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SEPTEMBER 2025

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## CISICK PLANNING TREATS EVERYONE LIKE A MILLION-DOLLAR CLIENT



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# CISICK PLANNING TREATS EVERYONE LIKE A MILLION-DOLLAR CLIENT



*Peter Cisick*

**By Kathy Hunt**

When planning for the future, it's easy to feel confused about what path to take. There are so many things to consider: When, how, and in what should people invest their money? Is there an amount too small to bother saving or investing for a later time? What happens after the money goes into an individual retirement account (IRA), 401(k), 403(b), or an annuity? Does the penalty for early withdrawal decrease the closer someone reaches retirement age?

If these financial questions weren't challenging enough, there are also insurance quandaries. Some people may not receive medical coverage through work, want additional coverage, or are considering insurance for their employees. They face more decisions, this time around what health, dental, and vision insurance suits them or the employees best, whether to acquire life, long-term care, disability, and Medicare supplemental policies, and how their choices impact their finances and health in subsequent years.

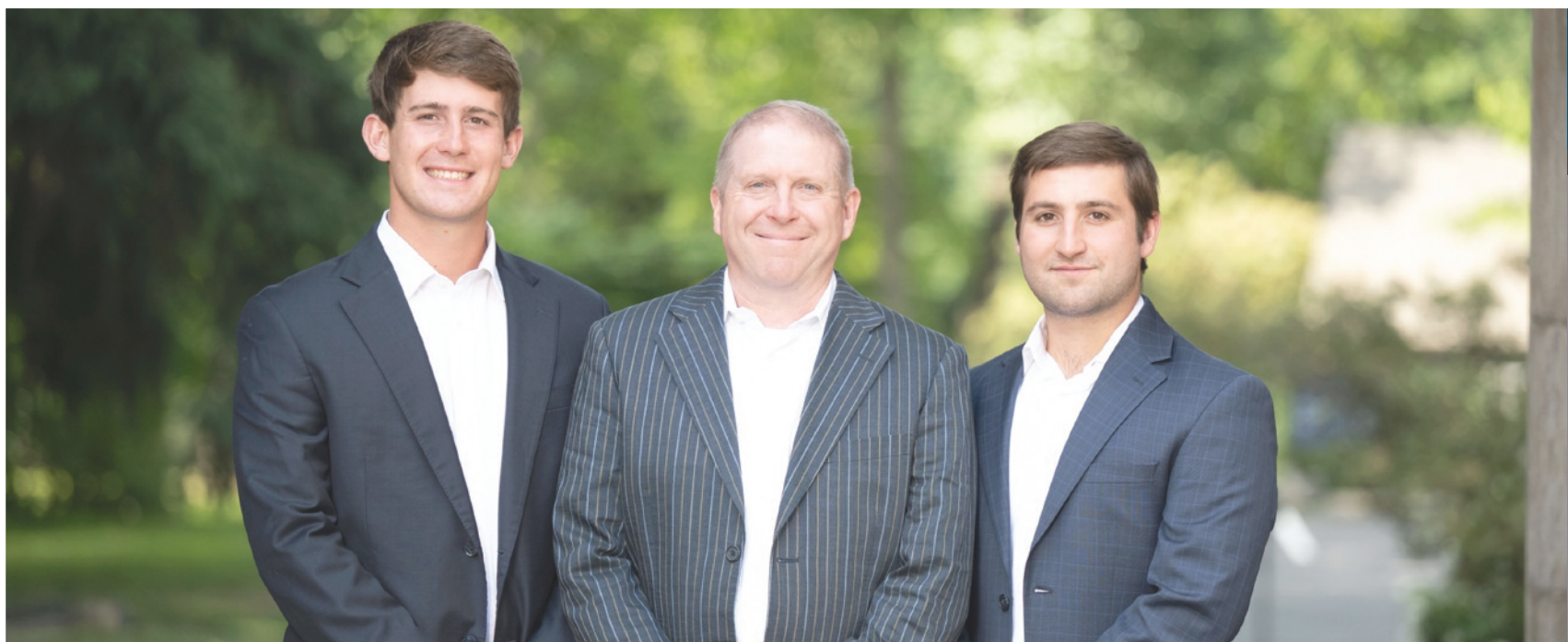
Feeling overwhelmed and uncertain, many may procrastinate or opt not to plan at all.

According to a February 2025 report from the Congressional Research Service, 54 percent of Americans have defined contribution plans, such as a 401(k), and/or

an IRA. In terms of health insurance coverage, Americans have been doing much better. The United States Census Bureau reported that, in 2023, 92 percent of, or roughly 319 million, Americans had some form of health insurance. As governmental funding cuts to Medicaid and the Affordable Care Act (ACA) are implemented, the percentage of insured Americans is expected to decrease.

Rather than avoid preparing for the future and potentially ending up with financial uncertainties and hardships, a sensible choice is to contact the knowledgeable, licensed professionals at Cisick Planning in Collegeville. Family-owned and operated over 30 years, Cisick Planning helps people of all ages and backgrounds understand their options and make informed financial decisions for the coming years.





## No amount is too small to invest

Among the many reasons given for not consulting a financial advisor are concerns about having enough to invest and being judged for limited resources or the lack of economic knowledge. Peter Cisick pointed out that one of his business's strengths is that it caters to small clients, specifically those who do not have a lot of money to invest.

"Unlike many firms that have high minimums, Cisick Planning welcomes clients with a wide range of starting amounts," he said.

Cisick Planning works with consumers and small businesses in the tri-state area and beyond. Roughly 70 percent of their clients are private — in other words, individuals or families. The remaining 30 percent are small businesses, generally with under 100 employees.

In terms of the typical client of Cisick Planning, start-ups and first-time investors make up a portion of the clientele. "We also work with a lot of newly starting investors, 18 and 19-year-olds who want to open Roth IRAs, someone who doesn't have a 401(k) through their work, and people in blue-collar industries," Jack said. "Some people just wouldn't take on these small clients."

Unlike a traditional individual retirement account (IRA), a Roth IRA is funded with after-tax contributions. Qualified withdrawals from a Roth IRA, such as those made after age 59 ½ and after the account has been open for at least five years, are tax free.

Cisick Planning's dedication to 'the little guy' has resulted in numerous longtime patrons, including Lords and Ladies Salon and Medical Spa, which has been with the firm for around 25 years, Peter said. Lords and Ladies operates seven salon and spa locations in Berks, Montgomery, and Luzerne counties.

"There's no such thing as a little amount of money. It's all important," he said. "We treat everyone like a million-dollar client. It's the way we've always done it."

## Experienced financial professionals on your side

Many firms claim to offer skilled service to their clients. At Cisick Planning, Peter, Jack, and Luken bring industry credentials and experience to help clients navigate their financial options. Along with being the firm's founder, Peter is a chartered life underwriter (CLU®) and chartered financial consultant (ChFC®) with more than 30 years of experience in financial planning and portfolio management for individuals and small businesses. He draws on years of industry experience to assist clients in understanding the financial marketplace and making informed decisions.

At Cisick Planning, Peter and his sons Jack and Luken, who are also licensed representatives, work with consumers and small businesses. Both Jack and Luken have backgrounds in finance and experience working in the financial services industry before joining Cisick Planning full-time. While pursuing a finance degree from

West Chester University, Jack earned his insurance license and worked part-time for Peter.

Luken took a similar path, earning a finance degree from Palm Beach Atlantic University and working as a financial representative in West Palm Beach, Florida, before joining the Florida branch of Cisick Planning in 2022. The Florida office supports not only local Floridians but also clients from the Northeast who winter there, have remote workers, or do business in that state.

"With our service model, we focus on giving everyone lifetime attention," Peter said. "We're not transactional."

With their experience and commitment, the Cisick Planning team helps guide clients through their investment options, answering questions and providing support regardless of their prior investment knowledge.

*(Continued on page 8)*



**John "Jack" Cisick**



**Luken Cisick**



*(Continued from page 7)*

## Steps for investing in the future

For those interested in learning more about how to plan for their futures, the first step is to call (610.247.6842), email (petercisick@petercisick.com), or fill out an information or a quote request form on Cisick Planning's website ([www.cisickplanning.com](http://www.cisickplanning.com)). Consultations are always free, and there is no charge for discussing your financial goals or available strategies. Peter and Jack pointed out that they do not have a fee-based practice. "The companies that we deal with pay us for finding the clients — we're a commission model," Peter said. Disclosure: As part of the implementation of any financial strategy or recommendation, Cisick Planning may offer products or services and be compensated by commissions from the companies whose products are selected.

Peter and Jack pointed out that they do have not a fee-based practice. "The companies that we deal with pay us for finding the clients — we're a commission model," Peter said.

Franklin Templeton, Capital Group, and Invesco are just a few of the global investment companies with which the firm works.

Most often, Peter noted, people reach out to financial advisors if they have a problem or they have come into a sum of money. "They say, 'We have an inheritance, we don't know what to do with it, and we've heard you're the people to talk to,'" he said, adding, "A lot will say, 'It's not a lot of money, but it's a lot money to us.' And we concur with that."

Because the firm likes to be hands-on and develop a personal connection with clients, initial consultations are carried out in person. Sessions often take place at the client's home. For those who prefer a more impersonal meeting space or to chat during a lunch break, arrangements can be made to catch up with one of the representatives at a café or coffee shop. They can also meet at the client's place of employment.

Peter explained that quite a few Cisick Planning customers are employees of groups that the firm services. "We end up creating a friendly relationship through that employer, and the employer allows us to meet there with the employees during their lunch hour," he said.

Pets, not privacy, are why people request to convene in a public setting. "We tell people, 'We don't care that you have animals. We're dog people.' Then, someone will tell us that they have six dogs that will bark the whole time we're there, so we meet somewhere else," Peter said.

At that first meeting, the client sits down with a Cisick Planning representative and goes over a series of questions. The questions invariably include what the person's goals for the money are, what the timeframe for reaching those goals is, and any concerns around investing. Using the data collected during this meeting, Peter, Jack, or Luken develop a financial strategy. They then reconvene with the client to go over the proposed strategy and address any lingering uncertainties or changes to the approach.

These appointments are made at the client's convenience. There are no set hours for Cisick Planning. Meetings can take place during the day or evening.







"We like to meet face-to-face with no real agenda and really work on creating those personal relationships," Jack said. "We don't have a secretary or use an answering service or machine to hide behind. Everyone gets our cell numbers and can call us any time. It makes it easier for them and us to have this direct contact."

"In our industry and with technology, clients are sick of being a number, of being told to go to a portal and log in and not interact with a real person. As a small client, it's worse. There's no personal attention given to you," Peter said. "We interact with our clients."

### **Small business savvy and support**

Cisick Planning works with private and small business clients, assisting them with selecting and administering health insurance and retirement plan options. Health insurance plans may include dental coverage for routine exams and care and vision coverage for eye exams, prescription eyewear, and vision correction procedures. Ideally, Peter said, the firm likes to handle group insurance for businesses with 25 or fewer employees.

In terms of retirement plans for small businesses, Cisick Planning can help set up a SIMPLE (Savings Incentive Match Plan for Employees) IRA plan. This IRA doesn't have the usual start-up and operating costs of traditional retirement plans. According to the Internal Revenue (IRS) Service, a SIMPLE IRA requires the employer to contribute either a matching amount of three

percent or a nonelective contribution of two percent for each employee. For nonelective contributions, even if an eligible employee doesn't put money in the SIMPLE IRA, that person must still receive an employer contribution to the plan equal to two percent of the employee's compensation. Additional information about the SIMPLE IRA can be found on the IRS website.

Cisick Planning can also facilitate establishing and operating 401(k) plans, which allow employees to contribute a portion of their pre-tax wages to individual retirement accounts. With a traditional 401(k) plan, employer contributions are optional; employers may choose to make matching contributions, nonelective contributions, or both, but are not required to do so. Employers may also consider features such as automatic enrollment, Safe Harbor provisions, or SIMPLE 401(k) plans, each of which has specific rule and requirements.

Once an employer decides upon a 401(k) plan, the next thing to look at are the wealth of available investment options and who should manage the investments, the employer or the employees. After that, the employer has to consider investment monitoring, disclosures about changes to the plan, and more. The decisions just keep coming. This is why it can be helpful to work with experienced financial professionals who can assist employers in

understanding their options and navigating the complexities of retirement plan administration.

As Cisick Planning's website states, along with creating and managing a business's 401(k) plan, the firm will review "existing policies and retirement plans to ensure they are up-to-date and compliant with current regulations. Our experience extends to evaluating policies from other providers, identifying opportunities for improvement, and recommending strategic adjustments that align with the company's goals and objectives, aiming to ultimately maximize benefits and minimize potential risks for the business and its employees."

To schedule a consultation with Cisick Planning or learn more about its individual, family, and small business services, contact the firm at 610.247.6842 or [petercisick@petercisick.com](mailto:petercisick@petercisick.com).

The firm's website is [www.cisickplanning.com](http://www.cisickplanning.com).

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