

Planning for Your Future

Collaborative planning for life on your terms. Partner with First County Advisors to lay out your financial roadmap to success, providing the confidence and peace of mind necessary to succeed.



Ensuring a stable future includes being a full partner in financial planning.

Financial Planning Services to Meet Client Goals

At many stages in our lives, we look to trusted partners to help guide us forward. Many of us need assistance preparing for common life events:

- Buying a home
- Saving for children's education
- Ensuring our family is protected from the unexpected
- Starting a new career or business
- Planning for retirement
- Caring for aging parents
- Ensuring our legacy

As a result of working with our community since 1851, we have recognized the need for our expertise in helping clients with their long-term financial goals.

First County Advisors is proud to offer **Fee-Based Financial Planning** to the communities we serve. Our Certified Financial Planners® and Trust Officers collaborate with individuals and families to create tailored solutions.

We are now able to offer our financial planning services to a wider variety of clients, as this planning is offered separate from investment management, trust administration or estate settlement.

Scope of Services

Topics of planning include specialty topics as well as the following:

- Budgeting & Cash Flow
- Portfolio Allocation
- Insurance Analysis
- Tax Analysis
- Retirement Planning
- Estate Planning
- Education Funding & Planning

Our team works with clients and their other trusted advisors, such as attorneys and accountants, together creating financial independence.

The Financial Planning Process

First, we work with clients to identify their goals and gather all relevant quantitative and qualitative data. After detailed analysis is performed, we present and carefully explain our recommendations. Next, we assist in implementing these recommendations either directly or in concert with clients and other professionals.

Why work with Certified Financial Planners®?

Most people think all financial planners are "certified", but this isn't true. Anyone can use the title "financial planner" but, only those who have fulfilled the certification and renewal requirements of the CFP Board can display the CFP® certification trademarks - which represent a high level of competency, ethics and professionalism. Certified Financial Planners® are held to a fiduciary standard of care when providing planning services, and are required to act in your best interest. Contact First County Advisors and work with our team of CFP® professionals. To learn more about Certified Financial Planners® please visit letsmakeaplan.org.

First County Bank
3001 Summer Street
Stamford CT 06905
(203) 462-4200

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Your First County Advisors Team

David M. Metzgar, CFP®, CTFA
Senior Vice President, Senior Trust Officer
dmetzgar@firstcountybank.com
(203) 462-4267

AnnaMarie S. Boccuzzi
Vice President, Estate & Trust Officer
aboccuzzi@firstcountybank.com
(203) 462-4483

Paul J. Bubniak
Vice President, Trust & Investment Officer
pbubniak@firstcountybank.com
(203) 462-4294

Sandra Greer
Vice President, Trust & Investment Officer
sgreer@firstcountybank.com
(203) 462-4364