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PUBLISHER'S NOTE

Welcome to the inaugural issue of *Arizona Premier Financial Advisors*, your exclusive guide to Arizona's best of the best; wealth management practitioners with a demonstrated record of exemplary service and expertise and, most important, positive results on behalf of their clients.

You couldn't pick a better state than Arizona to plan for your financial future. Whether you are a native or a transplanted resident, the Grand Canyon state is recognized on list after list as one of the 10 best places in the United States to retire. But not only does it boast the most hospitable climate, recreational opportunities and beautiful scenery, it is also home to some of the nation's best financial advisors who can help you to fulfill or even exceed your vision of retirement.

When people entrust the money for which they've worked and saved all their lives to a financial advisor, they want to be sure he or she will be working in their best interests. *Arizona Premier Financial Advisors* is your calling card to your area's most accomplished wealth management professionals.

Allan Flader, of the Flader Wealth Consulting Group, was ranked the No. 1 financial advisor in Arizona by *Barron's* magazine. Thomas Brueckner, President and Chief Executive Officer of Strategic Asset Conservation, is a nationally recognized Senior Advisor of the Year finalist and published author and radio talk show host who gained national recognition for anticipating the stock market reversals at the beginning of the decade. You will find them along with other excellent and award-winning financial specialists in these pages.

Studies indicate that individuals and investors consider the primary benefits of working with a wealth management professional are not only improving their investment returns and gaining knowledge about investing, but also gaining peace of mind. From saving strategies and creating a financial plan to wealth transfer, *Arizona Premier Financial Advisors* is an essential tool that will help you find a wealth management professional best suited to meet your unique challenges, and who can help to navigate what may appear to be a daunting and intimidating process.

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Flader Wealth Consulting Group

The No. 1 Financial Advisor in Arizona

How does selling shoes prepare you to be the No. 1 financial advisor in Arizona (as ranked three-years running by Barron's*)? Allan Flader sold shoes at JCPenney to put himself through college. It taught him the importance not only of hard work, but of customer service. "When someone walks in, you listen when they are trying to describe what they want," he says. "You look at the shoes they're wearing and try to size them up as to what they need." Most importantly, you learn that one size does not fit all.

WHO IS THE FLADER WEALTH CONSULTING GROUP?

Allan, a Financial Advisor with the Certified Investment Management Analyst and Chartered Retirement Planning Counselor certifications, began serving clients in 1987 and established his own team in 2000. Flader Wealth Consulting Group operates under RBC Wealth Management and primarily serves high net worth individuals, including professionals, corporate executives, business owners and entrepreneurs. The boutique family business includes Flader's twin brothers, Brian, a Senior Financial Associate with the Chartered Life Underwriter, Chartered Financial Consultant and Chartered Retirement Planning Counselor certifications, Michael, a Senior Financial Associate with the Retirement Income Certified Professional certification and specializes in educational planning and Section 529 plans, as well as another partner, Chris Young, also a Senior Investment Associate with the CERTIFIED FINANCIAL PLANNER™ and Chartered Retirement Planning Counselor certifications, and two extremely valuable experienced support staff, Joanne Lane and Linda Caldwell.

A HIGHLY COLLABORATIVE TEAM

Education is a key element of what Flader Wealth Consulting Group does. "Most of our clients want to understand the basics," Flader says. "Each is different in how much they want to know. Some don't want to stress about it. That's one reason why they come to us. Being proactive is a big part of what we do. In times of market volatility, we send out emails that communicate, 'We're on top of this.' If a client doesn't have information, that's when they wonder what their financial advisor is doing."

A FIDUCIARY RESPONSIBILITY

"We assume the fiduciary role for our advisory program accounts," Flader notes. "Our intent is to always minimize conflicts of interest. We don't get paid more for using one fund more than another. Everything we do is based on theories that have solid tenets behind them. In selecting investments, we take into account a client's goals, we look at overall risk tolerance levels, and we ask ourselves if this investment makes sense for this client." The team operates under a fully disclosed fee-based approach.

MORE THAN A BUSINESS

"We are not only selling products," Flader emphasizes. "We are looking out for our clients. I've known some of them for 30 years; they've known me for more than half my life. We are passionate about helping people and taking care of them in every way financially. I had a case where a client owned an insurance policy, but it wasn't titled in the right entity. I made the necessary adjustments that resulted in a significant tax savings. We are looking at our clients' entire well-being. That means supporting them with significant financial transactions such as purchasing a home or deciding between buying or leasing a car or any other activity where we can help by analyzing their debt or implementing debt-reduction strategies".

"We manage their money, yes, but the overall impact of what we do far exceeds that."

** In 2015, the Barron's Top 1200 Financial Advisors Award was based on information gathered regarding over 2600 financial advisors. Of the financial advisors considered, 46% received this award. This represents less than 1% of all financial advisors registered with FINRA in 2015. The Barron's Top 1200 Financial Advisors Award is based on the following criteria: The individual is credentialed as a FINRA registered representative, assets under management, revenue produced for the firm, regulatory and compliance record. This award does not evaluate the quality of services provided to clients and is not indicative of this advisor's future performance. The financial advisor does not pay a fee to be considered for or to receive this award.*

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Strategic Asset Conservation

"Their Clients Don't Lose Money, Not a Dime"

In a volatile market and amid a tentative economic recovery, and with longer life expectancies, the biggest financial fear is running out of money in retirement. The biggest financial regret is often not having saved enough to retire comfortably. Strategic Asset Conservation specializes in "safe money strategies" custom-designed to protect principal while yielding reasonable rates of return.

Incredibly, not one of their more than 750 clients has lost money in the stock market since the dot-com bust in 2000-2. Not even during the 2008 financial collapse, when the S&P 500 lost 57% of its value in 17 months!

Based in Scottsdale, AZ, Strategic Asset Conservation serves risk-averse retirees and pre-retirees—white and blue collar households—and offers them the expertise and the tools to secure a guaranteed income for life and maximize the transfer of wealth to their heirs, tax-efficiently and without market risk.

YOU DON'T HAVE TO RISK YOUR MONEY TO GROW IT

That's because they don't expose their clients to market risk in the first place. President and Chief Executive Officer Thomas Brueckner, a Senior Market Advisor magazine Advisor of the Year finalist, anticipated the market reversal of 2000-2, moving his clients first to cash and later into safer alternatives to market risk, such as a portfolio of Fixed Index Annuities.

Brueckner and his award-winning team share an unwavering commitment to their clients based on solid and enduring relationships. They don't implement any strategy without spousal involvement—and encourage adult children to be involved as well. The majority of their clients come to them via referrals and word of mouth.

ARE YOU ON THE RIGHT PATH TO ACHIEVE YOUR FINANCIAL GOALS?

A recent study by a noted financial planning magazine revealed most advisors are significantly disconnected from their client's actual needs. When *clients* were asked what their top concern was, 88.6% said "losing our wealth." When *advisors* were asked the same question, only 15.4% believed "losing their wealth" was the most important concern of those clients. Thom and his associates see their mission as providing strategically designed solutions to address their clients' most pressing concerns. This is an approach best matched to clients with realistic expectations for the money they have worked decades to save, and who are looking to forge a long-term relationship with advisors who fully appreciate their lower risk tolerance and desire for guaranteed lifetime income. These modern and innovative strategies are based on the entirety of the client's financial situation, together with a comprehensive review of the their goals and target dates. The team helps to secure retirement goals by anticipating the unknown—such as a medical event that could bring with it the risk of depleting your retirement savings due to a debilitating, catastrophic, or long term illness.

THE LAST FINANCIAL ADVISOR YOU WILL EVER NEED

A core tenet of Thomas Brueckner's philosophy is that "the advisor that got you *to* retirement is not necessarily the advisor with the tools and expertise to get you *through* retirement." Strategic Asset Conservation will work with a client's other advisors to pinpoint the right financial solution to reach and exceed their retirement goals.

Call today for a consultation.

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Moran Financial Services, Inc.

Planning for a seamless transition into retirement

You are here; retirement looms on the horizon. How will you get there? How much money will you need to accomplish all you want to do in retirement? Moran Financial Services, Inc., is a boutique firm that specializes in developing asset management, estate planning, insurance, investment and money management strategies that will help high net worth individuals achieve their retirement goals.

"Consultation and education pay a primary role in what we do," states Founder Ed Moran, a Certified Financial Planner™ with 30 years experience. "People may prepare on their own, but at the same time, retirement is a new arena for them. We create a snapshot of where they are today comprised of all aspects of their financial and personal life. Then we consider their retirement lifestyle goals and objectives: Do they want to travel? Do they want to buy a second home? Do they want to move? We help them to map out these significant lifestyle changes so there will be monies available. Every year we meet to review everything and see if we're on base."

Moran sees one of his primary functions as keeping his clients' eyes on their ultimate retirement goals. Market volatility in the past decade has made this a challenge for some who are stressed by short-term financial situations. "When I first started," he recalls, "pre-retirees would be looking ahead 10-15 years. Now, it can be down to 3-5 years; for some, as little as six months to a year! They are looking everyday at what the market is doing and worrying how it is effecting them."

"Immediate changes scare people, but you can't let it impact your decision making," Moran continues. "When you make a decision due to volatility, it is generally the wrong decision. My main goal is to remind clients what their long-term goals and objectives are and to weed out the b.s. that occurs on a daily basis."

Moran is third generation in the insurance business and was strongly influenced by his father in the personal relationships he developed with clients. "My father always worked tirelessly to make sure his clients would be properly taken care of and their family obligations were met. They became more friends than clients, and I have tried to emulate that. My clients, too—some of them second generation—become my friends. I go to their children's and grandchildren's activities and weddings. I go on trips with them."

Moran considers Moran Financial Services, Inc. to be a "one-stop shop, where all avenues pre- and post-retirement planning are analyzed to make sure there is nothing left to chance. We do a complete retirement/estate plan that takes into account investment and income needs with an eye toward limiting tax impact down the road so money can and will be made available for future generations."

Moran also assists corporate clients with business planning and fringe benefits, such as group medical, dental, group life and disability insurance, and 401(k) plans, and help clients sell their business if a succession plan is not in place.

"It's all about helping our clients make the transition from work into retirement as seamless as possible," Moran emphasizes.

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The Pahnke Wealth Management Group

There's Wealth in Our Approach.™

Concern about outliving one's money in retirement is universal, regardless of wealth level. RBC Wealth Management's Phoenix-based The Pahnke Wealth Management Group primarily advises select households with a minimum liquidity of roughly $2 million-$5 million. Even among these elite clients, concerns about retirement savings are keenly felt. "They have a lot more to lose and a lifestyle to which they are accustomed," observes Managing Director-Financial Advisor Glenn Pahnke.

This is why Pahnke and his team—with almost 70 combined years of experience in the financial services industry—have developed close relationships with a core group of families. "We can't be everything to everybody, but we do want to be everything to those few," Pahnke observes.

In 2015, for the sixth year, Barron's magazine ranked Pahnke among the top 10 financial advisors in Arizona. Identifying each family's unique needs and circumstances drives his wealth management approach. "Whether it's retirement, wealth, estate or insurance planning, we take a comprehensive holistic approach," Pahnke states. "But from a wealth management viewpoint, risk management comes first. We are looking for asset stability and growth over time."

The Pahnke Wealth Management Group is a five-person team with the benefits of a large, strong, financial institution, RBC Wealth Management as well as, parent company, Royal Bank of Canada, measured by Global Finance magazine to be among the top 20 safest banks in the world in 2014. Access to these vast resources provides a vital source for client communication and education, which "go hand-in-hand," Pahnke believes. "Communication should be education. If you're just giving clients data and it's not absorbed, it's meaningless. But put that data in perspective and they will buy in to the process for the long haul and not get caught up in market fluctuations and media propaganda of the moment."

Attention to detail and peerless customer service distinguishes The Pahnke Wealth Management Group. "We treat our clients as we would our family," Pahnke emphasizes. "We go above and beyond traditional tasks on behalf of our clients, such as helping them plan or be able to finance an 80th birthday or a legacy family vacation."

The team operates like a family as well, Pahnke notes. "The average length of service of my team is 10 years, and one recently retired after 20 years."

"We're in it for the long haul," Pahnke states. "Oftentimes clients want to know when their advisor is going to retire. They worry about what's going to happen to them. I'm married with six children, ages 10-27, with four still at home. I joke with my clients that I won't be retiring anytime soon."

THE PAHNKE WEALTH MANAGEMENT GROUP

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Kendrick Wealth Management Group

Facing the Future with Anticipation

When a guy named Noah offers you a boating analogy, you should listen, especially when it may concern your future. "It's not the direction of the wind, but the set of the sail that matters most," states Noah Kendrick, CERTIFIED FINANCIAL PLANNER™ and Founder of Kendrick Wealth Management Group (KWM) in Carefree, Arizona.

KWM, an independent boutique firm aligned with Raymond James, takes a different approach to planning. Kendrick began his career during college at a small firm in Ohio during the technology downturn in the early 2000's. The experience taught him valuable lessons about the importance of risk management and asset allocation within a portfolio.

Kendrick not only survived the financial crisis in 2008 and '09, he more than tripled his business in the years following. "Those clients that stayed disciplined in an admittedly very challenging environment went on to benefit from the recovery that followed the worst economic downturn since the 1930s," Kendrick notes.

KWM supports each client relationship by clarifying their specific vision of financial independence. What **FORM** does this take? KWM identifies four universal factors, but each with its unique goal: **F** (Family, Faith & Philanthropy; **O** (Occupational goals, achieving and maintaining a work-optional lifestyle); **R** (the Recreational bucket list) and **M** (Money). "The money is simply the HOW," Kendrick observes. "That's why you hire us; to build a portfolio based on principles, priorities and timeframes connected to what matters most to you."

There are three basic pillars—what Kendrick calls the 3 Ps—upon which KWM has established its distinguished reputation: investment philosophy, planning strategy and process. "Our investment philosophy is that tax, debt, risk and investment management all need to be aligned or your plan could be flawed," Kendrick explains. "Second, we strive to bring clarity to the retirement planning process." As the late great Yogi Berra once said, 'If you don't know where you're going, you'll end up someplace else.' And third, life is not static, it's fluid and dynamic and our proprietary process supports that belief."

With so many investors expressing apprehension about the future, a well-defined planning strategy is more important than ever. "Excessive emotion is often caused by a lack of clarity," Kendrick shares. "A well-developed planning strategy helps to bring clarity and allows our clients to face the future with the anticipation it deserves and to spend time on the things that matter most to them."

Over half of KWM's clients are retired to some extent. But communication and education is ongoing. "That's part of what separates us," Kendrick believes. "New clients often tell us that they have not heard from their previous advisor on a consistent basis."

"How we do what we do is not inspiring; Why we do it is."

The professionals at Kendrick Wealth Management Group are in the business of "serving a select group of core clients and their families," Kendrick emphasizes. "The motivation behind our business is personal. My wife and I have two children under the age of three. Our business is about staying manageable and not becoming large at the expense of our core clients. I want the time to serve each client extremely well and the time to raise my children and enjoy my family. Our firm won't be all things to all people, but to the extent we can from a wealth management perspective; all things to some people."

KENDRICK WEALTH MANAGEMENT GROUP
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Kelly Richards - RG Capital

Putting the client first

How much will you need to save for retirement? Three million? Four? Five? Perhaps the bigger question is what is your vision for retirement? That is the primary focus of RG Capital, a fee-based boutique wealth management firm dedicated to methodical and meticulous planning which strives to help you achieve your ultimate goals in retirement.

For more than a decade, high net worth professionals and small business owners have relied on the RG Capital team to potentially reach greater wealth, create charitable legacies, and increase the possibility of financial security for children and grandchildren. This is accomplished, states President Kelly Richards, by utilizing RG Capital's proprietary planning software and investment models driven by a Chartered Financial Analyst ® and an investment committee. "Our team places morals and ethics first," Richards emphasizes.

When it comes to retirement planning, RG Capital charts a prudent, conservative course. "We're a firm that believes very strongly in not chasing returns," Richards states. "We are the tortoise and not the hare. When the 2008-2009 economic debacle happened, our clients, too, were affected, but in our opinion, nothing like their counterparts."

RG Capital helps pre-retirees calculate the investment commitment needed on a monthly basis in order to best possibly achieve their retirement goals. "Our new clients tell us they were told by an advisor that they need to save anywhere between three-to-five million dollars," Richards says. "But they have no idea how to get there. Our initial planning focuses on identifying their vision of retirement - whether they want to keep working in some capacity or stop work altogether. Following that we determine their ultimate wealth transfer goals. Once we determine where they want to be in retirement, we utilize our software and our specialized team to show them how they may be able to get there."

Consultation and customer service are the watchwords at RG Capital. "We are constantly in contact with our clients," Richards confirms. "Education is huge for us. We will do retirement plan reviews with our clients as often as quarterly for those who request it. We are transparent about our fees, which are included in every performance report."

The bottom line, Richards states, is: "Let us spend our time helping them realize their vision of retirement so they don't have to spend extra time away from their businesses or families."

A well-defined plan for the perfect retirement.

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SilverTree Special Needs Planning

Choosing the right professional to prepare your Special Needs Plan

Traditional Estate and Financial Planning is, for many, a daunting and intimidating process. But when it comes to one's wealth and how it should be administered in the event of death or debilitating illness as well as stating their wishes for the well being of their loved ones, confronting uncomfortable questions is the crucial first step to financial and emotional peace of mind. For families, who care for a loved one with disabilities or other special needs, a comprehensive estate and special needs plan has far greater urgency: What would happen today if you were unable to provide for your loved one's care for an extended period of time or permanently?

SilverTree Special Needs Planning is a full-service planning firm, a "one-stop shop" that focuses exclusively on helping individuals, professionals and families achieve personal and financial security for their loved ones living with disabilities or other special needs.

Financial planning is but one piece of a comprehensive process. Integrating legal documents, coordinating and maintaining government benefits, and drafting a formal directive for future care must be addressed for the plan to work and provide for the person with special needs. SilverTree Special Needs Planning's objective is to create a plan that provides proper care, supervision and quality of life for the person with special needs while giving peace of mind to their families.

"Families tell us they need a twenty-eight hour day and nine-day week simply to provide the basic necessities," says SilverTree Special Needs Planning President Robert Smith. "How then are they going to have the time to find a qualified attorney, financial advisor, tax specialist and a special needs planner that can assemble a plan within a reasonable time frame and at an affordable cost?"

With multiple offices in Arizona and California and plans to expand to other states, SilverTree Special Needs Planning is one of the nation's largest special needs planning firms whose services are available nationwide. Based on their client's current financial situation and personal long-term goals, SilverTree's knowledgeable and compassionate staff creates a comprehensive and holistic plan that covers such pivotal areas as special needs planning, special needs trusts, lifestyle preferences, care directives, guardianship filing, government benefit eligibility analysis and preservation, investment, estate, retirement, education, insurance and business continuity planning. "The most rewarding part of what we do is knowing that we give piece of mind to parents and caregivers that their loved one living with a disability or special need will have a plan in place to help protect their future beyond the time they are unable to care for them themselves," Smith says.

Many of SilverTree's planners have children or other family members living with disabilities. Two who began as clients, were so inspired by the company that they decided to change careers and join the team. Many of the planners are and have been active in the community for years as both parents and professionals which allows them to assist and guide families with a unique empathy, perspective and understanding of the issues and concerns they are and will have to address. "They don't just know special needs planning," Smith emphasizes, "They live this every day."

An integral part of SilverTree's commitment to giving back to the Disability community through its charitable initiatives. Smith is current President of the board of directors and co-founder of Academic Opportunity of Arizona, a student tuition organization dedicated to improving educational choices for children with special needs. SilverTree's associates are actively involved in more than 50 charitable and community-based organizations including Ability 360, Treasure House, Hope Group, and the Southwest Autism & Resource Center (SARRC). SilverTree is especially proud to be one of the sponsors of the annual Arizona segment of the Walk Now for Autism Speaks which, last year, drew over 24,000 participants in our community. Smith has been asked to serve as Chair of the 2018 event. Through the years, SilverTree has become an invaluable resource in guiding families to local, state and national government agencies, support groups and organizations for benefits and assistance that they might otherwise never have identified or obtained.

"This is all we do," Smith says. "It is not a part-time marketing niche. Our sole focus is helping families and caregivers provide for persons living with disabilities or special needs, preserve government benefits and work to ensure that both their current and future needs are protected."

Start Planning for Tomorrow Today.

SILVERTREE SPECIAL NEEDS PLANNING

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Oxford Retirement & Estate Planning, Inc.

Retirement Planning in a Class by Itself

What you don't know about retirement planning can cost you in the long run. That's why education is at the forefront of Oxford Retirement & Estate Planning's process of helping pre-retirees and those in early retirement to maximize their financial resources and convert those resources into income plans that can last a lifetime.

"It's just a whole different world," notes Oxford Retirement & Estate Planning President Michael Oxford, who founded the company in 1997, but began his career in 1980. "Think about it this way: Regardless of what career path you took, are you using the same technology that you did 25-30 years ago? Best practices in retirement planning have advanced substantially, too!"

Retirement has also evolved. "My parents retired back in the 1980s," notes Oxford, a fifth generation Phoenix resident. "Then, everyone had a pension and Social Security, while the market in the '80s and '90s was at a 100-year best. Now, pensions have disappeared. Since 2000, we've had the two biggest bear markets in our lifetimes. Plus, we have longer life expectancies. It puts demand on the resources; the money has to take care of you longer."

With a strong emphasis on customer service for its high net worth clients, Oxford Retirement and Estate Planning conduct an extensive review not only of their assets, but also of their visions and goals for retirement. From wealth accumulation and asset preservation to Social Security maximization and income planning, the seasoned team of independent advisors creates a customized plan that will meet their unique financial needs and goals.

INVEST IN YOURSELF

What you learn about retirement planning can save you in the long run. Michael Oxford and Partner Landon Randall lead classes at local community colleges through the firm's educational division, Western Maricopa Adult Education (www.wmaed.com).

"Everybody has a financial regret, an investment or strategy that did not work out as planned," Michael Oxford observes. "Educating people helps them to get a leg up and to understand all their retirement planning options. Long before you get to that finish line, you want to know you are positioned to be on track to have the income you need to be protected in the event of the next bear market. I find that the classes really help people to get over the hump and see that retirement planning isn't so scary. Clients who come to us through the class program have already had six hours with us, and that's a very positive experience."

In addition to the classes, the Oxford Retirement & Estate Planning website is a rich, user-friendly resource for articles covering a wide range of topics, including tax planning, estates and trusts, asset management, risk management, IRAs, and investing.

"We have a demonstrated ability to help teach people so that when we sit down with them one-on-one, retirement planning concepts make sense to them.

What are you doing to secure your financial future?

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Secured Financial Solutions LLC

Retire SAFE, SMART and SECURE

When it comes to retirement, the greatest financial fear is outliving your money. Founded in 2002 and based in Scottsdale, Arizona, Secured Financial Solutions is an independent, full-service money management firm that specializes in helping retirees and pre-retirees take control of their money. Risk-appropriate and tax-efficient strategies enhance the possibility that their clients will thrive in retirement, not just survive.

Featured three-times as seen in Forbes' Arizona Best in Business, Secured Financial Solutions is a boutique firm created for people who have worked hard and made sacrifices in their lives to set themselves up for retirement. With a focus on preservation of principal, the Secured Financial Solutions team puts planning in place that will help you to spend comfortably in retirement and live these years to the fullest.

That retirement planning is based on complimentary strategy sessions that take into account income/distribution analysis, fee analysis, and risk analysis to make sure your investments are working for you, and not against you. Secured Financial Solutions aligns you with investment options that have the ability to participate in the gains during positive market cycles while attempting to minimize large losses in market downturns. The company's investment philosophy: "Opportunistic in good times and defensive in bad times."

President and CEO Anil Vazirani and associates Rick Redaelli and Jon Armstrong are fiduciaries for whom serving their clients' best interests is the highest priority. They fulfill this obligation by focusing on their clients' long-range financial goals and vision of retirement and guiding them step-by-step through the retirement planning process.

Vazirani is host of "On the Money," his long-running weekly radio program on Money Radio AM1510 and FM 99.3. He also conducts "On the Money" workshops throughout the state with Redaelli. "We pride ourselves on education and try to make sure that whether you attend a live consumer presentation, listen to our radio show or meet with us for a complimentary strategy session, you will leave knowing far more about your current financial situation and about what options are going to accomplish your retirement goals," Vazirani says.

Retire…and Stay Retired! Call today for a consultation.

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Jackson / Roskelley Wealth Advisors, Inc.

Let's Plan for Life

Bob Jackson and Jared Roskelley are Certified Financial Planner™ practitioners at Jackson/Roskelley Wealth Advisors and have one focus: Implementing a comprehensive financial plan that is based on their clients' retirement & lifestyle goals. Through ongoing meaningful consultations, the plan is created to withstand the distractions of economic conditions and market volatility.

"There is so much stress out there from conflicting information bombarding investors," notes President Jared Roskelley. "One of the greatest values we can add to the advisor-client relationship is helping our clients to focus on the information that is most important to achieving their vision of retirement.

"I joke with clients that if they don't unplug their TVs, I'll do it for them," Chairman and Founder Robert Jackson adds with a laugh.

Founded in 1994, Jackson/Roskelley Wealth Advisors is a fee-based firm that coordinates retirement, investment, tax, insurance, and estate planning based on an intensive information-gathering process. "We hold ourselves to the highest standards," Jackson says. "We need to know what our clients' needs are, what their risk tolerance is, and their vision for their retirement. We do our planning first before we recommend any investments. It's a better fit for them because then we can review their plan at least once a year and make sure they are on track."

The process begins with a complimentary consultation that goes beyond a review of typical financial data to explore an individual's money attitudes and behaviors and their feelings about retirement. "We get to know each other and see whether the services they need align with the services we provide," Jackson says. "If it's a good fit, we start the financial planning process" "We often see that people are paying too much for the advice received so we are very competitive with fees while striving to provide the best value."

Jackson and Roskelley consider the firm's tax and comprehensive planning expertise to be an added value. "Through consultation and planning we strive to save a significant portion on taxes annually, and you can only do that when you really understand an individual's financial situation," Roskelley states.

From this foundation, Jackson/Roskelley Wealth Advisors serve as architects and contractors to build their clients' financial dream house. It is a house designed and built to last.

"Retirement planning is not a sprint, it's a marathon," Jackson states. "Our planning is very comprehensive, so much so that our clients consult us if they are going to buy a car or consider refinancing their home. We are very much involved.

We have a passion for helping people while being their financial advocate and seeing that they and their families are well taken care of. We keep our number of clients at a manageable level so we are available to them when they need us."

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EDITORIAL

Just how important is a Financial Advisor?

Getting the job done right requires the assistance and guidance of a true professional—especially when it comes to successfully managing your own finances.

Professional financial advisors have years of training, experience and knowledge to assess your specific needs and offer sound advice.

The right financial advisor will be your trusted confidant in navigating and charting a plan based on your life stage goals. Whether your financial situation requires short-term, medium-term, or long-term needs, a financial advisor will be your ally in developing a strategy with a focused and specific plan that has achievable goals.

Your personal financial advisor will also serve as a trusted mentor, coach, motivator and proven expert in assisting you in achieving financial security. The right financial advisor will bring all the pieces of your financial life together for a brighter fiscal future for you, your family and your loved ones.

Managing your finances alone can be an intimidating and daunting task. Find the right financial advisor and you will stay on the path to financial freedom and security.

Raskob Kambourian Financial Advisors Ltd.

Making your dreams in retirement come true

She is in her 70s, and had always wanted a new kitchen, but thought such an expense would jeopardize her retirement savings. Patricia Raskob, her financial advisor and life planner, put it to her this way: " You are going to wait until you move to fix up your kitchen so that someone else can enjoy it?" Raskob ran the numbers and told her, "You have the money; now go and build your kitchen." Three months later, reports Raskob, "She was going on and on about her kitchen and how much fun she was having in it."

For Raskob, President of Raskob Kambourian, that question—"What have you not done in retirement that you really want to do?"—is at the heart of what she and her team of fee-only life planners make possible with prudent and proficient planning. "I love the light that goes on in my clients when they realize they can do something they never realized they could do."

Based in Tucson, Raskob Kambourian is in its 30th year. They create a comprehensive financial overview on every aspect that can impact your financial future. Raskob considers her team to be mapmakers: "Here's where you are today; here's where you want to go; these are the steps we need to take to get you there."

This is accomplished through a holistic approach based on each client's unique situation. "We emphasize that money is a tool," Raskob states. "This tool can be used a lot of different ways to make their live worth living. We talk to people in-depth about their vision of a perfect day, dreams they don't even allow themselves to consider, but wouldn't it be wonderful if they came true."

"WHEN THEY HIRE US, THEY HIRE A TEAM"

Now in its third decade, Raskob Kambourtan maintains its policy of not setting a minimum net worth for prospective clients. "When we started, one of our early clients was struggling to save $3,000 to buy a Vanguard fund," Raskob recalls. "He had just gotten out of school. But over the years, he developed patents and sold them to big businesses. That reinforced our belief that a small client today could become one of our biggest clients tomorrow."

From determining a client's risk tolerance, investment objectives and timeframe to tax and estate plans and determining a Target Asset Allocation, Raskob Kambourian's financial planners take the time necessary for consultation and education. The planners meets twice weekly in the office to ensure that each decision made is in their clients' best interests.

"Our clients become part of the family and we do the things that will help to make life better for everybody," Raskob notes. "Out advisors are certified senior advisors who work closely with the Pima Council on Aging. We have helped clients find places for their parents or an Alzheimer spouse; senior services not really part of our contract, but are helping our older clients along in their adjustments to their life changes."

The satisfaction Raskob takes in her work is the knowledge that their clients would most likely not be able to live the life they've always dreamed of in retirement without their help. Remember the woman with the new kitchen? She has a husband. When asked what dream in retirement he had not yet realized, he said that he had always wanted to own a new Corvette. Again Raskob ran the projections and said that he could get his Corvette without negatively impacting the inheritance he planned to leave his children. The man reconsidered; maybe he needed a truck more than a Corvette, after all.

"They were just in recently, Raskob reports. "She has her kitchen, he has his truck. But he tells me he might take a look at that new Corvette when the models are introduced in September. They would never have done that on their own."

What is the next dream? Plan it together!

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