



DECEMBER 15, 2015

INTRODUCING... *BALANCE*

Written by David Ferrucci

With great excitement, I am pleased to introduce *balance*; our new, monthly, electronic feature.

Many times, I have been asked to sum up The Ferrucci Company's philosophy for investing. I always reply with the same, single word: *balance*. *Balance* has been voiced by Paul and me countless times over the past twenty-five years; we are unapologetically repetitive! Yet *balance* is not reserved exclusively for portfolio strategizing. This mantra also serves as our guide post with regard to all decision making, financial and otherwise. Humans make innumerable decisions every day, and throughout Paul's and my efforts to make good decisions, the word *balance* flashes like a persistent beacon. We can think of no better title for The Ferrucci Company's monthly feature!

Every month, we will present two articles: one column that focuses on lifestyle-specific topics, and another offering our view of the financial markets. Our first edition of *balance* will be published December 31st and released in early January, featuring a piece entitled, "*Ten Logs*." In some respects, this article speaks to the annual ritual of making New Year's resolutions.

The upcoming premiere of *balance* will also include "*MarketLight*", a spotlight on the most relevant and salient aspects of the financial markets. Our objective is not to be overly analytical of the past, nor will we try to predict the future. Rather, we aim to present you with current, insightful, and simple market information, both domestic and global. We hope these updates will provide you with a level of awareness that will help you to be informed about our financial markets, without being overly saturated!

Here's to *balance* in 2016!

bal·ance

/ˈbæləns/

noun

A condition in which different elements are equal, or in the correct proportions.

The Ferrucci Company is a wealth management boutique where families turn for financial guidance and leadership, freeing them to pursue their most important goals and values.

David Ferrucci: Over twenty-five years ago, David began helping individuals, couples, and families make balanced – and smart! – financial decisions. Earning Bachelor's and Master's degrees from Trinity College, he focused his studies within the field of behavioral finance; an academic discipline that factors human elements into traditional economic assumptions. David also earned a Master's degree from Columbia University, where he examined the complex relationship between personal finance and family dynamics. Currently, he is pursuing a Master of Philosophy degree through Wesleyan University, deepening his understanding of personal, family, community, and global matters as they relate to finances. Today, David's expertise lies in the macro-economic realm of coordinating, synchronizing, and advancing individual and family goals.

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Paul Ferrucci: Over twenty-five years ago, Paul began helping individuals, couples, and families make balanced – and smart! – financial decisions. Earning Bachelor's and Master's degrees from Trinity College, he focused his studies in the areas of financial economics, applied portfolio theory, and personal finance. Paul completed the University of Pennsylvania's Private Wealth Management Program at Wharton School, where he examined a rich assortment of personal and family case studies. Today, Paul's expertise lies in the micro-economic realm of portfolio management, cash flow management, and multi-generational asset transference; all with the aim of advancing individual and family goals.

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balance is a monthly feature written by Paul and David Ferrucci, and presented by The Ferrucci Company for the education and enjoyment of others.

www.ferruccicompany.com

Disclosure: David Ferrucci and Paul Ferrucci are financial advisors located at The Ferrucci Company, 2 South Main Street, Essex, CT, 06426. They offer securities and advisory services as Investment Adviser Representatives of Commonwealth Financial Network[®], Member FINRA/SIPC, a Registered Investment Adviser. © 2015 The Ferrucci Company