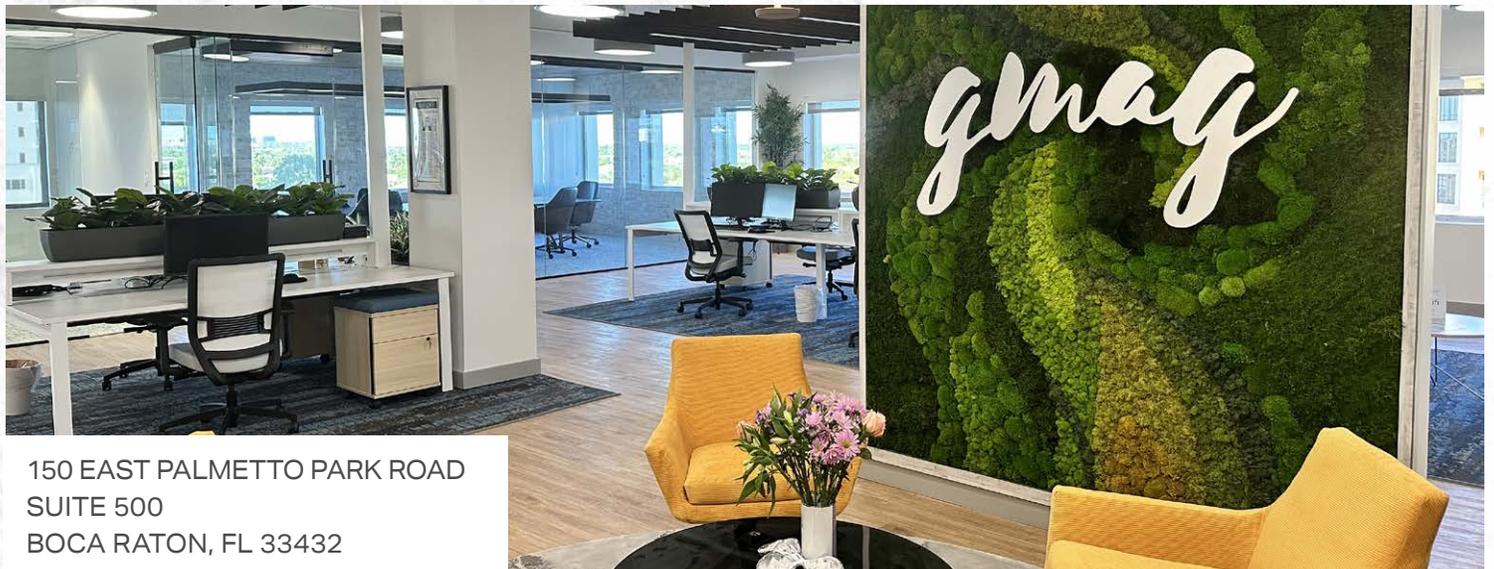
*Come Spend Time with Us*



400 BROADHOLLOW ROAD  
SUITE 301  
MELVILLE, NY 11747



477 MADISON AVENUE  
22ND FLOOR  
NEW YORK, NY 10022



150 EAST PALMETTO PARK ROAD  
SUITE 500  
BOCA RATON, FL 33432

# gmagNextGen

The GMAG NextGen's mission is to provide independent, engaging, and relevant resources to better prepare the next generation of our clients, friends, and families for financial success.

## MOST RECENT WEBINARS

GMAG and *Barron's* hosted a webinar for students at the College of Charleston: **Personal Finance 101: Start Budgeting, Saving, and Investing NOW.**

This webinar, focused on the basics of saving, spending, and investing, will provide useful tips that young adults can apply to their financial life.

## RESOURCES FOR YOU

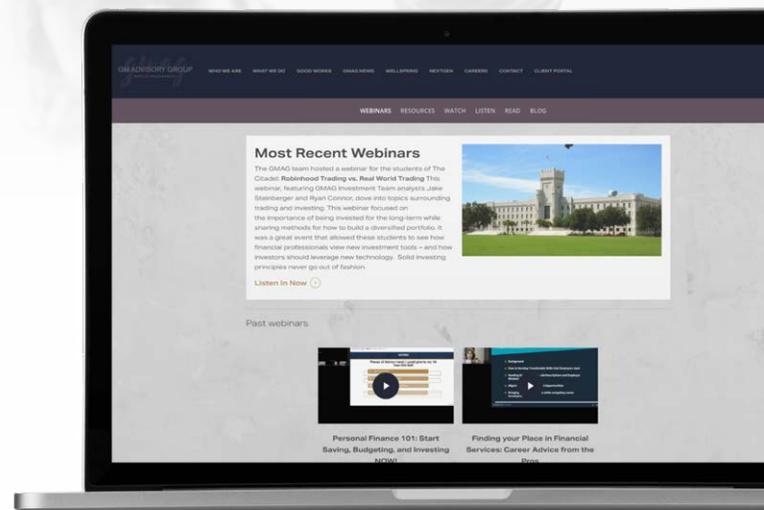
We continuously evaluate the best tools and resources to give young adults an advantage in today's fast-paced world.

## FINANCIAL LITERACY LIBRARY

We have a selection of books and articles that provide a foundation for smart financial decision-making.

## WATCH AND LEARN

From YouTube videos to podcasts, we have vast resources to help you find good information. We curate valuable content and share it with you.



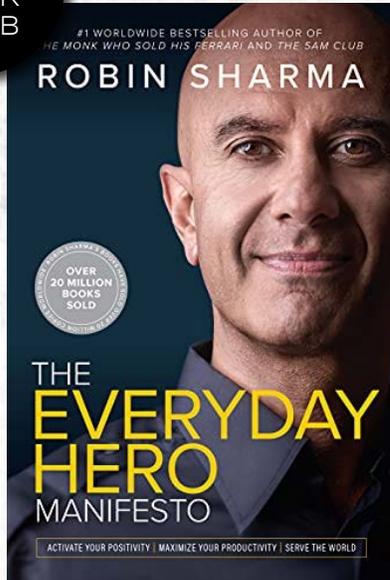
*“The best investment we can make is in the time and education we provide to our children.”*

—Frank P. Marzano, Managing Principal

# GMAG BOOK CLUB

## What We're Reading

the  
GMAG  
BOOK  
CLUB

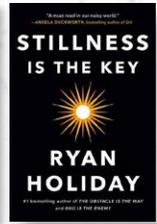
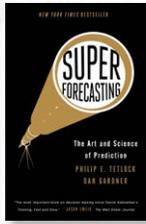
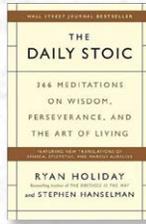
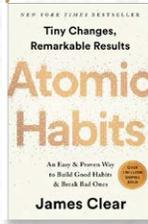
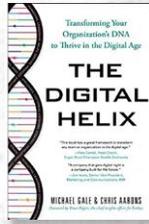
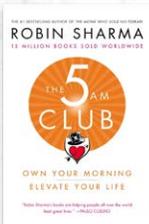


## THE EVERYDAY HERO MANIFESTO

by Robin Sharma

For more than twenty-five years, leadership legend and personal mastery trailblazer Robin Sharma has mentored billionaires, business titans, professional sports superstars, and entertainment royalty via a method that has helped them to accomplish astronomical results. Now, in this groundbreaking book, Sharma makes his transformational system available to anyone who is ready for undefeatable positivity, monumental productivity, deep spiritual freedom, and a life of helping others.

## Previously Recommended Reading



## THE MEL ROBBINS PODCAST

with Mel Robbins

Mel Robbins is one of the most widely booked and followed podcast hosts and authors in the world, she's sought after by the world's leading brands and medical professionals for her research-backed tools and motivation. At the same time, Mel has amassed millions of followers online, with her advice going viral almost daily.

# Health is Wealth



GMAG team members participate in a group fitness class.

## GMAG WELLNESS

### AND PERSONAL DEVELOPMENT INITIATIVE

GMAG sponsors periodic team events and wellness activities to foster an uplifting environment of care and team camaraderie in the workplace. A holistic approach to team development ensures we show up for our clients as our best selves.



The GMAG team practices healthy meal prep together.



*Thank you*  
for your trust and confidence.  
We never take it for granted.

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