FIRST CHOICE ADVISORS, LLC

LET US HELP YOU

PLAN YOUR FINANCIAL FUTURE

In alliance with

EQUITABLE ADVISORS

OUR MISSION IS SIMPLE

We provide our clients the comfort of knowing that they have a retirement planning specialist devoted to them every step of the way.

HOW MUCH MONEY DO I NEED TO RETIRE?

It depends on your lifestyle, and because no two individual's situations are the same, it can be a tough question to answer quickly. Your retirement goes above and beyond an online retirement calculator or software package. It's about understanding your portfolio and long-term goals.

COMMITTING TO WHAT MATTERS

Our team is committed to helping you on your path to the future. This means getting to know who you are and what matters to you. We use this knowledge to create a plan customized to you and your lifestyle.

Our five-step approach helps us discover what matters most. We gather your information and get to know you as an individual, then we work together to develop an investment strategy that aligns with your retirement goals.

Once we've established a relationship with you, we keep an open line of communication with you, actively review your plan, and make any necessary adjustments along the way. By working with you and getting to know your goals, we develop a plan with investment options to help meet those goals – because you deserve to pursue what's possible.

OFFERING THE BEST OF BOTH WORLDS

We are a small local office with the capabilities and offerings of a larger company. As Equitable Advisors' financial professionals, we have access to resources, education, and a diverse investment lineup. However, as a small office, you receive our commitment to providing the personal attention you deserve.

FINDING THE RIGHT FIT

We understand that planning for your future is not just about strategy and investment options. You also owe it to yourself to make sure you are paired with a financial professional whose focus is on retirement planning, is responsive to your needs, and always has your best interests in mind.

We are here to help. You are invited to make an appointment to learn more about us, ask questions, and have an initial conversation about your retirement goals.

OUR FIVE-STEP APPROACH

1 DISCOVERY

- Get to know you, your priorities and concerns
- Assess your current financial situation

2 PROFILE

- Better understand you and the why behind your goals
- Gather information and analyze data

3 STRATEGY

- Present the results of your analysis
- Discuss prioritiies and future steps

4 ACTION

- Review your specific recommendations
- Select suitable product and services
- Develop an implementation plan

5 REVIEW

- Assess your goals and progress to date
- Gauge what's working and what needs to change
- Review/adjust your implementation plan
- Celebrate successes

CONTACT US TO SET UP YOUR INITIAL CONSULTATION

TIM BUGGY
Retirement Planning Specialist
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MEET
OUR TEAM

TIM BUGGY, CFP®
Retirement Planning Specialist
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www.timbuggy.com

Tim Buggy has been providing personal financial services for over 30 years. He has a passion for retirement planning and sees each client on a case-by-case basis. Tim believes in an approach that helps clients identify their long-term financial goals and objectives.

Tim understands that planning for retirement can be confusing and time consuming. Tim likes to help his clients take the hassle out of retirement planning and focus on income planning and asset preservation. He is dedicated to learning about his clients by meeting regularly. Tim is supported by a team of professionals that help him build long-term relationships with his clients and provide responsive customer service.

Tim received a Bachelor of Science degree from Indiana University of Pennsylvania. He completed additional coursework at Duquesne University and currently holds a CERTIFIED FINANCAL PLANNER™ professional certification. Tim also received a Certificate in Retirement Planning from The Wharton School of the University of Pennsylvania – a curriculum developed to provide Equitable Advisors financial professionals with a higher level of preparation and knowledge.

Tim holds a series of financial education webinars for potential and existing clients.

DAVE PRATTI
Financial Planner
dave.pratti@equitable.com

When Dave Pratti joined Tim Buggy's team in 2006, he became instantly impressed with the company's focus on targeting specific client needs rather than a one-size-fits-all model. He teams up with Tim to understand each client's financial picture and help them pursue their life goals. From initial client meetings to developing effective, appropriate, and suitable investment strategies, Dave is actively involved in each step of the planning process.

Dave holds a Bachelor of Science degree in Business Management from Robert Morris University. He holds a Series 7 and Series 66 registrations and Life, Accident Health Insurance licensing.

In addition to financial planning and maintaining client relationships, Dave welcomes new clients.

DANA BALLUCH
Client Services Assistant
dana.balluch@equitable.com

As the Client Services Assistant, Dana acts as a liaison between the client and financial professional. She assists with customer service requests, including opening new accounts, completing account changes, and processing client deposits. Dana plays the critical role of helping to prevent and solve problems, making clients' lives easier.

Prior to joining the Pittsburgh team in 2017, Dana worked as a financial analyst in the healthcare industry for seven years, as well as holding other accounting positions. In these roles, she learned the value of attention to detail, research, and good listening skills.

PATRICK BUGGY
Client Services Assistant
patrick.buggy@equitable.com

Patrick Buggy was brought in to assist Tim and Dave in late 2020. He is responsible for new account set up, insurance policy delivery, and client service activities. Patrick shares his banking and insurance expertise which has made him a welcome addition to the team.

He has over 18 years of experience working in finance. He served in multiple finance roles over the years. These include lending, small business, insurance, and relationship management.

SHERI WARD
Marketing Associate
sheri.ward@equitable.com

Sheri Ward joined the Pittsburgh team in 2014. She serves as the team's administrative and marketing associate. Sheri is responsible for planning, developing, and implementing marketing strategies and supporting financial education workshop activities. She manages the website, social media, and print and electronic communications. Sheri also assists Tim with new business activities.
