



**Michael P. Pallozzi, AIF®, CPFA®**  
*President*  
**HFM Investment Advisors**

Michael Pallozzi counts his most satisfying career moment as the day HFM Investment Advisors became a fiduciary for all clients. The firm's previous broker-dealer arrangement had left Michael chafing over the challenges the team needed to surmount to act in clients' best interest. Now, as an independent Registered Investment Advisor, the firm could freely serve as clients' fiduciary advisor in providing comprehensive financial planning and investment management.

Michael launched his financial services career in 1998 as an intern from Rutgers University. He went on to develop a successful life insurance and financial planning practice working with closely held business owners and employees.

Today, he draws on that experience to manage the personal wealth and corporate 401(k) plans of business owner clients of HFM. He helps coordinate their personal and business objectives and provides integrated strategies that include succession and retirement planning.

Michael utilizes his 401(k) management knowledge to serve both plan sponsors and the participants by leading a well-rounded service team to enhance their experience.

In addition, Michael manages extensive responsibilities as our President and Chief Financial Officer. He executes and maintains our firm's vision for the wealth management and 401(k) departments and has led our annual coat drive for the past 10 years, a successful outreach that he finds thoroughly gratifying.

Outside of the office, the Washington Township resident relishes time with his wife, Angella, and three children. Many people don't know this, but Michael was 15 when he first saw Angella walking on a beach, and he immediately knew they would be married. His persistence paid off and they started dating six months later and married 10 years after that. The couple love their times in Italy, especially on the Amalfi Coast and Positano. Michael also appreciates time at New Jersey's Ocean City Beach, long rides on his road bike, and relaxing with a good bourbon and cigar.

### **Education**

- Bachelor of Science, Finance and Marketing, Rutgers University

### **Memberships and Community Involvement**

- Gloucester County Chamber of Commerce: Immediate Past Chairman of the Board, Chairman of the Executive Club Committee
- Rowan College of South Jersey Foundation: Board Treasurer
- Tavi-time Foundation: Active Member
- Washington Township Education Foundation: Past Treasurer