

# WEALTH.MANAGEMENT

## MARK FELDMAN

CEO and managing partner  
Miller/Russell & Associates  
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Recognized as a Barron's top independent financial advisor, Feldman possesses extensive credentials in the wealth management industry with more than 25 years of experience. He is a Certified Public Accountant and is a Certified Financial Planner™ professional.

### **BIGGEST MISTAKE HE SEES CLIENTS**

**MAKE:** Most things that are difficult to achieve require hard work and a thoughtful strategy. Simple examples include managing our nutrition, excelling in the workplace or designing a spare room in our home. In most cases performing a challenging activity well is a product of a well-designed plan. Investing requires the same careful planning. Understanding what we are trying to achieve and building a well constructed, integrated plan substantially increases the chances of achieving success.

**BEST ADVICE HE CAN OFFER:** If it sounds too good to be true, it probably is. Be careful of the investment that is "too good to pass up"...no matter who you know that may be investing in it. There is, however, one idea that is too good to pass up on and so brilliant that it captured a Nobel Prize. And it's free. It is called diversification. Combining investments that behave differently produces better results for a portfolio. Investors of all sizes can easily benefit from this concept. Few do.

## LUKE M. JOHNSON

President and founder  
Legend Capital Group, Inc.  
legendcapitalgroup.com

Johnson specializes in portfolio management, retirement income planning, tax strategies and alternative investments. His honest and strategic advice has allowed his clients to successfully navigate the ever-changing financial markets of the last 13 years. Johnson provides tax-efficient investment opportunities designed specifically to meet the needs of each client. He is securities licensed, holding his Series 7 and Series 66 as well as his life and health insurance licenses.

### **BIGGEST MISTAKE HE SEES CLIENTS MAKE:**

Proper Asset Allocation is most important. We see many investors focusing far too much on Security Selection and Market Timing. These two factors only account for roughly 7 percent of a portfolio's performance. Asset Allocation is responsible for around 91 percent of your portfolio's success. Own multiple asset classes based on YOUR investment objectives.

**BEST ADVICE SHE CAN OFFER:** Keep it reasonably simple and live by the following words:

- \* Transparency – understanding clearly what you are invested in.
- \* Diversification – proper asset allocation is key in building and preserving wealth. You don't want all of investments behaving the same way.
- \* Independence – Make sure your advisor is objective and aligned with your best interests.

## MAGALY MASCI

Senior vice president and financial advisor  
Morgan Stanley  
Scottsdale  
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Coming from a long line of successful businesswomen and entrepreneurs, Masci believes part of her success lies in having leveraged matriarchal wisdom to provide her clients with a unique outlook on lifestyle development and wealth management. The native of France lives the mantra that one must do good whilst doing well.

### **BIGGEST MISTAKE SHE SEES CLIENTS MAKE:**

Easily, poor or non-existent estate planning. Clients often fail to draft an estate plan in alignment with their goals, morals and values.

**BEST ADVICE SHE CAN OFFER:** Change your relationship with your money, and treat it with respect — you've earned it, after all. Remember that education leads to confidence, and confidence leads to success. Focusing on educating clients about their financial and estate planning options is an integral part of my practice. In order for clients to achieve financial security, they need to be educated about all of their options. It is in your best interest to receive as much education as possible about wealth planning, investments and succession by working closely with a knowledgeable, caring and compassionate advisor. Clients do not need more financial information, they need financial wisdom, and wisdom only comes with education and experience.

