

Stanley I. Cooper CFP, RICP

First V.P. Investments

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106B Centre Boulevard  
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***You only get one shot in life to provide education for your children, retire with dignity and maintain your lifestyle, it is critical to get it right the first time!*** Serving as your financial quarterback, we can guide you through the different stages of life and help you avoid common financial mistakes. As Fiduciaries, we strive to provide the best service to help you pursue your goals and make your life simpler.

With over 40 years of experience and spanning across 4 generations, we have enabled our clients to meet their financial goals through comprehensive planning, asset aggregation, money management, and other services outside the traditional realm of financial advising. These value-added services have strengthened our client relationships allowing us to protect and grow your wealth in a customized manner.

FAMILY WEALTH	PRE-RETIREEES	RETIREEES
Develop Retirement Plan/ Financial Goals	Develop Retirement Plan/ Financial Goals	Post Retirement Plans
Asset Allocation	Asset Allocation	Asset Allocation
Tax Situations (Buying/Selling Funds)	Tax Situations (Buying/Selling Funds)	Tax Situations (Buying/Selling Funds)
Estate Planning	Estate Planning	Estate Planning
Incorporate Insurance Solutions	Incorporate Insurance Solutions	Gifting to Heirs and Charities
Wills/Power of Attorney	Wills/Power of Attorney	Wills/Power of Attorney
College Planning (529's)	Evaluating Second Home Options	College Planning (529's)
Manage Emergency Fund	Manage Emergency Fund	Evaluating Second Home Options
Mortgage Refinancing Analysis	Mortgage Refinancing Analysis	
Automobile Leasing Versus Buying Analysis	Automobile Leasing Versus Buying Analysis	
Identify Savings Plan	Identify Savings Plan	

Please call us to schedule a time to discuss these services. If there is anyone that you care about that could benefit from our help, we would welcome the introduction and always look forward to hearing from you.

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[www.capitalwealthadvisorsllc.net](http://www.capitalwealthadvisorsllc.net)

Financial Advisor offering securities through Cetera Advisor Networks LLC (doing insurance business in CA as CFGAN Insurance Agency LLC), member FINRA/SIPC, a broker/dealer. Some advisory services offered through Cetera Investment Advisers LLC and some offered through Cetera Advisor Networks LLC, registered investment advisers. Cetera firms are under separate ownership from any other named entity.

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## CLIENT SERVICE OFFERING



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**STEP 1**

- **FINANCIAL SITUATION REVIEW**

**STEP 2**

- **INDIVIDUALIZED PORTFOLIO RECOMMENDATION**

**STEP 3**

- **PORTFOLIO IMPLEMENTATION**

**STEP 4**

- **REFERRALS AND EVALUATION**



# WEALTH MANAGEMENT STRATEGY

## MISSION STATEMENT

As our client, you are very important to us. Our goal is to guide you in the pursuit of your financial goals and give you exceptional client service that goes above and beyond your expectations. It is our responsibility to create a meaningful financial partnership with you, our client. You mean a lot to us, and we want it to show.

## 13 WEALTH MANAGEMENT ISSUES

The wealth management parameters of our relationship are stated as follows, based on the 13 Wealth Management Issues established by Cannon Financial Institute.

### 1) INVESTMENT PLANNING

Your ability to enjoy the lifestyle you want may be strongly correlated to how effectively you build and preserve wealth. As an investor, it is practical to seek professional assistance managing risks and evaluating your asset allocation. Also, if you're compensated with stock, or if you have more than one brokerage account, you may want help identifying and efficiently re-investing the proceeds from asset concentrations and/or duplications.

We also need to identify any gaps you have in your investments, and about what your feelings are about your investments, goals, and family dynamics. Above all, you may be ready to expand your approach to diversification and risk management beyond the investment strategies you may be using to include other alternative investments.

### 2) RETIREMENT PLANNING

This includes your employer-sponsored retirement plan and IRAs, which play an important role in your retirement income plan. Are your assets allocated efficiently across these investment vehicles? Are your beneficiaries current?

We can help you make sure these tools are being used, that you will begin to envision your hopes, dreams, goals, and concerns about retirement, and that there are no surprises someday for your heirs.

### 3) EXECUTIVE COMPENSATION

If you're an executive, stock options may play a major role in your compensation, but navigating the complex regulations that govern them can be challenging. We want to help you be proactive, so we will provide education on your stock options, and develop tax-efficient strategies around them.

### 4) INSURANCE

With your life's investments and savings at stake, a comprehensive insurance plan can help you protect your current assets and future holdings. We offer life insurance, long-term care insurance and annuity products that can be designed specifically to your situation.

We will do an analysis of whether you have enough insurance, too much insurance, the right type of insurance, and if costs are in line with industry standards. We will identify any potential risks or gaps, and recommend next steps for developing the right insurance and disability plan for your needs.

### 5) BANKING AND CREDIT MANAGEMENT

Managing the liability portion of your balance sheet is very important. There may be reasons you need to look into getting a loan, whether it's to build a new home, add to your business, or something else that takes a major outlay of cash, we can help you imagine what that plan for the future looks like by showing you its impact on your overall financial picture.

### 6) PROTECTION STRATEGIES

Titling of your investment accounts in your own name will not escape probate in the event of death in a will. Everything needs to be spelled out to trustees and successor trustees so there are no surprises. Documents also need to be kept up to date to alleviate chaos in the event of a death.

We can work with your attorney and CPA, or direct you to those professionals we work with who are highly regarded law and accounting experts if you don't have those relationships established yet.

## **7) DURABLE POWER OF ATTORNEY AND MEDICAL DIRECTIVES**

Do you have someone who would make important decisions about your estate if you had an accident or became incapacitated in some way? You want to make sure you have someone in place, since the court procedure can be time-consuming and expensive. It can also reveal your diminished capacity to the public, and the powers of a court-appointed fiduciary are more restricted than those available to an agent under a durable power of attorney (DPOA).

We will make sure that one of our experienced, objective professional partners is there to make decisions that are in the best interests of your loved ones and others that you care about by helping you appoint a durable power of attorney.

## **8) EXECUTOR/TRUSTEE**

The role of executor or trustee is complex and the responsibilities are demanding. We will work with you and those you have named as executor or trustee and successor trustee to help ensure they understand your investment strategy.

## **9) GIFTING TO CHILDREN, DESCENDANTS AND EDUCATION PLANNING**

When you've achieved a level of financial success, you might like to help your children or grandchildren with a college education, or possibly help provide funding so they can start their own businesses. You might also want to support charities that you have a passion for, along with plans for enjoying your retirement years.

With these goals in mind, there needs to be a plan in place to fund all these endeavors, and make sure to have a contingency plan in case of a failed business, a child who doesn't want to attend college, or unexpected health issues that could dramatically change what you've so carefully planned for so long.

## **10) CHARITABLE GIVING**

Along with planning for gifting to heirs, there may be charities you feel strongly about, and want to support them now and after your lifetime. To whom do you give and why? Is this something both you and your spouse are interested in? How will this affect your estate planning? Is your family involved in this cause?

We will take time to understand your desires in your charitable endeavors to accomplish your wishes and to work with your family accountants, tax attorneys, or family office managers to make the most out of the cause you love.

## **11) DISTRIBUTION OF ESTATE AT DEATH**

If something should happen to you, are you confident that your family would be able to immediately understand and continue with what you've set down in your wills, trusts, and other documents? Many family members don't understand the complexities of those documents, so they lack a well-constructed plan to reflect the owner's wishes and goals.

We will work with you and the person you have named as executor or trustee and successor trustee to help ensure they understand your goals, wishes, and the investment strategy that has been established. We work with our clients to focus on maximizing tax efficiency and making the most of asset distribution by asking the appropriate questions to determine the motivations that will lead to solutions.

## **12) TAX AND CHARITABLE INCLINATIONS AT DEATH**

You have a specific intention in mind for your philanthropic giving. The contributions you make to the community and the causes that matter to you are also an important part of a life well lived. To help keep your memory alive in the public, we will help you accomplish your charitable goals with direct gifts, donor advisor funds, private foundations and trusts.

## **13) BUSINESS OWNER INTERESTS**

The biggest risk in succession planning is not having a plan. You need to prepare for your successors and family, if different from the successors. This can be divisive for family members if you're not prepared.

As a business owner, your business may be your largest asset. In addition to your personal retirement, lending and insurance needs, your business and/or employees may require similar services. Also, you will need a business succession plan to help you gain liquidity and transfer ownership to another steward when you are ready.

We will determine which experts we need to partner with for your succession plan, help you minimize risks, establish long-term objectives that include the people who will succeed you, and determine what you and your company will need to continue without disruption.



# CLIENT SERVICE COMMUNICATION PLAN

Our client service relationship guidelines are outlined for you. Please check off your preferences where indicated:

Our Services to You for Your Convenience and Sense of Well-Being:

- Any call made to our office before 4:00 pm Monday through Friday will be returned on the same day. Calls made after 4:00 pm will be returned the next business day.
- E-mails will be responded to you within twenty-four hours of e-mail receipt.
- Any account, paperwork, or investment issues that need to be resolved will be completed promptly. We will provide a status report as to the progress.

Name	Phone Number	Email Address
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____



## PORTFOLIO REVIEW PREFERENCES (check one)

Portfolio Review Frequency

- Quarterly
- Semiannually
- Annually

## COMMUNICATION PREFERENCES (check one)

Phone Call Frequency

- Monthly
- Quarterly
- Annually

## PERSONAL INFORMATION

What is your anniversary date, if married? \_\_\_\_\_

Are you involved in a charity or foundation you support?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Do you have children?

- Yes How many? \_\_\_\_\_
- No

Do you have grandchildren?

- Yes How many? \_\_\_\_\_