Build A Financially Secure Future

Understanding and navigating the risks and potential rewards involved with accumulating and preserving assets can be daunting. With the help of thoughtful and professional guidance, individuals can effectively manage their wealth, navigate their financial future, and successfully position themselves to realize their deepest and most profound life goals.

At The MFA Companies®, we understand that there is no single path to wealth and take great care in delivering personalized, thoughtful financial strategies for our customers, each of whom is unique in experience and aspirations. From risk-adjusted investment management and careful financial and retirement planning to proactive tax planning and specialized philanthropic advisory, our experts are dedicated to assisting customers as they pursue building, preserving and managing their wealth.
Investment Management

MFA’s Wealth Management Practice delivers on an investment management philosophy that revolves around providing our customers with dynamic investment solutions through deliberate and thoughtful investment analysis with the goal of delivering consistent risk-adjusted returns. Our customers’ unique and personal financial objectives, cash flow requirements, time horizon, risk tolerance and tax situation are all taken into consideration in order to arrive at a long-term investment strategy.

We manage investment portfolios for our customers, investing assets in publicly traded stock, bond and cash markets. We employ proprietary modeling techniques along with exhaustive due diligence research to create solutions that mitigate market surprises and help customers achieve their financial goals. During the investment selection process, which is vital to establishing the tone of a customer’s investment portfolio, we screen securities for style bias, risk characteristics and return consistency. Additionally, we seek a combination of investments (traditional and alternative) that are complementary and non-correlated with the goal of constructing portfolios that are truly global and diversified. Our rigorous fund research process, overlaid with our industry expertise, helps us to identify high quality, consistently proven investment solutions that provide customers with attractive risk-adjusted returns with lower volatility.

Financial Planning

Our team of advisors supports the greater vision of how wealth can be used to bring more fulfillment and personal satisfaction to one’s life. Through our comprehensive financial planning services, we help customers look at both parts of their lives – the values and the assets – and build a financial plan for the purposes of making their life’s dreams and goals a reality. We pay close attention to the distinguishing elements of each customer’s dreams and aspirations as we design and implement a financial plan that includes goal-based accounts with investment allocations that are specifically designed for each particular goal of one’s unique life plan.
Retirement Planning

Our Wealth Management Practice draws on the extensive experience of our CPAs and Certified Financial Planners to create clear, actionable financial roadmaps for individuals both planning for and enjoying retirement. We take an analytical, “what-if” approach to retirement planning, helping our customers understand the future impact of decisions made today. With special emphasis on complex tax laws and investment options, we guide customers as they accumulate assets for retirement, consolidate retirement accounts from different stages of their career, and optimize treatment of various tax-favored assets. We coordinate all of these decisions with estate planning, education planning, charitable giving, and other financial goals.

Tax Insights

Income taxes often represent one of the largest expenditures an individual or family faces each year. With proactive guidance, however, this cost can often be mitigated. Therefore, tax planning is central to our philosophy. Not only is the Wealth Management Team comprised of CPAs with advanced degrees in Taxation, but we also leverage the full expertise of The MFA Companies, which features an extensive network of experts fully versed in the subtle nuances of sophisticated tax planning.

Risk Management And Insurance

Risk management and insurance play a large role in relieving the confusion, uncertainty and anxiety that often accompany wealth. We work with customers to help identify risks related to their overall wealth management strategy, including disability and survivorship coverage, asset protection issues and other matters where insurance may be appropriate. But we don’t stop there. We also analyze alternatives, identify possible solutions and provide recommendations to increase protection and minimize risks to the personal wealth and safety of our customers and their families.
Inheritance, Estate And Gift Planning

Estate taxes can significantly reduce assets available to heirs, therefore it is critical to make and implement the most appropriate tax-efficient planning strategies to ensure that no more of one’s assets are subject to estate and/or inheritance taxes than necessary. Our team of CPAs and Certified Financial Planners take a proactive, consultative role, helping customers take full advantage of all available strategies, tools, and vehicles designed to protect assets from taxes and achieve the desired distribution to their heirs. When legal services are required, we facilitate this process with best-in-class providers or work closely with existing counsel. We also educate the next generation on the responsibilities and challenges of managing wealth.

Philanthropic Advisory

For those who desire it, MFA’s Wealth Management Team also provides advice on the most effective means to advance philanthropic causes – from direct donation to trusts and foundations. We also manage investments that fund our customers’ current and future charitable giving and, because we are well-versed in the stringent requirements of the IRS, our CPAs work with customers to understand the various tax implications that may affect charitable organizations and giving.

Services performed by MFA Asset Management, LLC, an SEC-registered investment advisor. Registration of an investment advisor does not imply any specific level of skill or training and does not constitute an endorsement of the firm by the Securities and Exchange Commission.