



# Complete, Coordinated Wealth Management

Malia Financial Group streamlines clients' financial goals with comprehensive strategies.



Brad Malia

Having an income distribution plan is most important for some people, but leaving a legacy for generations to come is more important to others. According to Brad Malia, President of Malia Financial Group, "Financial planning isn't simply picking a few stocks and bonds. There are many investment choices today, but we often find that people don't have their assets structured in a way that best achieves their financial goals."

According to Malia, formulating coordinated and comprehensive financial plans is what "purposed-based planning" is all about.

"Many people end up in conflict because they think legal documents, assets, income, and taxes are coordinated when they aren't," he says. "People may have a broker, an estate attorney, and a tax professional, but they are often disconnected. While these professionals are typically well-intentioned, it's very possible that one ends up undoing what another was trying to accomplish simply due to a lack of collaboration."

Malia Financial Group serves as the hub for clients' comprehensive financial plans. The team is available to identify gaps or potential issues because it has extensive experience preparing and managing goal-oriented financial strategies.

## ■ Pursuing Your Goals

As an independent financial services firm, the group isn't bound by sales quotas. Malia, a fee-based fiduciary, keeps the firm grounded in his ethical and legal obligation to act in clients' best interests. This approach guarantees clients' goals are the focus of all financial advice.

"Some people are looking to accumulate assets and build an estate, but others may be looking for a way to fund a child's or grandchild's college education. Every situation is different," says Malia. "We've got almost every investment option at our disposal. We simply listen to clients' goals, fears, and dreams and formulate a plan taking all of that information into account."

## ■ Expert Network

Utilizing an extensive network of carefully vetted professionals, Malia helps clients find the right team of people to realize the plans for their hard-earned money.

"Estate planning is a very important part of creating comprehensive, purpose-based plans, which is why we work closely with estate planning attorneys to help achieve clients' legacy goals," he says.

After 15 years of assisting individuals and families with their changing financial needs, Malia has a solid understanding of what

it takes to prepare and maintain a long-term financial plan, and he shares that expertise not only with his clients but with anyone who wishes to learn more via presentations and workshops. Retirement 101 has become one of his most popular classes for those who are retired or close to retirement. This workshop has been taught in over 60 communities in Florida alone.

"Ultimately, financial planning is about taking an inventory of what you have, figuring out where you want to be, and then constructing a plan that directs you on how you're going to get there," he says.



**Malia Financial Group**

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