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NC Financial Group: A 'Big House' Approach to Financial Planning

When Nicholas Casagrande, EA went looking for inspiration to start his own financial planning firm, he looked no further than his last name.

"Casagrande. Big House. I wanted a lot of services under one roof," says Casagrande. "My vision was a full-service financial planning firm that would have all the answers, if not readily available, then easily discoverable."

The approach grew out of Casagrande's frustration working as a financial planner for a commercial bank. He found it confining. After a meeting, Casagrande was often unable to prepare a client's plan in a timely manner.

"I had to wait for the tax person, the real estate person, the insurance person to get back to me," he says. "It was hard to have a meaningful meeting and opportunities were missed."

So, Casagrande opened a firm that could be all those persons. NC Financial Group offers a wide variety of financial solutions including investment and retirement strategies, real estate services, insurance and annuity products, estate conservation, tax preparation and small-business tax analysis.

Casagrande made sure he had all the necessary expertise in his "Big House." With 20 years of experience in the financial industry, he is also a California Real Estate Agent, an Enrolled Agent, a licensed insurance agent and aligned with Cetera Financial Group.

Nick Casagrande

"I rarely tell a client, 'Here is what you need to do.' I am more likely to see what works for clients and let them take that structure forward and incorporate that plan into their financial habits."
–Nicholas Casagrande

Sunglasses for a Bright Future

Casagrande has a diverse clientele ranging from novice investors to high-net-worth individuals. He gets additional satisfaction from helping first-time investors, especially those still feeling their way since the '08 collapse.

"After that event there was no working norm. Many people are doing nontraditional and extra jobs, often taking risks by venturing into the land of entrepreneurism. I often meet people early in the morning and late at night to accommodate their hours. I really wanted to help people who did not have a voice and could not pay an expensive hourly invoice."

Casagrande says his approach is often one of educating clients and encouraging long-term investment habits. "Sometimes I set up an IRA for a person and inform them to put any fees another firm would have charged them directly into their new account, hence building wealth immediately. This puts a smile on faces, and helps build a new belief and path."

He finds newer investors frequently do their research and come back to say they need to invest more for retirement.

"When I see that paradigm shift, I know they are taking a more active approach to their own financial lives," says Casagrande. "That's when I tell a client, 'I authorize you to invest in a new pair of sunglasses, because your future just got a lot brighter.' They giggle at that, but they do feel a euphoria knowing they are on the right path."