

Come Partner with Me NOW



This one's for you, Mr. and Mrs. Early Thirties — you who are ascending the corporate ladder, or leaving the corporate life to pursue your entrepreneurial dreams, or deep into your medical residency but with a light almost visible at the end of that tunnel. Partner with HBKS now, and we can make sure you are on the right track.

Our team will work with you to develop an in-depth financial plan. We will use the industry's best client-facing planning tools, tools that are editable over time to ensure appropriate planning adjustments as your life adjusts.

A long-term partner will address your financial concerns over time, helping you find answers to such questions as:

- How will those stock options affect my long-term planning?
- How much should I be saving for a child's education? How will that plan change when I learn we're expecting twins?
- Should I start a Roth IRA? Can I afford that in tandem with my company's 401k?
- How do I self-fund my retirement now that I'm self-employed and pursuing my passion?

We will set you up with the right protections to make sure your goals don't get off track: independently placed life insurance, tailored to your specific needs.

Some advisors cherry-pick clients who have already accumulated substantial assets. We want to be with you as you grow your assets, to help you understand and work the financial maze. Nor can a robo-advisor be a true partner. A "robot" can't listen to your wants and goals. And it won't help you navigate a suddenly bear market. A true advisor will provide solid guidance and will help you make the adjustments to your financial plan required as you and your finances grow and your life changes.



Matthew J. Costigan, CFP®, CPA/PFS

Principal, Senior Financial Advisor, HBKS® Wealth Advisors

Matthew is a Principal, Senior Financial Advisor in the Pittsburgh, Pennsylvania, office of HBKS Wealth Advisors (HBKS). He began his career in public accounting in 2003 specializing in individual and trust taxation with a Big Four firm, joined Hill, Barth & King LLC (HBK) in 2006 and then joined HBKS in 2008. His extensive individual tax knowledge includes planning for the impact of qualified and non-qualified investments.