

Firm's 30-Year Legacy: Families Helping Families and Businesses

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Forest Hills Financial Group

Trust is the cornerstone of any strong family unit. And so it is with the most enduring relationships between financial advisors and their clients.

Forest Hills Financial Group (FHFG) understands this parallel, perhaps better than most. By virtue of the families it employs and the families it has served for more than 30 years, FHFG is a highly regarded insurance and financial services agency that has built a tremendous degree of trust among individual policyholders, business owners, multiple generations and entire communities.

FHFG's founder, President and CEO, Nathan M. Perlmutter, CLU®, ChFC®, has always set a high bar for service and integrity. His industry awards and leadership positions – including president of the Association for Advanced Life Underwriting (AALU) (2010-2011) and past trustee and past New York State president of the National Association for Insurance and Financial Advisors (NAIFA) – speak to his caliber and commitment. Inspired by his example, Perlmutter's daughter, Andrea – currently serving as the company's COO – as well as his son, Vice President and Sales Manager David Perlmutter, are proud to represent FHFG and to be a part of their own family tradition.

Forest Hills Financial Group AT A GLANCE

- Established in 1980 in Elmhurst, N.Y., by President and CEO Nathan M. Perlmutter
- General Agent of The Guardian Life Insurance Company of America
- Insures over 36,000 individuals and provides group benefits for 3,600 companies covering 129,000 employees nationwide

Protecting Clients' Interests Is of Paramount Concern

The proper investment mix is a critical component of any long-term financial plan. But all too often, Perlmutter contends, the importance of planning for contingencies is not

adequately stressed. In advising his clients, Perlmutter addresses risk first. It is a philosophy that separates FHFG from a vast array of industry competitors.

"A financial plan cannot truly be defined as such without taking risk into account," Perlmutter argues. "We are first risk-, then investment-oriented. If people are disabled, die too soon or live too long, their financial plans can never mature to fruition. We want to keep them on their road map, even if they get side-tracked. That is our focus."

The Living Balance Sheet® Brings Order to Clients' Financial Lives

One point of pride for FHFG is that it is an authorized provider of The Living Balance Sheet®, an interactive program that incorporates every pixel of an individual's financial picture – from business expenses and scattered investments to real estate assets and family budgets. When a user makes a single adjustment, he or she can immediately assess its impact on the overarching financial plan. To FHFG's clients, the platform is free, user friendly and a tremendous asset for those who want clarity and control over their financial lives.

"This is a very unique and terrific platform," Perlmutter says. "It encapsulates all of the client's assets and planning desires, so they can see how they're doing and the changes they need to make along the way. This is what comprehensive financial planning is all about."

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