

Together,
WE CAN GET YOU THERE



TURNING INVESTMENTS INTO *Life Experiences*



When asked about their biggest financial regret, 57% of millionaires surveyed said that they most regret not setting up a financial plan sooner.¹

The truth is – no matter how old you are or how much debt or wealth you have accumulated – you really need a financial plan.

At its simplest, a financial plan is a map to pursue your goals. Notice we didn't say "financial goals." Almost everyone wants to make and have more money, but money is not the goal; money is just the tool to help you reach your life goals.

Do you want to retire early so you can travel? Are you overwhelmed by credit card debt or student loans, wishing you could live debt free? Do you want to pass money down to your children or grandchildren? Are you looking to build your dream business? These are life goals that require a financial plan.

You may imagine that developing such a plan requires spending thousands of dollars and many hours in a stuffy office discussing the benefits of a diversified portfolio. We are happy to report that this is not the case.

It's easier than you think. All you really need to know is where you are today – and where you want to be tomorrow (or in 20 years). The financial plan connects the two.

¹ FA Staff, (2013, May 30) Millionaires' Financial Regrets, According To DeVere Group. Retrieved from: <https://www.fa-mag.com/news/millionaires--financial-regrets--according-to-devere-group-14435.html>



The True Value Of FINANCIAL ADVICE



PROFESSIONAL FINANCIAL ADVICE CAN PAY.

The benefit of working with qualified financial advisors is not limited to saving, investing, increasing your wealth and a confident financial future.

Of course, there are financial benefits. While performance is determined by a variety of factors, research from Vanguard and Morningstar shows that by using financial advisors, you can add between 1.82% and 3% a year in value.^{2,3} That may sound like a small difference, but over time it can make a very large impact on your nest egg.

In addition to potential financial growth, individuals guided by qualified financial advisors are often more confident about their retirement and maintain a greater level of funds to respond to life's uncertainties.

Yet, receiving good advice pays in more ways than just financial dividends. Our Involvement can improve your overall quality of life, save you time and energy and reduce stress.

If left to our own devices, behavior around money is often greatly influenced by our emotions, which is not only unproductive, but it can make or break an investment portfolio. As your partners and advisors, we see the big picture, take the emotion out of the experience and help you make sensible decisions.

Sure, you can manage your investments without the help of a financial advisor, but why spend your valuable time when you will not likely see the same level of results?

Our extensive knowledge and experience, unmatched support and strategic decision-making will help you pursue your financial potential, helping to turn your dreams into a reality, one informed decision at a time.

² Kinniry, Francis M., Jaconetti, Colleen M., DiJoseph, Michael A., Zilbering, Yan and Bennyhoff, Donald G. (2016, September) Putting A Value On Your Value: Quantifying Vanguard Advisors' Alpha. Retrieved from: <https://www.vanguard.com/pdf/ISGQVAA.pdf>

³ Blanchett, David and Kaplan, Paul D., (2015, October 25) The Value of a Gamma Efficient Portfolio. Retrieved from: <https://www.morningstar.com/content/dam/marketing/shared/research/foundational/831611-GammaEfficientPortfolio.pdf>



Seven Key Questions

THAT AFFECT YOUR (& YOUR FAMILY'S) FINANCIAL FUTURE



- 1 What would happen to your family if you became disabled and could no longer work?
- 2 What would happen to your family if you didn't wake up tomorrow?
- 3 Is there someone in your family who plans to attend college – and do you have money allocated for that purpose?
- 4 How and when do you see yourself retiring? Do you know what your cost of living will be right after retirement and then 10, 20 and 30 years later?
- 5 Do you anticipate needing to support your parents financially as they age? Are you prepared for the probability that you will need nursing home or other care later in your own life?
- 6 Do you want to participate in the financial lives of your children and grandchildren while you're still here, after you die or both? How so?
- 7 How do you plan to shield your children from excessive estate taxes to preserve your remaining assets when you die?



WHAT MAKES US *Different*

SOLID ADVICE FOR LIFE. No matter what age or phase of life you are in, we are here to help you to make the smartest financial decisions for you and your family. As trusted members of your inner circle, powered by broad experience and knowledge, we listen carefully, ask the right questions and provide balanced, thoughtful guidance. Together, we help you to pursue your goals, as effectively and painlessly as possible.

WE ARE A ONE-STOP SHOP. We offer financial planning, investment advising and tax services under one roof. Most financial planners aren't qualified to file your taxes. We help identify year-end tax planning options, suggest ways to help lower your taxes and help you to plan and select investments with tax impact in mind. There's no conflict of interest. The majority of our services are fee-based, which means we aren't trying to sell you anything. Many financial advisors are paid a commission from your specific investments and are therefore incentivized to sell you specific offerings that earn them more income. We help you select, monitor, consolidate and simplify your investments, based on impartial investment research and an individualized asset allocation model created just for you.

WE PLACE OUR RELATIONSHIP WITH YOU ABOVE ALL ELSE. We proactively stay in touch to monitor your family and life situation and skillfully advise and support you through life transitions and bumps in the road. Rather than offering once a year meetings, we are regularly available to closely monitor changes in the economy, skillfully or competently guide you through challenging moments in the stock market, and continue to support you in maintaining a balanced portfolio.

YOUR FAMILY IS OUR FAMILY. We are by your side to advise you and help with the continuity of your family's financial plan through generations. We will personally meet with your children and grandchildren to provide educational support on financial matters.

WE GO ABOVE AND BEYOND. We provide services not traditionally offered by financial planners. For example, if you are thinking about getting into rental real estate investments, we'll help you to vet and properly structure opportunities, saving you time, energy and resources. Would you like your child to apply for federal financial aid? We'll guide you through the process of filling out the necessary forms.

OUR NETWORK IS YOUR NETWORK. Should a business, financial or tax matter require legal advice, you will have access to tax and estate planning attorneys on retainer, at no additional expense. Our relationships with proven mutual fund* and money managers allow us to connect you with key information on investment and economic trends. We also share our vetted network of trusted business professionals representing a wide variety of expertise.

* Investors should consider the investment objectives, risks and charges and expenses of the fund carefully before investing. The prospectus contains this and other information about the funds. Contact the issuing firm to obtain a prospectus which should be read carefully before investing or sending money.



Our SERVICES

- Comprehensive Financial Planning Incorporating Short- & Long-Term Goals and Retirement
- Asset Allocation Based on Goals, Objectives & Risk Tolerance
- Customized Co-managed Investment Portfolios (Actively Managed, Managers Monitored, Rebalance)
- Guidance through Challenging Periods in the Stock Market
- Tax Planning & Investment Coordination*
- College Planning & FAFSA Application Assistance
- 401k/403b Review & Retirement Planning Coordination
- Traditional IRA & Roth IRA Planning
- Retirement Planning
- Pension Income Planning & Optimization
- Social Security Income & Tactics Planning
- Risk Management (Insurance & Annuities)
- Cash/Liquidity Management
- Lending & Credit Solutions
- Trust & Estate Planning
- Multi-Generational Planning & Assistance in Educating Children/Grandchildren on Financial Concepts
- Executive/Business Owner Services (Stock Options, Retirement, Cash Balance Plan)
- Income Tax Review, Tax Planning & Tactics*
- Mortgage & Debt Reduction Plan
- Concierge Service for Outside Resources
- Full Advisory Team Including Enrolled Agents, Certified Financial Planners and Attorneys
- Alternative Investment Placement & Consulting
- Rental Real Estate Consulting on Personally-Held Properties
- Quarterly Reviews, In Person or by Phone/Skype
- Ongoing Management Reviews & Adjustment
- Goals-Based Analysis
- Investment Portfolio(s) Performance Review & Reporting
- Asset Allocation Review
- Family & Life Event Update/Changes
- Meetings or Calls in Response to Important Financial/Life Issues & Events
- Addressing Past, Current & Future Planning Issues
- Delivering Periodic Emails on Relevant Topics
- Quarterly Performance Reports on Each Account and Monthly Statements
- Online Access to Financial Accounts, Financial Plan & Document Vault
- Periodic Educational Events on a Variety of Subjects and Customized Events Based on Interests
- Portfolio Manager Presentations on Economic Trends

*For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Advisor Networks LLC nor any of its representatives may give legal or tax advice.



Personal Financial Roadmap

STEP 1

STEP 2

STEP 3

STEP 4

STEP 5

STEP 6

DISCOVERY

DESIGN & PLAN

PLAN IMPLEMENTATION

ESTATE PLANNING

REVIEW & GENERATIONAL PLANNING

ONGOING



Understand: Goals, Values, Plans for Your Money and Life



Develop "Financial Roadmap"



Evaluate Current Position.



Compile & Organize Documents & Statements



Tax Review for Income and Investments



Review Insurances: Life, Property, Accident, Health



ID Theft Risk Review



Assess Investment Risk Tolerance



Develop Financial Plan



Investment Allocation & Location



Cash Management Strategy



Tax Strategy for Current and Retirement Income



Develop Long-Term Investment Plan



Understand Investment Behavior



Long-Term Care Strategy



College Funding Plan



Plan to Assist Parents



Based on Financial Plan:



Optimize Investment Portfolio



Account Consolidation (If Needed)



Create New Accounts (If Needed)



401(k) Adjustments



Automate Savings & Investing



Adjustment for Tax Efficiency



Replace/Terminate/Buy Insurance



Create ID Theft Monitoring Account



Set Up "Legacy Box"



Review & Coordinate with Attorney to Create Trust or Wills, Special Trust



Review Power of Attorney & Health Care Docs



Review Beneficiaries on All Accounts



Review all Changes & Items Implemented



Make Adjustments as Needed



Review & Complete ID



Checkup and Credit Risks



Review Legacy & Inheritance Plans



Set up Family Meetings & Workshops



Review the Plan, Life Events & Accounts to Keep you on Track



Review ID & Credit Risks



Review Current Tax Situation



Review SSA Statement, 401 k Plan, Other Accts



Review Cash Position



About

BRACEY TAX & FINANCIAL SERVICES



Bracey Tax & Financial Services, founded by Phil Bracey in 1986, is a leading independently managed financial firm with a mission of helping individuals and families pursue financial strength and independence. Under one roof, we bring together your complete financial picture, providing comprehensive, coordinated planning and invaluable guidance.

For almost three decades, Phil Bracey has empowered individuals and families to reach their life goals by making one informed financial decision at a time. Bracey is a Certified Financial Planner, knowledgeable in tax law and investment markets and is an Enrolled Agent, licensed to practice in all 50 states.

Bracey has adapted to countless changes in the economy, tax law and the field of financial planning over the last 27 years, yet his commitment to advising people to reach their financial potential has never changed.

Danielle Bracey, Phil's oldest daughter, serves as the primary tax professional in the firm, overseeing tax preparation, tax planning and IRS correspondence, drawing on her education and a combined 12 years of experience. She is also an Enrolled Agent.

Sean Bracey, Phil's son, is an Enrolled Agent and Registered Representative - and the firm's primary investment strategist. Sean embraces the opportunity to coach his clients to help them reach their goals. Sean maintains his Series 7 and 66 registrations and the California Insurance license.

With over 50 years of combined experience, Bracey Tax & Financial Services offers you fully integrated tax and financial planning and comprehensive guidance so you can not only live your best life, but leave a legacy for generations to come.





15651 Imperial Hwy, Ste 202B, La Mirada, CA 90638

T 562.902.6560 **E** braceyp@ceteranetworks.com

WWW.BRACEYFINANCIAL.COM



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