



William D. Costello CLF, LUTCF, CLTC, Special Care Planner, General Agent

If you asked Bill what put him on his career path, he'd tell you that as a freshman in college the death of his father profoundly affected him. Little did he realize that out of this adversity would come a career-defining moment. With his father's passing, he experienced firsthand the importance of having your financial affairs in order.

"Because my dad had a trusted advisor who had sold him the right life insurance policies, my family was fine and all of the kids were able to go to college," explained Bill.

Today, Bill points with pride to his up-through-the-ranks career in financial services. "I always knew I wanted to do something that would allow me to have choice and make an impact on people's lives," he added. Beginning with Prudential as a Special Agent, within three years he'd earned the title of Sales Manager and a few years later was named Managing Director. In 1998, Bill joined AXA Advisors. In 2006, he was named General Agent of the Rochester-based General Agency of Massachusetts Mutual Life Insurance Company (MassMutual).

Philosophy

For Bill, what distinguishes him from other financial service professionals is an innate ability to connect with, understand and translate what the client is saying. "One of the most important qualities a financial advisor can demonstrate is the ability to grasp what's being said or not said and take complex planning issues and distill them down in such a way as to enable the client to take action to benefit themselves," said Bill in describing his value

proposition and the message he works to instill in others in the company.

Bill's ideal client is a responsible, financially savvy individual or business owner actively seeking to understand his or her options—a person who cares deeply about family and values having a professional guide them through complex financial decision making. "I've always believed that my best clients, regardless of wealth or status, love and are responsible to their families and the communities in which they live. The most successful client relationships are founded not on material acquisition or merely building wealth, but on doing the right thing to protect what matters most." Most recently, Bill has developed expertise in special care planning—helping families plan for the transition of their special needs children to the age of majority. "This is a very critical stage of planning for most families, one that is only recently beginning to be addressed," said Bill.

Personal and Professional Affiliations

Community involvement is very important to Bill. Currently, he serves on the Board of Directors of Easter Seals. He is an active member of Downtown Rotary and volunteers at Roberto Clemente School No. 8 in Rochester City School District. Bill is sponsor of Challenger Baseball—little league

baseball for children with disabilities. Professionally, Bill is a member of National Association of Insurance and Financial Advisors (NAIFA) and Society of Financial Service Professionals (SFSP).

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