BY CHRISTINE CUSATIS

Christine Pikutis-Musuneggi

Live and Learn

Painful childhood experiences served as a portal for this advisor's career.

As a child, Christine Pikutis-Musuneggi, CRPC, RFC, witnessed several events that brought the lives around her to a screeching halt—from her grandmother's debilitating strokes that thrust the family into caretaker mode to the downfall of a once-successful family business.

Unbeknownst to her, these formative influences would lay the foundation for her career, instilling in her the desire to advise others on risk management. "When I look back now, I know there were things in place that could have been handled differently," she says.

These formative influences instilled in Pikutis-Musuneggi the desire to advise others on risk management.

Pikutis-Musuneggi, now 35 and a private wealth advisor in Pittsburgh, says these experiences demonstrated the value of having a financial advisor.

"With proper planning—long-term-care insurance, disability income insurance and business succession planning—and advice, individuals and business owners can preserve their standard of living and create a legacy," she says.

A day in the life

Pikutis-Musuneggi has been a full-time financial planner since 2009 and currently works at FamilyWealth Management Group, LLC, affiliated with Lincoln Financial Advisors Corp., a member SIPC broker/dealer and registered investment advisor. At her job she provides financial planning services to approximately 75 clients, based upon individual financial situations and personal objectives.

In carrying out her tasks, Pikutis-Musuneggi takes a close look at her clients' lives to identify gaps in their coverage. "Through the planning process, we discover a lot about our clients—not just their financial situation and medical history, but their family situation as well," she says. "This gives us the unique insight and the ability to identify the coordination gaps in their existing planning."

Lincoln Financial specializes in the areas of investment planning, retirement or financial independence planning, estate planning and business-succession planning and has a partnership with Walker MacCartney Insurance,

a full-service property and casualty firm in Claysville. Small-business-owners make up the typical client profile.

Giving back

Pikutis-Musuneggi first joined NAIFA as a mandatory requirement when she worked for Allmerica Financial. She continues to be a member because of NAIFA's advocacy work and professional-development programs.

"One of the biggest ways that NAIFA membership has impacted me professionally and personally was through my participation in LILI in 2008," she says. "Several of my mentors in Pittsburgh pushed me to do the program, and after two years, I finally agreed."

Pikutis-Musuneggi says that her experience in LILI provided her with skills that are transferable to every aspect of her personal and professional life. "I learned that work/life balance is accomplished by prioritizing and scheduling," she says.

She currently serves on NAIFA-Pennsylvania's board of directors and is co-chair of NAIFA-Pennsylvania's Young Advisors Team. Additionally, she is past president of NAIFA-Pittsburgh, a role she says helped her tremendously. "By the time you're president, you know what it takes to run a business and can figure out who would be best for each role."

Today, Pikutis-Musuneggi keeps her schedule packed with community efforts. She is involved in the American Diabetes Association's Step Out Walk to Stop Diabetes, Mt. Lebanon recreation programs, the Pittsburgh Steelers, NAIFA-Pittsburgh's Annual Toys for Tots Fundraiser and NAIFA-Pittsburgh's Annual Make-A-Wish Charity Golf Outing.

Not surprisingly, this involvement with the community helps her career. "I have the opportunity to meet people who share the same interests as I do and subsequently build relationships," she says.

Giving back and helping others are among the things she loves the most about being an advisor. In fact, her favorite part of the job is "the ability to identify issues that will change a family's retirement or survivorship option and then, together, create and implement a plan to protect and guide them."

Her least favorite part? Negative perceptions of the industry. According to Pikutis-Musuneggi, the industry's image is somewhat tainted after the economic downturn and the publicized corrupt practices of a few individuals. "As a result, some people need the advice of a professional advisor but either lack adequate coverage or prefer to do it themselves," she says.

Planning for the future

As she continues to serve her clients and community, Pikutis-Musuneggi hopes to keep increasing her career momentum. "I look forward to continuing to grow my practice, honing my skills as a planner and offering leadership in the area of practice management," she says.

Continuing on an upward path will be easy for Pikutis-Musuneggi with the help of strategic planning. "As with the planning we do for our clients, we do strategic planning for our businesses," she says. "Going through this exercise helps to give us benchmarks to measure our progress."

Her advice for young advisors starting out is to seek out the expertise of mentors and coaches. "Look for organizations that offer this type of interaction and opportunities for self-improvement," she says. "We are becoming the experts in a shrinking pool of advisors, and the need for advice is increasing." □

Photography by Rebecca Photography