

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 matters.
6. We develop and review 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 keep 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 will help identify any potential savings shortfalls.
12. We guide you on the order and timing of taking income from different account types, including satisfying your required minimum distributions.
13. We simplify your financial lives by organizing and keeping up-to-date with 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 review 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 strive to 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 as appropriate, taking into consideration your tax returns.
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 help ensure that your beneficiaries are properly set up.
40. We strive to 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 strive to make sure your money is accessible and liquid when needed.
44. We help you consolidate and simplify your investment.
45. We help you turn your retirement assets into retirement income.
46. We monitor the markets to determine potential portfolio adjustments and keep you up-to-date.
47. We review your investments in your company's 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 can help keep you on track.

Ross Financial Inc.

2 Locations to Serve You:

Bothell, WA | 17921 Bothell Everett Hwy., Suite 106 Bothell, WA 98012 | P: 425-357-0400 | F: 425-332-3023

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Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Investing involves risk and you may incur a profit or loss regardless of strategy selected. Prior to making an investment decision, please consult with your financial advisor about your individual situation. You should discuss any tax or legal matters with the appropriate tax professional.

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