

Ross Financial Inc. : 50 Benefits We Bring To Our Clients

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

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

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