

LET'S KEEP THIS
In The Family.



Aziz Elias, Charlie Epstein and Deborah Elias

IT'S NO SURPRISE AZIZ ELIAS AND CHARLIE EPSTEIN HIT IT OFF SO WELL. THEY'RE BOTH KIND OF NUTS

At first, Deb Elias worried that she had a disaster on her hands. Deb and her husband, Aziz, were sitting down to talk about financial planning with Charlie Epstein for the first time when Aziz and Charlie started taking shots at each other. Aziz started it, jabbing Charlie almost as soon as he walked in the room, but Charlie was giving as good as he got. Deb thought about leaving. She'd been after Aziz to address a number of personal financial planning and insurance issues for two years. She couldn't watch it all fall apart. Then she realized that Aziz and Charlie weren't fighting; they were getting along — strangely, but brilliantly — just as they've done ever since. (If you want to know just what the barbs are about, you'll have to try to get it out of Charlie or Aziz.) "The chemistry was there right away," Aziz remembers from that meeting in 2004. "When Charlie walked in the door, it was like, where's this guy been hiding?" That chemistry is part of the reason Charlie has become a key advisor to Aziz and Deb not only on personal investment, planning and insurance matters, but in their business, Agawam-based Parts Tool & Die.

Aziz and Deb figure part of the reason Charlie and Aziz get along so well is the fact that they share some essential aspects of business philosophy. Aziz started Parts in 1993 as a two-man shop operating out of a rented two-car garage and built the business to the point where it employs 25 people full time, operates from a 14,000-square-foot building and serves a diverse customer base that

includes U.S. Navy and NASA contractors. Aziz says he did it by staying true to his small business roots both in the way he treats customers ("I do whatever my customers ask. I don't want to give a customer any excuse to go elsewhere"), suppliers ("We take care of small suppliers the same way we take care of big suppliers. We always pay on time") and staff ("Every person who works here is instrumental in our success"). Charlie not only agrees with that business approach, he's helped Aziz and Deb pay it off, particularly in the area of taking care of staff. Charlie established a 401(k) plan for Parts and put his patented edutainment approach to work, holding group sessions and one-one-one meetings to help employees understand how to get the most out of their retirement investments.

Charlie can become a trusted advisor for your closely held business, too. A member of the original class of Certified Family Business Specialists from the American College, Charlie has been providing guidance to owners of closely held businesses for more than 27 years. His unique planning process, The Family CFO®, is designed to help people like Aziz, Deb and you achieve increased financial independence with reduced financial anxiety. And his Desirement Planning™ process provides hands-on advice and education about 401(k) retirement plans for closely held business owners and their staffs. Charlie's organization and expertise can help you make sure you've got all the tools you need to keep your business going strong.

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Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist

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