



SAFEGUARD INVESTMENT
ADVISORY GROUP, LLC
A REGISTERED INVESTMENT ADVISORY FIRM



As Unique As You

Big Picture Consultation

The Safeguard Family Commitment:

A team dedicated to creating amazing retirements for the families we serve through a disciplined approach rooted in education, integrity, and earned trust.



Thank you for considering Safeguard Investment Advisory Group for your retirement needs. Our story is one of helping individuals and families achieve their financial goals because we believe everyone deserves a confident and independent retirement.

Our mission is to develop our clients' assets safely and securely through personalized solutions that reflect each client's standards, goals and objectives. We are committed to serving our clients and providing the most accurate, up-to-date and honest advice for any situation.

We have found it so rewarding to help our clients pursue financial freedom. We are honored to have the opportunity to get to know you and potentially help you secure lasting financial confidence.

The opportunity to help you feel confident about your financial future is something we don't take lightly. Please take the time to read through this packet and learn more about us, and we hope to welcome you into the Safeguard family soon.

Meet Our Team



REID ABEDEEN
Investment Advisor



RICK RIVERA
Investment Advisor



JAMES MURRAY
Investment Advisor/Chief
Compliance Officer



LORETTA MURRAY
Operations Manager



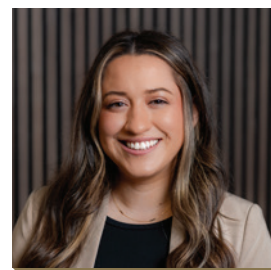
TERI HILARIO
Operations Assistant



KELLY TORRES
Senior Client Service Specialist



JULIE SCOTT
Client Relations Specialist



KATTY FLORES
Client Service Specialist

What Does 'Fiduciary Standard of Care' Mean?

It means Safeguard is held to a higher level of accountability than some advisors. As an independent financial firm, we are not constrained by any specific institution or product; we are free to seek products that align with your needs rather than those that yield larger commissions. Your goals, values and needs always take precedence and are at the heart of everything we do for you.



Achieving Your FINANCIAL GOALS

Seven Things to Consider for Your Big Picture

Our time is dedicated to getting to know you and thoroughly understanding your future financial goals. By analyzing your goals and objectives, we will identify potential tools and strategies to assist you in achieving the retirement lifestyle you deserve. We will address the following seven areas:

- 1 Risk Analysis: Take the Appropriate Amount**
Are you taking excessive risk, potentially putting your life savings in a precarious situation? Or could you be taking too little risk, missing out on opportunities to grow your portfolio? What is the right amount of risk for you?
- 2 Taxation: Thinking Ahead**
Are your investments creating additional, unnecessary tax liabilities? What could tax rates be in the future when you start taking money out of your retirement accounts?
- 3 Fees: Know What You're Paying**
Financial professionals make money through fees or commissions; there's nothing wrong with that, but you should know precisely how much they charge you and why.
- 4 Roth Conversion: One Might Be Right for You**
Many people have their money stashed away in tax-deferred accounts, which will be taxed when you begin to withdraw. Roth conversion is a great tool to help save you money on taxes in the future while letting your money grow!
- 5 Income Planning: Don't Count On Social Security Alone**
Creating an income structure will help you avoid running out of money. We will work with you to determine what options would be good to consider for generating income in addition to your social security benefit.
- 6 Long-Term Care: Explore Your Options Now**
Because we are living longer, long-term care will be a reality for many Americans. Medical insurance doesn't cover it, and Medicare has significant limitations on what it covers.
- 7 Wealth Transfer: Define Your Giving Goals**
Many people like to leave something for their heirs or a favorite charity after they are gone, but it's critical to do this in a tax-efficient manner.



Big Picture Consultation Information

Appointment Date _____ *Time* _____

Thank you for scheduling an appointment for your complimentary consultation. I look forward to our visit at my office. This could be one of the most important steps you take to ensure your retirement includes financial independence and peace of mind.

This meeting can serve to simply check on your “financial health.” During the time spent together, we will accomplish two things:

1. Assess your retirement “big picture”
2. Determine if your “big picture” can be enhanced

Our first step will be to assess your “big picture.” We suggest bringing the following items to help familiarize us with your particular situation:

1. Copies of wills, trusts, power of attorney and any legal documents
2. Copies of insurance policies (life and long-term care)
3. Copies of investment statements
4. Copies of last year’s tax return (and possibly a balance sheet or financial statement)
5. A basic estimate of your annual expenses

Please note that if these items are unavailable, you are not comfortable providing it just yet, or it is difficult to obtain, you may give us a rough idea, and we’ll simply take notes. Also, please be assured that all information obtained is kept strictly confidential; it is not disseminated or distributed in any way, shape or form.

Additionally, this meeting will not obligate you to work with us, nor will you be asked to purchase anything. Once we’ve gathered your information, we will prepare a personalized financial report for you with any recommendations we might have.

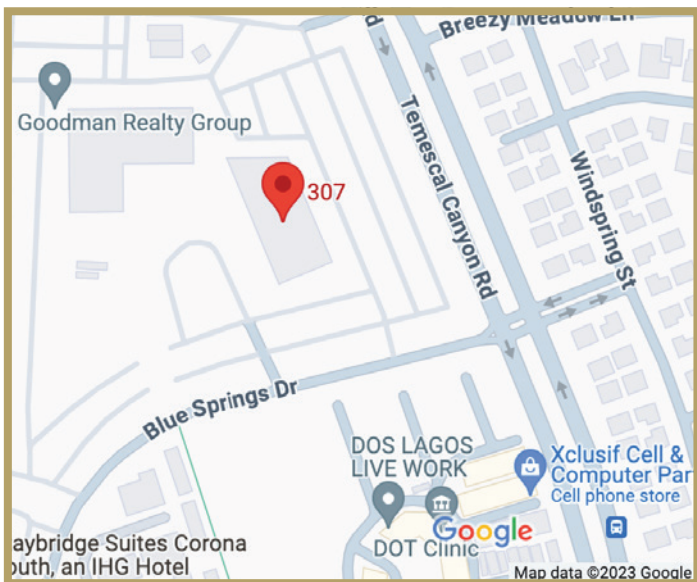




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Office Location



4160 Temescal Canyon Rd., Suite 307
Corona, CA 92883

We are located in the Lakeshore Plaza building,
right off of Cajalco Rd., between Corona
Crossings and The Shops at Dos Lagos.

There is reserved parking on the street side of
the building near the entrance.





Frequently Asked Questions

What happens during the first visit? Do I need to bring anything?

The goal of our first meeting is to get to know each other and ensure all your questions are answered. We don't take your financial future lightly, and we want to find out if we are a good fit. We recommend you bring your financial statements (listed on the previous page); however, doing so is not required.

What if I already work with an advisor or financial professional?

We work with clients on many different levels. Even if you are working with another advisor, we always encourage people to get a second opinion—even our clients! At a minimum, we are happy to assess your current situation and see if there is room for improvement.

Do you charge for meetings? How do you get paid?

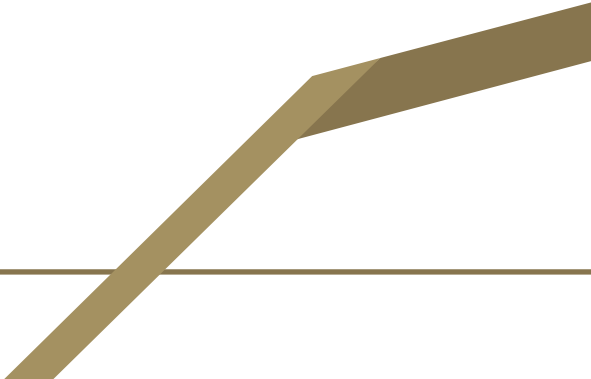
There is no charge for your first meeting; in fact, we encourage you to leave your checkbooks at home. We only get paid if we decide to work together, which is why we are more selective about whom we take through the process. If we decide to work together, our fee will depend on the size of your investments and areas of concern. We will provide you with all information relating to fees during our visits.

Who would benefit from meeting with you?

We specialize in meeting with those planning for retirement or currently retired. Most of our clients want to create a holistic retirement plan that factors in every part of their lives and focuses on protecting their nest egg while not outliving their savings. Our clients' investments range from simple to complex, and as an independent firm, we are not limited to using any specific investment vehicles or products.

How long is the first appointment?

The complimentary consultation runs about 45-60 minutes. We encourage you to bring any loved ones or friends who help you or are impacted by your finances.





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Offices serving the Sacramento, Santa Barbara, Ventura,
Riverside, Orange and San Diego counties.

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