Ross Financial Inc. : 45 Benefits We Bring to Our Clients

1. We strive to know about you, your family and your goals.
2. We are honest with you.
3. We help you think about areas of your financial life you may not have considered.
4. We simplify your financial lives by organizing and keep up-to-date all of your financial documents.
5. We develop and monitor a comprehensive financial plan for your family.
6. We protect you from making the wrong investment and financial decisions.
7. We proactively keep in touch with you.
8. We monitor changes in your life and family situation.
9. We monitor the markets to determine portfolio needs and adjustments.
10. We help solve problems of different kinds.
11. We help with the continuity of your family's financial plan through generations.
12. We offer unbiased financial advice.
13. We are a wise sounding board for ideas you are considering.
14. We show you how to access your statements and other information online.
15. We prepare an asset allocation based on your risk tolerance and family goals.
16. We keep you on track.
17. Because we constantly monitor the markets and your investments, we attempt to take the stress and worry away from you.
18. We share the experience of dozens of clients who have faced circumstances similar to yours.
19. We serve as a human glossary of financial terms.
20. We work with your tax and legal advisors to help you meet your financial goals.
21. We provide referrals to other professionals, such as accountants, attorneys, real estate agents, and mortgage professionals.
22. We work with your CPA to help minimize the taxes on your investments.
23. We review your tax returns.
24. We identify your savings shortfalls.
25. We reposition investments to take full advantage of your tax situation.
26. We review and recommend life insurance policies to protect your family.
27. We discuss your estate plans.
28. We ensure beneficiaries are properly set up.
29. We offer guidance on social security strategies.
30. We develop and monitor a strategy for debt reduction.
31. We suggest possible alternatives that could meet your goals that you may not have considered.
32. We speak an understandable language.
33. We make sure your money is accessible and liquid.
34. We help you consolidate and simplify your investments.
35. We help you turn your retirement assets into retirement income.
36. We reassure and educate you on investing through tough times.
37. We don't spend a lot of time discussing or worrying about things outside of our control.
38. We strive to earn our keep.
39. We help clients get further ahead than they would be if left to their own devices.
40. We monitor the markets and the financial world and keep you up to date.
41. We check with you before the end of the year to identify any last minute financial planning needs.
42. We review your investments in your company 401(k) and 403(b) plans.
43. We refer you to banking establishments for loan options.
44. We record and research your cost basis and securities.
45. We determine the risk level of your existing portfolio.

**You should discuss any tax or legal matters with the appropriate professional.*

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