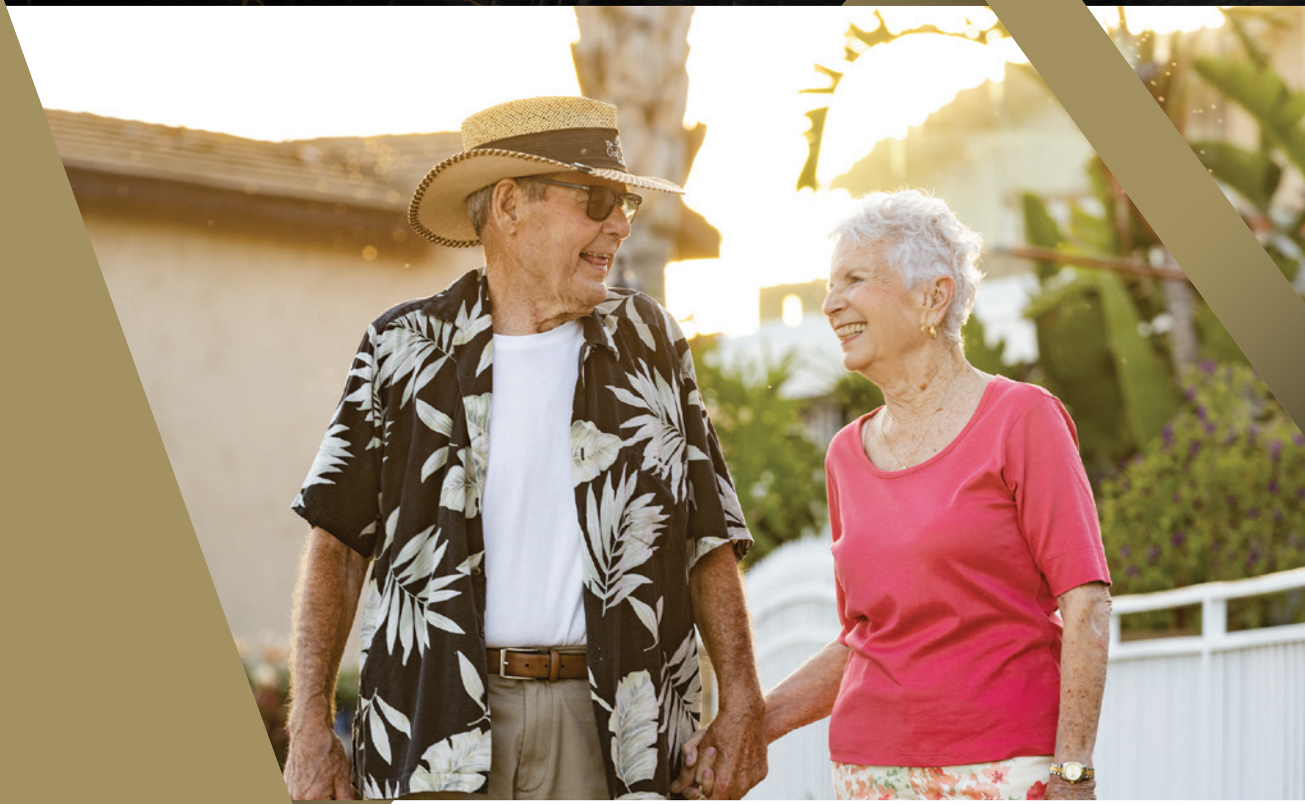
Safeguard Investment Advisory Group, LLC
A Registered Investment Advisory Firm

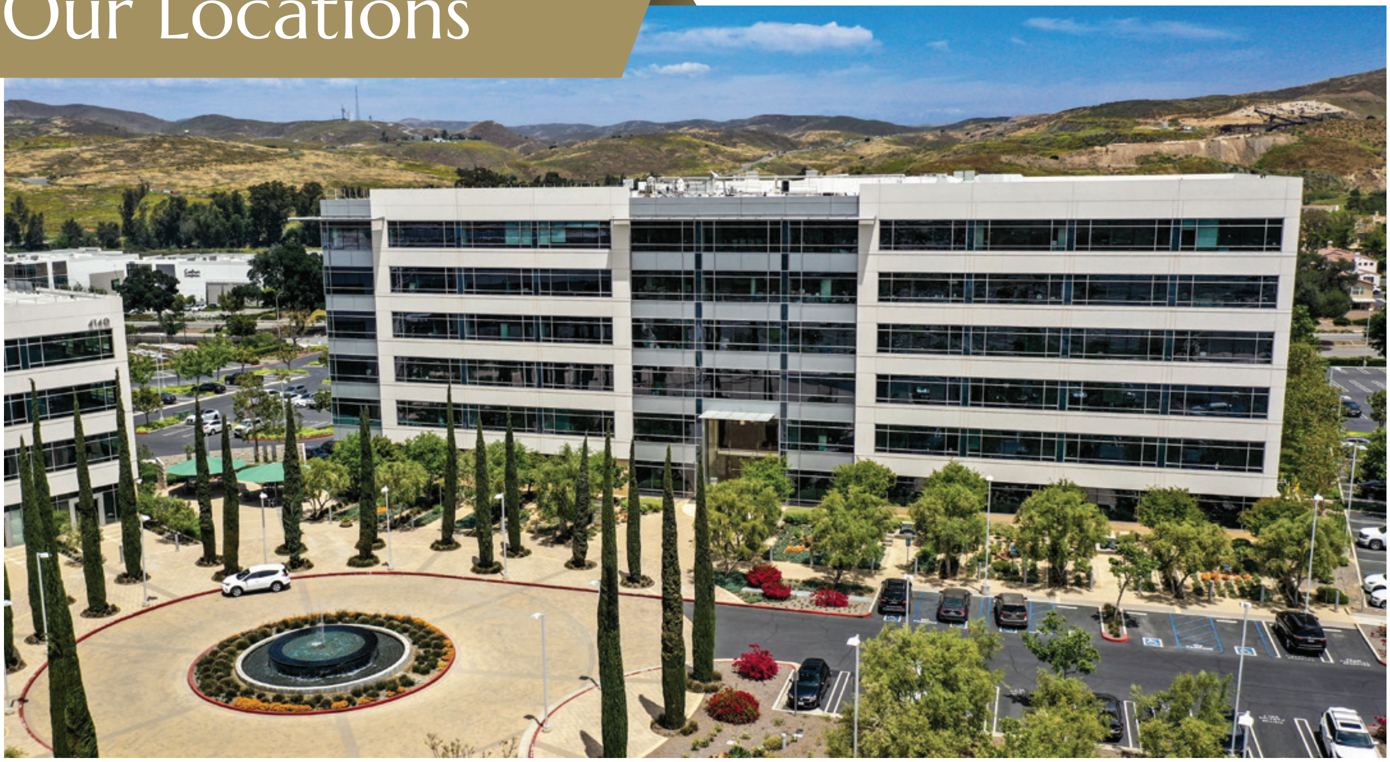


Find Lasting Financial Confidence

Welcome to Safeguard Investment Advisory Group, where we believe that no matter your walk of life or financial situation, you deserve to focus less on money and more on your passion!

In these pages, you will learn more about who we are and how we can help on your journey.

Our Locations



Corona Office
4160 Temescal Canyon Road, Suite 307 | Corona, CA 92883

San Diego Office
3655 Nobel Drive, Suite 340 | San Diego, CA 92122

Roseville Office
3005 Douglas Blvd., Suite 150 | Roseville, CA 95661

Oxnard Office
2851 N. Ventura Road, Suite 102 | Oxnard, CA 93036

Santa Barbara Office
1522 Olive St., Suite B | Santa Barbara, CA 93101

Escondido Office
500 La Terraza Blvd. Ste 110 Escondido, CA 92025

www.safeguardinvestment.com

877.213.SAFE (7233)

info@safeguardinvestment.com

Our Mission

"We believe everyone deserves a confident and independent retirement."

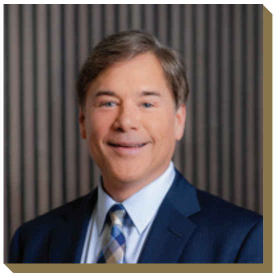
The Safeguard Family Commitment: A team dedicated to creating amazing retirements for the families we serve through a disciplined approach rooted in education, integrity, and earned trust.

We find it so rewarding to help our clients pursue financial freedom, and we are honored to have the opportunity to get to know you as potential partners.

Your financial future is something we don't take lightly, and a solid relationship starts with building trust and sharing information. We hope you take the time to read these pages to learn more about our team and how we work for you.

Meet Our Advisors

REID ABEDEEN
Managing Partner/Investment Advisor Representative



EDWARD SOTA
Partner/Investment Advisor Representative

RICK RIVERA, MBA
Partner/Investment Advisor Representative

DAN CARTER
Investment Advisor Representative

ANDREW ANABLE
Investment Advisor Representative

CHRIS MILLER
Investment Advisor Representative

JAMES MURRAY
Investment Advisor Representative & Chief Compliance Officer

DAVID HART
Investment Advisor Representative

Professional backgrounds. Personal backstories.

Visit www.safeguardinvestment.com/our-team to learn more about the people ready to help on your financial journey.

Operations Team

LORETTA MURRAY
Operations Manager

JULIE SCOTT
Client Relations Specialist

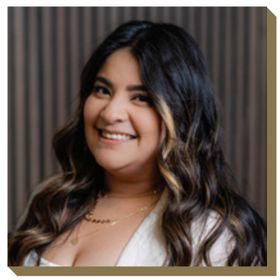
TERI HILARIO
Operations Assistant

KERRILYN COLLINS
Marketing Director

DEBBIE CARTER
Client Service Specialist/Office Manager

KATHY ANABLE
Client Service Specialist/ Office Manager

CATHY CUDLIP
Client Service Specialist

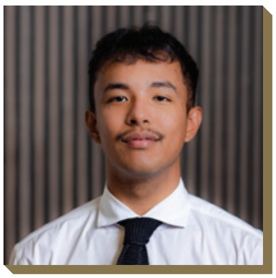


KELLY TORRES
Senior Client Service Specialist

CAMI VIVAR
Client Service Specialist

THANNIA GONZALEZ
Client Service Specialist

ABBY MILLER
Client Relations Specialist



YUSEF ABEDEEN
Client Service Assistant

KATTY FLORES
Client Service Specialist

Your Story is unique.

Your retirement strategy should be, too.

Your story is important. You've worked hard all your life. Now, you deserve the independent retirement that can help you achieve your "Happily Ever After." At Safeguard Investment Advisory Group, we work with all kinds of families and individuals, and we help each of them create a retirement strategy that fits their unique needs and lifestyle.

Our business model is simple: Our clients come first. When families and individuals place their trust in us, it's our job to help them make their dream retirement become a reality. We know you've worked hard for your money. We'll work just as hard to help you protect and grow it as your story continues.

Understanding Your Backstory

We begin simply by listening to your life story up to this point — let's be honest, no one has gotten to exactly where you are standing in exactly same way. It's your story we want to hear, and only by understanding where you've come from can we begin to understand your future financial goals. Then, we provide a realistic assessment to help identify opportunities to enhance your existing retirement income strategy.

Writing Your Next Chapters

It's no secret that retirees are increasingly living longer, fuller lives. Our firm is committed to helping our clients achieve the financial independence they deserve by helping ensure they have enough income to meet their needs for the rest of their lives.

Turning the Pages

Let's start writing your next chapter — and your next chapters — by working together to design a solid retirement strategy that addresses your future financial goals. We want to help you turn every page and embrace your retirement story!

Reading Between The Lines Of Retirement

Introducing the Realistic Financial Review Process

What Is a "Realistic Financial Review"?

It's a process designed to give clarity to your overall financial situation. It incorporates the traditional aspects of rate of return, risk-and-reward analysis, and, ultimately, the creation of a retirement strategy geared toward accomplishing a client's goals — but it's more than that. It first focuses on understanding your priorities and then considers how insurance and other financial products and services may have been overlooked or inadequately addressed.

Beginning with You

Our clients bring in financial concerns that are as different and unique as their fingerprints. Therefore, our process is geared toward showing our clients various strategies that can help them meet their personal future financial goals. Our responsibility is to thoroughly understand your finances so we can leverage our experience to help alleviate your concerns and accomplish your retirement objectives.

Why Is it Important?

Most people don't realize how valuable it is to pick the right retirement income tools when planning for retirement. Where you elect to place your hard-earned money can significantly affect your income distribution, future income taxes, capital gains taxes or even taxes on your Social Security income.

Measurable Results Without The Guesswork

Your previous financial strategy may have focused on the growth of your assets by adopting a "buy and hold" strategy, whereby you invested in the market and held onto those assets for an indefinite period of time before gains could be realized. Our process is much different. The time period to achieving a measurable, quantifiable benefit is clearly defined using insurance products and advisory services.

8 STEPS TO HELP BUILD CONFIDENCE

Step 1: You receive a complete review with our realistic financial review process.

Step 2: Our team explains the conclusions of our review and helps you understand your current situation and how the findings could impact your financial future.

Step 3: Our team creates a personalized strategy for you to address your concerns. If necessary, we can work with your tax and legal professionals or refer you to those we strategically partner with to provide these services.

Step 4: We review your most recent tax return to uncover potential tax-efficient Our team explains the conclusions of our review and helps you understand opportunities. Again, this may require working with a tax professional for assistance.

Step 5: Together, we review your strategy again to further ensure it is targeted toward your future financial goals.

Step 6: Your realistic financial review is complete! Now, we believe you will be better prepared to navigate whatever life sends your way.

Step 7: Your documentation is organized in a folder with all your key financial papers.

Step 8: Ready, set, GO! Once you engage our services, we are with you whenever you need us to help identify future opportunities and address your financial concerns.

ACHIEVING YOUR FINANCIAL GOALS

7 Things to Consider for Your Big Picture

1 Risk Analysis: Take the Appropriate Amount

Are you taking too much risk, 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's the right amount of risk for you?

2 Taxation: Thinking Ahead

Are your investments unnecessarily creating additional tax liabilities for you? 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, and 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

Are you a candidate for a Roth conversion? 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

Many retirees worry about running out of money, so it's a good idea to create an income structure to help you avoid that. We will work with you to determine what options would be good to consider to generate income outside your social security benefit.

6 Long-Term Care: Explore Your Options Now

As we are living longer, long-term care will be a reality for many Americans. It can be expensive, and medical insurance doesn't cover it. Medicare has significant limitations on what it pays for. Develop your plan to pay for long-term care long before you need it.

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.

SAFEGUARD INVESTMENT ADVISORY GROUP, LLC
A REGISTERED INVESTMENT ADVISORY FIRM

"I Didn't Know Your Firm Did That!"

Our goal is always to make you a more informed consumer. As an independent firm, we want to ensure you have access to all options and services that can play a role in your big-picture retirement. Our firm can help you with the following areas or they can be addressed by our strategic partners when needed.

Income Planning • Wealth Management • Risk Analysis
Asset Protection • CPA Resources • Estate Planning
Charitable Giving • Living Trust Resources • Wealth Transfer
Tax Planning • Infinite Banking • Retirement Income Strategies
Investment Portfolio Management • Medicare Planning
Long-Term Care Planning • Annuities • Life Insurance

In the Media

Listen as our hosts and team contributors share strategies and information to help you discover ways to maximize and generate more income, ensuring that your money lasts throughout your retirement. Our shows and articles are designed to help you understand how to enhance your investments by ensuring they work together to achieve your financial goals.

In the News

Kiplinger

Access Our Library of Featured Articles

YouTube

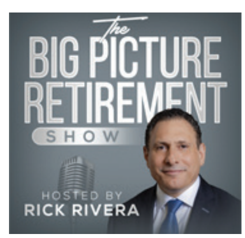
Scan to watch our latest insights, or browse our library of previous videos.

Radio

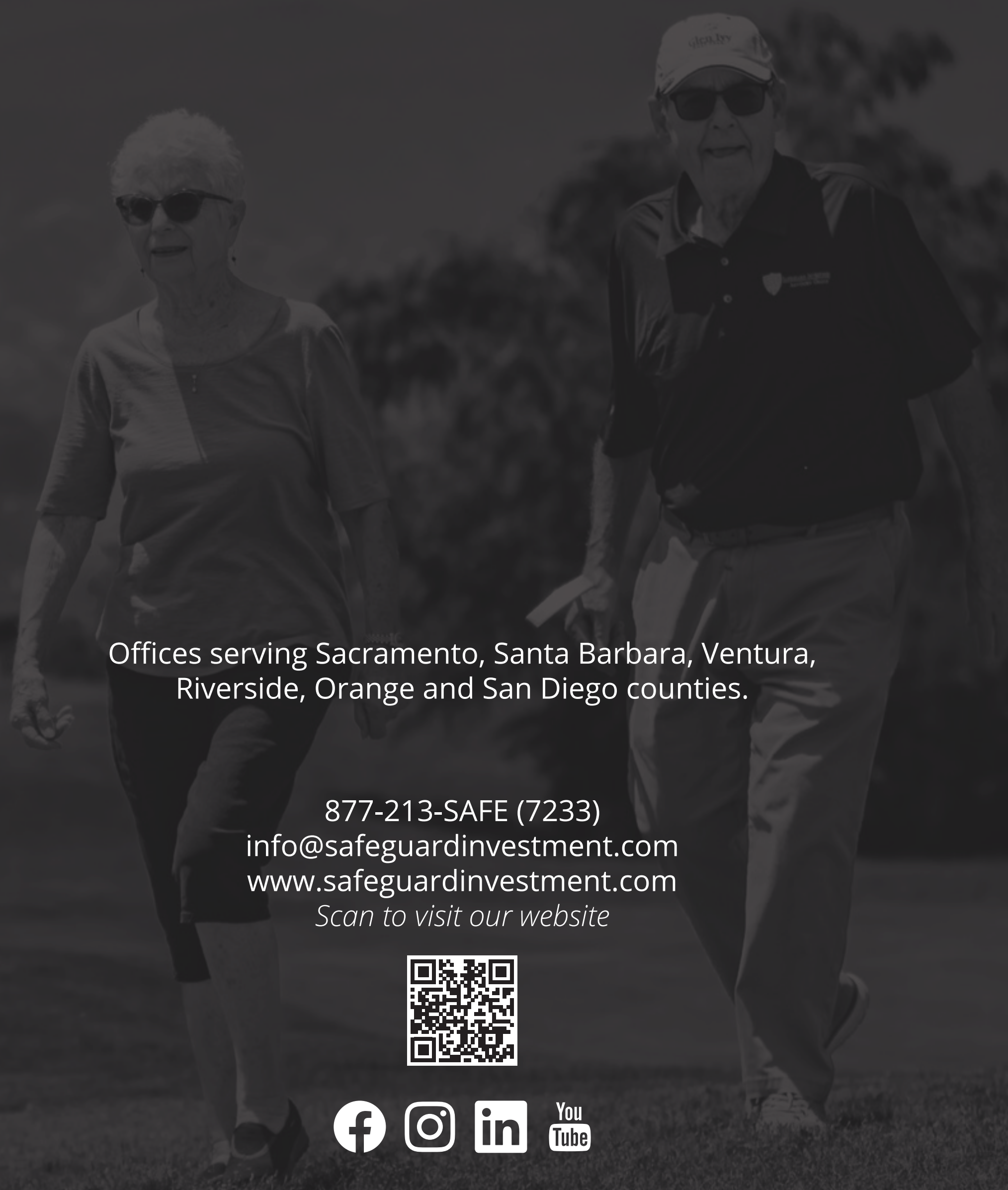
AM590 THE ANSWER

Rick Rivera and Reid Abedeen
AM590 The Answer (KTIE-AM)
Saturdays at 8 a.m.

Podcast



Scan to listen anytime



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