



## Thomas Palazzo, CFP®

Financial Advisor

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For nearly 18 years, Tom has put his clients' needs first by providing honest, objective, level-headed financial advice. He gets to know his clients well so he can craft solutions and strategies that align with their aspirations, risk tolerance, time horizon, and liquidity needs. High-quality service is extremely important to Tom, which is why he strives to maintain a significantly lower than average client-to-advisor ratio. That way, he can provide the exceptional value and attention his clients deserve on an ongoing basis.

He strives to build long-term relationships with clients by delivering a superior experience and helping them embrace their financial future with confidence. He believes that by having a plan, staying the course, and surrounding oneself with knowledgeable, trustworthy professionals, you will meet and exceed your goals.

Tom started his career in the financial services industry in 2005, and in 2007 earned the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification. He was named a Washington Five Star Wealth Manager\* in 2019 and 2020, as seen in The Washington Post Magazine and Fortune. Seventy2 Capital's independent infrastructure and resources give him the flexibility to serve his clients like never before. His specialties include traditional & alternative investments, tax efficient strategies and wealth transfers strategies, liability management, charitable gifting, and estate and protection planning including life & long-term care.

A native of Long Island, Tom earned a B.S. in both Finance and Financial Planning from Virginia Tech and has been living in the greater Washington area ever since. Above all else, he's most passionate about raising his three children Luca, Sophia, and Giulia, along with his wife, Heather, and continuing to build his financial planning practice. In his free time, you'll find Tom watching his kids play soccer, on the links playing golf, or watching his favorite sports on TV.

The Five Star Wealth Manager award was issued on September 1, 2020 by Five Star Professional (FSP) for the time period January 27, 2020 through August 21, 2020. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by FSP, the wealth manager has not; A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. FSP does not evaluate quality of services provided to clients. The award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by FSP or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by FSP in the future. 2535 Washington D.C.-area wealth managers were considered for the award; 115 (5 percent of candidates) were named 2020 Five Star Wealth Managers. Visit [www.fivestarpromotional.com](http://www.fivestarpromotional.com).

Award issued on October 1, 2019 by Five Star Professional (FSP) for the time period December 31, 2018 through August 9, 2019. 1956 Washington D.C.-area wealth managers were considered for the award; 122 (6% of candidates) were named Five Star Wealth Managers.

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