

DVB FINANCIAL

Helping Clients Navigate Retirement with Cash-flow Planning



Company Profile

Leading with planning is how Michael Benkovic, CFP®, principal, and Jason Velencia, wealth manager, establish client relationships at DVB Financial, LLC.

After serving four years in the U.S. Marine Corps, Velencia joined the advisory firm in 2018 to harness his desire to help people with their finances. Early in his tenure, he recognized that eMoney could help grow the business and create lasting impact in clients' lives. He has led efforts to integrate the firm's software for planning, client management, information sharing, and investments.



Independent firm affiliated with LPL Financial and Private Advisor Group



Located in Harrisburg, Pa.



eMoney Pro user since 2017

*"We always lead with the planning done in eMoney as it showcases how we make decisions about their wealth and investments. **The biggest difference using eMoney has made is in the clarity we can now provide to our clients about their situation.**"*

Jason Velencia
Wealth Manager

Serving 401(k) Plan Sponsors to Reach Clients with Planning

The firm has grown by providing retirement plan services to small to mid-size businesses. Supporting these 401(k) plans has a multiplying effect when the employees of those plans are looking for further financial guidance. "Establishing the relationship through our work on their 401(k) plan keeps us top of mind as these clients get closer to navigating retirement and they want to get more serious with planning," states Velencia.

Gaining Efficiencies with eMoney

Modeling a client's situation is vital in helping them understand and digest their plan. With account aggregation, clients connect their accounts in eMoney and the DVB team is able to leverage up-to-date information serve them more effectively. Ahead of a meeting, they are able to test different planning scenarios specific to that client's data and have that analysis ready to share. Velencia confirms, "This creates productive and collaborative discussions that reinforce confidence in our recommendations."

Offering Clarity During Life's Transitions

Showing cash flow projections over specific time periods is especially valuable for people on the cusp of retirement. The client knows change is ahead and they are trying to balance how any difference in the short term will affect their long-term needs and goals.

"We heavily rely on the five-year cash flow report in eMoney to model projected outcomes related to income and expenses. Breaking down any transition into unique phases offers our clients some assurance in their planning, but also emphasizes that the plan is not once and done—it's dynamic to your life." —Jason Velencia, Wealth Manager

Velencia is excited to continue finding new ways to use eMoney to accelerate his growth as a planner and help more people.

See How eMoney Can Work for You

Learn more at emoneyadvisor.com or call us at 888-362-4612.

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