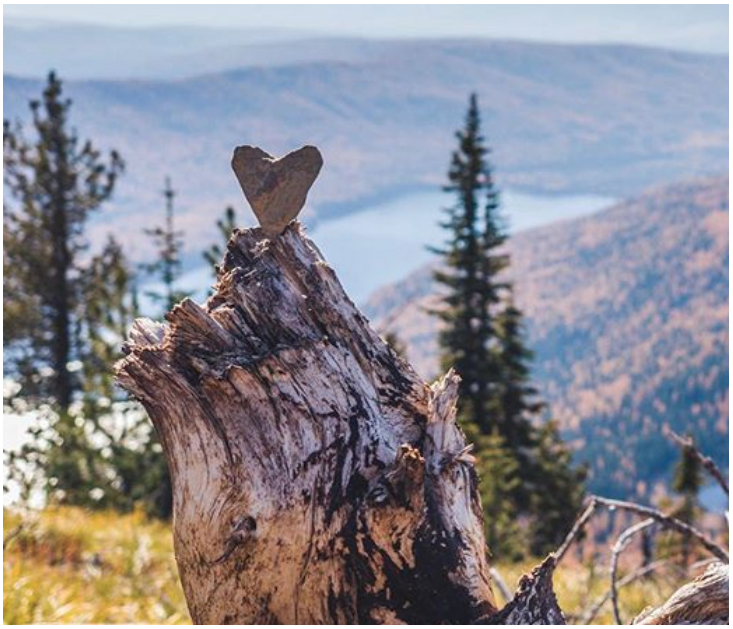
Financial Advisors & Investment Fiduciaries In Whitefish, MT

HeartStone Advisors is a third generation, family owned and operated financial firm. After more than sixty years in the industry, we know that sound financial guidance involves more than simply giving advice on choosing investments. We take a more holistic approach — taking time to understand each client's unique situation, lifetime goals, and specific needs.

Financial Planning Made Simple

Do you know what you're paying for investment advice? If you're dealing with a broker, chances are that you have no clue. HeartStone Advisors works in a fiduciary capacity for all our clients – whether they're a corporate retirement plan or individual. Our fees are simple and transparent – we charge an annual fee based on the assets we manage. That's it. No commissions, no sales charges, no B.S.! We are investment fiduciaries who pride ourselves on providing independent, unbiased advice at costs that are competitive in today's heavily scrutinized investment industry. HeartStone is taking the ass out of asset management – providing fiduciary services to the Flathead Valley in a laid-back, approachable manner.

SCHEDULE APPOINTMENT



About HeartStone Advisors

As wealth managers, we spend enough of our day sitting in front of a computer. When work is through, the Matarazzo family loves nothing more than to hit the trails, rivers, or lakes surrounding the Flathead Valley. In our opinion client meetings don't have to be at an office or even a coffee shop. If you enjoy hiking, we'll gladly meet you at the

trailhead. Fly fishing? We spend many weekends each summer on Northwest Montana's world-class rivers. The outdoor pursuits don't stop when the snow starts falling; some of our most productive meetings have been on Chair 1 at Big Mountain – a 7.6 minute mini-meeting!

ABOUT US

Who We Serve

Through sixty years in the financial services industry, we've served clients from all walks of life: everyone from young parents looking to purchase their first home to corporate executives of publicly traded companies. Though our clientele is certainly varied, the level of services we provide do not waver. Regardless of your assets or the complexity of your financial landscape, HeartStone aims to bring the same level of fiduciary care to all of our clients.

Business Owners

We have carved a distinct niche in assisting small to medium sized business owners. Being small business owners ourselves for the last three generations, we are aware of the ties between you and your business – your business is tied to your financial wellbeing and your

Families

We believe in financial planning that benefits the entire family. If your goals are to pay for your children's or grandchildren's education, we can help. If you want to ensure you are not a burden on your family at the later stages of life, we can help. Managing your family's

Individuals

To build a smart investment plan, you have to know why you are investing. Once you know the goal, figuring out which decisions are most likely to get you there becomes easier. At HeartStone Advisors, we collaborate with clients in all stages of life. Whether

ties to the business are deeply personal. We have a strong track record in 401(k) and pension management, and we are able to work with business owners on both sides of the ledger. By incorporating personal advice into the management of their business's 401(k) or pension, we are able to provide holistic advice for the both the business owner and their business.

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finances is no easy task. As well as the expense of raising children, you're most likely facing everyday financial burdens, like needing to save for retirement, college tuition, home ownership, and more. However, considering your family's short and long-term financial goals, and finding a healthy balance of both, is possible and we can certainly help.

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you've just graduated from college and want to start saving for the future, you're having your first child and want to start a college fund, or you want to figure out what you'll need for a comfortable retirement, we can help you reach your goals. Rather than being one of millions at a large brokerage institution, our clients receive personal attention from a small team of dedicated employees.

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Our Investment Philosophy

As unbiased fiduciaries, we feel it's best to bring a "manager of managers" approach to investments. What's that mean? "Manager of managers" means that we'll almost never suggest individual stocks or bonds for you to purchase – that's the job of the manager. That manager could be any mutual fund, ETF (exchange traded fund) or SMA (separately managed account) manager such as American

Funds, Vanguard, or Blackrock. We, as managers of managers, analyze and choose from the entire universe of fund managers in an independent and unbiased way.

OUR PHILOSOPHY

Our Financial Services

When Fred Matarazzo began our family firm in 1958, he started life as an accountant. However, he constantly found himself providing financial advice that was outside the realm of accounting. That's why a few decades later, Fred became one of the first Certified Financial Planners (CFP) in the country. At HeartStone Advisors, we carry on Fred's tradition of holistic financial planning.

401(k) & Pension

Most brokers try to sell 401(k) plans and pensions as "products." Fees are often opaque and most times they are grossly overpriced. Business owners have allowed it to get this way because their company retirement plan is often looked at as "just a benefit" for their employees. Most business owners do not realize that they are

Business Services

Fred Matarazzo Senior began his career as an accountant, advising small business owners on everything from taxation to inventory. Though we're not an accounting office today, things have not changed all that much. Our firm has always prided itself in catering to the complexities of business owners' lives. As

Estate Planning

Contrary to what you might think, you actually have an estate. As a matter of fact, almost everybody has an estate. Your estate includes everything you can call your own – your home, vehicle, real estate, bank accounts, life insurance, investments, and even your personal possessions. Whether you consider your holdings large or small, you have an estate

personally liable to understand and approve all fees within their plan. HeartStone turns this on its head.

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small business owners ourselves, we recognize that your business is deeply personal and closely tied to your financial wellbeing.

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and, unfortunately, you cannot take it with you after you leave this earth.

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Wealth Management

As fiduciaries, wealth management is at the core of what we do. We manage your money – it's that simple! Whether you have a 401(k) balance sitting with an old employer, or you have 8 accounts for a variety of family members, HeartStone Advisors can invest and monitor your assets. As fiduciaries, we are not compensated by anyone but you, the client. We have access to a wide variety of investment vehicles, and we will work carefully to choose those that suit your needs.

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Financial Planning

Do you have life goals? Hopes and dreams you hope to achieve before you die? What are they? Will it take money to realize these ambitions? Without a plan in place these hopes and dreams will remain just fantasies that failed to become realizations. Once you have a plan, you can take the proper action and course corrections needed to accomplish these objectives. A sad fact is that far too many people spend more time planning their meals than they do planning their financial lives.

Retirement Planning

Ah, retirement. Everybody can't wait to get there and the sooner the better. But how are you going to spend your retirement? Do you already have a plan put in place? Keep in mind that retirement planning begins well before you retire. And the sooner you begin planning your retirement, the better. Your target number, or the amount of money you need to retire comfortably, varies from person to person but there are some general rules you can go by when deciding how much you need to save.

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The Matarazzo Team

Sixty years ago, Fred Matarazzo Sr. began a different kind of financial services firm – one focused on family values and boutique customer service. Two generations later, Al, Zach and Maddie, Fred's son and grandchildren, carry on these cherished ideals. The Matarazzo family has decades of experience in financial services; running a business ourselves, we have grown deeply knowledgeable of the financial needs of small to medium-sized business owners.

Fred Matarazzo

Founder

1929-2012

Al Matarazzo

Managing Partner

SEE BIO

Zach Matarazzo

Partner

SEE BIO

Maddie Matarazzo

Client Success Manager

SEE BIO

Get Started Today!

Does it sound like HeartStone speaks your language? If you feel you'd be a great fit for our local family business, we urge you to reach out to us.

Feel free to complete this brief questionnaire, and the Matarazzos will reach out promptly to get the process started!

GETTING STARTED

GET IN TOUCH

Phone: (406) 862-3795

Email:
hello@heartstoneadvisors.com

Address: 525 Railway Street, Suite 200 Whitefish, MT 59937

GET SOCIAL

PROUD MEMBERS

KALISPELL Chamber of Commerce Convention & Visitor Bureau

Whitefish™ Chamber of Commerce

Check the background of this investment professional >>>

BrokerCheck® by FINRA

HELPFUL LINKS

401(k) Sponsor? Get The 7 Simple Truths

Read HeartStone Advisor's ADV Disclosure

How Do You Feel About Investment Risk?

Important 2019 Tidbits