

# Planning and Service on the Client's Terms

## Gottlieb Wealth Management

Imagine paying a financial advisor to help you map out the future, only to have him or her attempt to steer you into a particular product or a one-size-fits-all service model. It's a painful thought — yet, in many corners of the financial services industry, it's a familiar reality.

In his earliest days as a financial advisor, Jeremy D. Gottlieb, MBA, RFP®, RFC® fell into the same professional trap, bringing to the table a sales pitch for a specific investment vehicle and an answer to every possible client objection.

"I was presenting clients with a range of options, but not a real financial plan or retirement strategy," Gottlieb recalls. "Fortunately, I abandoned that approach many years ago."

Gottlieb founded his own boutique practice, Gottlieb Wealth Management, so he could freely serve clients in a manner they expect and deserve. And he did so right from the start, growing his client base through referrals and word of mouth. Today, Gottlieb is a Five Star Wealth Manager serving clients across the U.S.

"It's clear to clients from our first meeting I'm independent, unbiased and completely flexible," Gottlieb says. "The difference this makes in terms of the relationships I have with clients and the long-term strategy of their financial plans is hard to overstate."

### Leaving No Stone Unturned

Gottlieb approaches financial planning in a very simple, straightforward way — with a keen ear for listening and a pad, pen and calculator. "In that first meeting," he says, "I will gather all the details and begin to lay out a financial plan I believe



Jeremy D. Gottlieb

will serve the client's needs and goals for the next 15 to 20 years and beyond."

Meticulous in his research and in his efforts to maximize tax efficiency, Gottlieb designs plans that can easily adapt to changing circumstances. "Income needs, family, tax laws or health may change at any time," Gottlieb says. "Long-term plans must take these possibilities into account and allow for flexibility as these changes occur."

Gottlieb is conservative in his approach to investing, using a diversification strategy that incorporates a variety of asset classes to best suit each client's unique objectives.

"To me, managing money is not about transactions," he says. "It's about determining what works for each client, understanding and minimizing the tax implications, and effectively managing the costs to the client. The detailed analysis I do behind the scenes is designed to simplify the process for my clients."

### Engaging Each Client Uniquely

Gottlieb is happy to provide whatever information clients want, through any channel they choose, as rarely or as often as they like. "Some clients simply say, 'Send me my monthly income check,' and some want to know the minutiae of every detail."

Thanks to technology provided by LPL and WealthVision<sup>SM</sup>, one of the industry's leading software platforms, clients can easily view the entirety of their portfolio — including assets managed by other institutions — in real time. Some clients prefer phone calls or some in-person meetings; Gottlieb will do what it takes to accommodate their preferences and schedules, including flying out-of-state clients to California to meet with him in person.

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WEALTH MANAGEMENT

"I like the communication, sharing and the teaching element of what I do," Gottlieb says. "Most of all, I am very passionate about this business and I enjoy serving clients in whatever capacity or to whatever degree they prefer. My clients trust me and truly appreciate my honesty and professional approach."

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There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Five Star Wealth Manager award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management, among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2013, 2014, & 2015 Five Star Wealth Managers.