Do You Have These Questions?

Do I have enough money to last through retirement?

Are my investments properly and prudently managed?

Could I arrange my finances to reduce my tax liability?

How should my investment strategy change after I retire?

Which investments provide retirement income?

Am I paying too much for my insurance coverage?

How much money do I need to maintain my lifestyle during retirement?

How much risk am I taking in my investment portfolio?

Can I liquidate real estate without paying taxes?

What is the most efficient strategy to transfer my estate to my loved ones?

Should I convert my traditional IRA or 401(k) to a Roth IRA?

Should I take a lump sum or annuity payments from my employer?

Could I be doing a better job of planning for unexpected events?

Do my investments match my financial objectives?

Do I have enough insurance coverage?

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TRUSTWORTHY BY DESIGN

Referral from:

For a Complimentary Assessment

Call 1-877-222-6044 to redeem.

Pure Financial Advisors, Inc.

Trustworthy By Design

You Have Been Referred

Either you have asked for a referral for a quality financial planner or your advisor had reason to believe that you would benefit from a review of your current financial situation. In a complex and constantly changing financial world, it is prudent to evaluate your financial goals and objectives on a regular basis and adjust your plan accordingly.

Complimentary Financial Assessment

To create and maintain an effective financial plan may require the services of multiple professionals such as Certified Public Accountants, CFP Board Certified Planners, estate planning attorneys, Registered Investment Advisors and insurance professionals. It can be a challenge to coordinate and manage it all. We can help.

Present this brochure and you will receive a customized report and analysis valued up to $700. There is never an obligation to proceed beyond the initial assessment. Please call us at 1-877-222-6044 to schedule your appointment.

The Pure Financial Advisors Difference

Advice You Can Trust

Your Pure Financial Advisors financial planner is a salaried employee who is never compensated by fees or commissions from the sale of financial products.

Competent Advisors

Pure Financial Advisors, Inc. is a Registered Investment Advisor. Our financial planners are CFP Board Certified, Accredited Investment Fiduciaries and have a minimum of five years of industry experience. In addition, we put our fiduciary obligation to act in your best interest in writing.

Coordinated Planning

A plan created by your financial planner evaluates your entire financial situation, not just your investments. Your plan incorporates tax planning, estate planning, investment management and risk management strategies. Your financial plan, account information and financial documents are organized and stored in our encrypted web based wealth management system for you to access anytime.

Total Transparency

In line with our commitment to total transparency, Pure Financial Advisors provides you with written disclosure of all compensation, fees and expenses.

Get More For Your Money

We create exceptional value by packaging our services into affordable combinations designed to meet your needs. Our unique pricing structure creates cost effective solutions for our clients.

What is Financial Planning?

Comprehensive financial planning is complex and can address many areas that may concern you. The following are some of the topics generally discussed and reviewed in the planning process:

CASH FLOW MANAGEMENT	RISK MANAGEMENT
ASSET MANAGEMENT	EDUCATION FUNDING
TAX PLANNING	RETIREMENT PLANNING
ESTATE PLANNING	CHARITABLE GIVING

Your unique situation may require special attention to one of these areas or possibly an area not listed here. A truly comprehensive plan will include all subject areas applicable to you.