



ASSET MANAGEMENT FOR LIFE™

**Welcome to a  
Higher Standard of  
Financial Planning.**



# We're Here to Simplify Your Financial Life.

We appreciate that you've put your trust in us, and we pledge to do everything we can to make you well satisfied with your decision. As a completely independent firm following the highest fiduciary standard of business, we assure you all decisions we make will be in your best interests. Our sole purpose is to **create better financial outcomes** for our clients through three core pillars: **understanding your needs, providing integrated advice,** and **striving for simplicity.**

## Count on Us to Make the Complex Clear.

We believe building and managing wealth shouldn't be that difficult. So, we aim to remove the confusion, deliver high-quality advice, and increase your knowledge and comfort level with how your money is being invested. It's important that you feel at ease with asking us any questions about financial matters. If there's something you would like more information on, please don't hesitate to contact us.

## Financial Planning Designed With You and for You.

You may be most concerned about achieving a comfortable retirement, providing for children and grandchildren, or accumulating wealth for a college education, new home, or business acquisition. We know the better we understand your goals, the better we can provide the consistent, high-quality advice that can make them a reality. Our team is always professional and caring, so you can discuss your personal situation openly and honestly.





## Questions New Clients Often Ask:

### **What makes you different from other investment firms?**

We believe the industry's approach to delivering wealth management is broken and no longer works. Today's investors must overcome three challenges:

- 1. Clarity** — the need to be understood
- 2. Construction** — the need for properly built investment portfolios
- 3. Management** — the need for ongoing advice

Our difference is our focus on client aspirations, portfolio construction, and regular management of financial, investment, and estate plans. You should expect nothing less.

### **Why is the fact that you are a fiduciary important?**

It's important because all recommendations we make are in your best interests. Some investment firms are only held to "suitability" standards. So, they are likely to recommend the financial products that will pay

them the highest commissions or avoid those that pay no commissions. We believe our clients deserve better.

### **How do you earn your income?**

Since the majority (over 99%) of our income structure is based on fees, we earn more when your portfolio increases in value. So, your success becomes our success. As we are free to consider any and all investment products, we are continually working to deliver the best possible results for your goals.

### **Do you try to time the market?**

We do not, because it actually opens you to more risk. We believe our clients are best served by a disciplined investing process that takes human emotion out of the picture. Our managers strive to deliver superior financial outcomes by creating optimal portfolio allocations, reviewing conditions on a daily basis, and making careful adjustments as necessary to keep you aligned with your goals.

### **How do I view my accounts?**

Our dedicated Wealth Portal is an easy-to-use online tool. You will be able to monitor and review your accounts whenever it best fits your schedule. Transparency is important to us, and we share every detail with you.

### **How often will you keep in touch?**

You can expect to hear directly from your team when changes are made to your holdings, when we have new information for you, or when it's time to review your accounts on the schedule you've selected.

In addition, we frequently hold events, presentations, and other activities you'll be invited to attend. We'll be emailing informative newsletters regularly. You'll also receive comprehensive monthly and quarterly statements.



## John L. Csenge

CFP®, AIF®, CIMC

Founder & Managing Partner

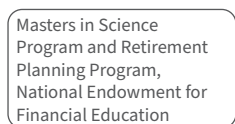
For over four decades, John has been a trusted advisor to successful individuals, families, and business owners. He is highly knowledgeable in financial asset management and leads our Csenge Advisory Group professionals to achieve excellence in everything they do.

John is a contributing author to the book, "Strictly Business: Planning Strategies for Privately Owned Businesses." He currently serves as a Board Member of the Diocese of St. Petersburg and was previously on the board of the Tampa Bay chapter of the Financial Planning Association. He holds a B.S. in Business from New England College and has completed graduate studies with the National Endowment for Financial Education.

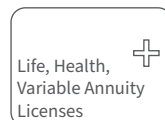
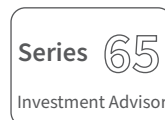
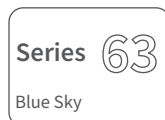
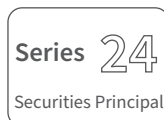
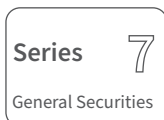


*Csenge Advisory Group was established and built on our promise to continually deliver high-quality advice to our clients. We believe building and managing personal wealth shouldn't be that difficult. Our clients trust us because they know we are professional, innovative, and, just as important, honest and caring.*

### Professional Certifications



### Registrations and Licenses





# Eric J. Caisse

ABFP<sup>SM</sup>, CFA<sup>®</sup>, CMT<sup>®</sup>

## Chief Investment Officer & Partner

Since 1997, Eric has been integral to driving the asset allocation techniques that help Csege Advisory Group clients achieve their target returns with the least risk possible. He created and oversees our proprietary Fusion Analysis research process, leads our monthly investment committee meetings with our nationwide network of specialists, and handles our public speaking engagements.

Eric serves as a Board Member of the Beat Childhood Cancer Foundation and is a Chapter Chair of the Market Technicians Association. His community involvement includes the University of Tampa Board of Fellows, Tampa Connection, Leadership Tampa Bay, the FBI Citizens Academy, and Vistage Florida. He holds a B.A. in Economics from Vanderbilt University.

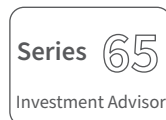
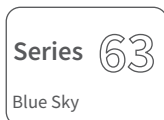
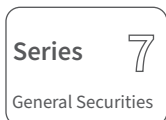
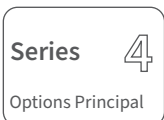


*Our accomplishments have been the direct results of our enduring commitment to serve as true financial fiduciaries and put our clients' interests above all else. We believe the traditional approach to asset management is broken and antiquated. Our unique tactical approach to the markets and proprietary risk management strategies are custom tailored to each client via an unbiased, product-agnostic investment solution.*

### Professional Certifications



### Registrations and Licenses



## Meet Your Wealth Management Team



### Jack Csenge, CFP®

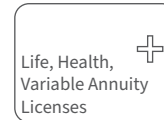
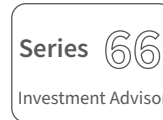
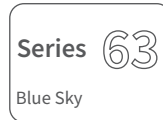
#### Wealth Advisor

Jack has over a decade of experience in financial planning, asset management, and retirement planning, formerly assisting high net worth clients as a fixed income specialist with Fidelity Investments. He consults with many Csenge Advisory Group clients about their retirement, investment, and savings strategies, and he is the author of blogs on personal finance topics. He holds a B.A. in Finance from the University of North Florida.

#### Professional Certifications



#### Registrations and Licenses



### Chris Csenge, CFP®

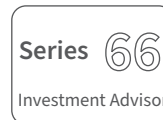
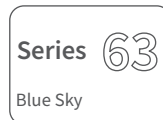
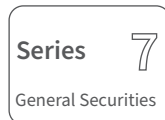
#### Wealth Advisor

After several years with Merrill Lynch and Fidelity Investments, serving high net worth individuals, Chris now takes Csenge Advisory Group into its second generation. He has been helping our clients with their retirement planning and investment management needs since 2016. Chris holds a B.A. in Business Management from the University of North Florida.

#### Professional Certifications



#### Registrations and Licenses



## Meet Your Wealth Management Team

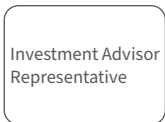


# Henry J. Kulig III

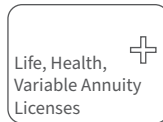
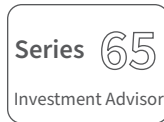
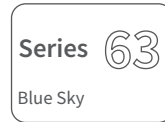
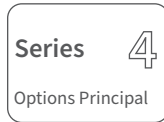
## Wealth Advisor

Henry is a Financial Advisor affiliated with Csege Advisory Group with over 30 years of experience. His decades in practice managing wealth for clients in Florida and throughout the U.S. have honed his skills with some of the most technical and sophisticated risk management applications available to the financial community. Cornerstones of his approach are money management, risk reduction, and tactical asset allocation. Originally from Massachusetts, he attended Flagler College in St. Augustine, Florida where he received his degree in Business Administration.

### Professional Certifications



### Registrations and Licenses



# Sean Moneyppenny, CFP®

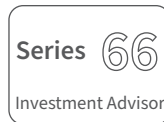
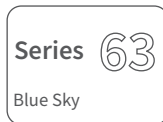
## Wealth Advisor

Sean heads our Jacksonville, FL office and has over a decade of experience in positions with Merrill Lynch, Arcus Capital Partners, LLC and Fidelity Investments. He has advised thousands of high-net-worth clients, providing holistic financial advice for their investment, retirement, and legacy planning needs. Sean works with our clients on their asset management/ investment options, company-sponsored/401k retirement plans, and more complex estate and legacy plans. He received undergraduate and graduate degrees in Economics from Florida State University in Tallahassee, Florida.

### Professional Certifications



### Registrations and Licenses



# Meet Our Partners

When you become a Csege client, you'll have access to a range of resources from our technology partners and custodians.





# Giving Back to Others Has Always Been a Core Value.

Just as Csege Advisory Group strives to deliver great outcomes for our clients, we also strive to make meaningful investments in our community.

Our people volunteer their time and talents to help worthy Tampa Bay charitable organizations achieve their missions. As both individuals and as a company, we contribute our own financial resources wherever we can to do the most good.

Many of our clients are at a point in their lives where charitable giving is a key component of their financial plans. To best assist such investors, we believe we must first set our own noteworthy example.

## The Csege Team Is Proud to Support These Area Not-for-Profit Organizations:



# Trust Us for All of These Financial Services.



## Financial Planning Services

Financial planning is all about setting you up with the appropriate plan for your future. We'll look at your current situation, discuss your goals and risk tolerance, and put the right steps in place.



## Investment Services

To ensure your portfolio is aligned with your needs and goals, we'll work together to outline your objectives, identify your risk preferences, and set the appropriate asset allocation and protection strategies.



## Business Services

Our oversight approach to retirement plan evaluation and design, fund selection, and employee education allows you to benefit from having a knowledgeable partner with expert guidance. So, you can move forward with confidence.



## Insurance Services

Insurance is key to protecting the assets in your plan. We can set you up with the right solutions for everything from individual and group life and health to property and casualty to long-term care evaluation.



## Estate Planning

It's important that your wealth passes to your heirs in the way you'd like it to, correctly and seamlessly. From generational wealth planning to charitable and gifting strategies to allocating assets among dependents, we'll work with you to make sure your wishes are followed.



## Other Services

Each person's financial situation is unique, and we can adeptly help you navigate less common areas, such as tax planning, mortgage solutions, and second opinions.

Certain services are subject to an hourly or project fee; please contact us for more information.

## The Excellence of Both Our Company and Team Members Is Widely Regarded.

### Professional Recognition and Achievements

Financial Times Top 300 RIA Firms  
Tampa Bay Business Journal Top Investment Firms  
Best of Tampa Bay  
CFA Institute® Global Investment Performance Standards

### Community Involvement

Vistage Florida  
Leadership St. Pete  
Leadership Tampa Bay  
Tampa Bay Connections  
FBI Citizens Academy  
CMT Association, Tampa Bay Chapter Chair  
University of Tampa Board of Fellows  
The Tampa Club  
Vanderbilt University Alumni Association



*For more than 30 years, we've taken great pride in our work and the relationships we've built. We always strive to be the best stewards of our community and industry that we can be.*



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