



Seth Kaplan, CFP[®], CDFP[™], CFFA



Our Practice

Our practice is driven by the belief that comprehensive skills, deep expertise, integrity, and great service are the foundation to a successful long-term relationship. As a private wealth management firm, we strive to be the premier financial advisory firm for affluent individuals and families.

Our services are not for everyone. Just as you should be selective of whom you choose to have an advisory relationship with, we are selective of whom we take on as clients.



Our Mission

Ours is a highly personal business—one that requires an in-depth understanding of each clients' financial resources, risk tolerance, investment experience, tax situation, goals, family dynamic, and legal exposure. Often this entails working with a client's other advisors, including attorneys and accountants. We respect the privacy of information you share. Starting with your goals and objectives, we offer comprehensive financial planning solutions.



Our Value Commitment

By working with a select group of individuals, we help ensure that we proactively advise our clients in all areas of their financial lives based on their unique set of goals, objectives and risk tolerance. With our systematic financial process, we can assure you that all financial decisions that we make on your behalf will be consistent with your goals.

Seth L. Kaplan, CFP® Certified Divorce Financial Analyst™

Seth Kaplan is a CERTIFIED FINANCIAL PLANNER™ practitioner, with over 14 years of financial planning and investment management experience. He is also a holder of the Certified Divorce Financial Analyst™ designation, and he is involved in various financial planning and divorce financial analyst professional groups.

As a CFP® practitioner, Seth has a client-oriented approach to wealth management. His primary focus is on comprehensive financial advisory services—incorporating budgeting and cash flow management, investment and retirement planning, lending services and risk management, along with estate planning and wealth transfer strategies. To this end, he often coordinates with his clients' CPA's and attorneys to help make sure that they act as a cohesive unit.

Seth is very process oriented, recognizing that the success of a financial plan is dependent on much more than simply managing investments. By developing a deep understanding of his client's personalized goals and unique family dynamic, he can help ensure that financial decisions are consistent with each client's objectives and risk tolerances.

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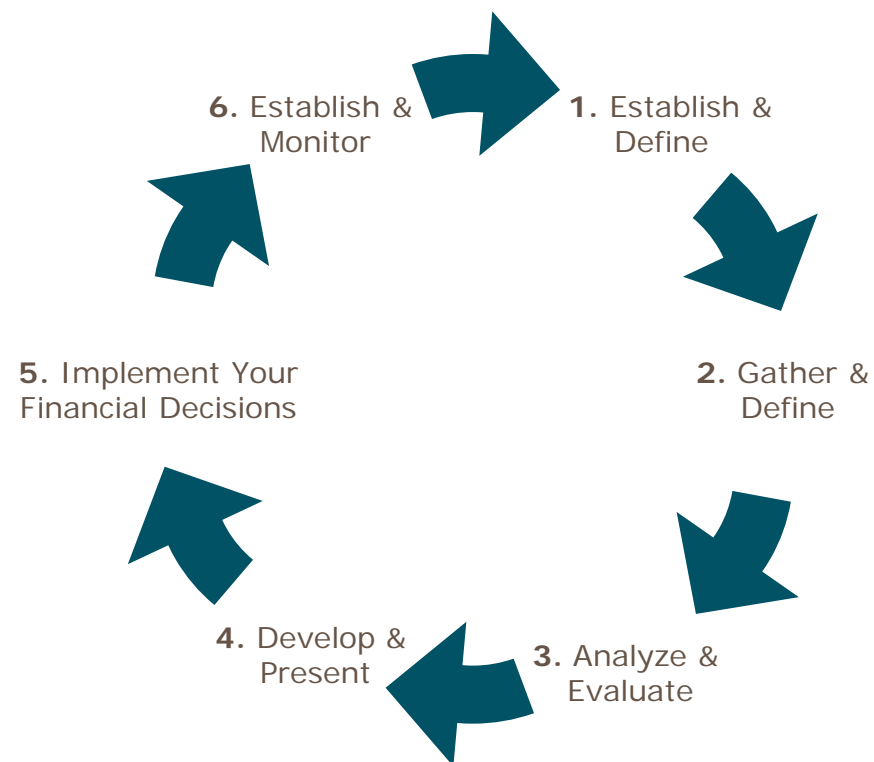
In addition to working with traditional financial advisory clients, Seth specializes in divorce-related financial matters as a Certified Divorce Financial Analyst™. He works with divorcing individuals—and their attorneys—by educating them on financial matters related to divorce, and by helping them determine the short- and long-term financial impact of proposed settlement offers.

A California State University of Sacramento graduate, Seth is a firm believer in the value of ongoing career-related education. He has earned the CERTIFIED FINANCIAL PLANNER™ certification, Series 7, 9, 10, 63 and 65 security registrations, and is licensed for life, health, disability and long-term care insurance coverage. Seth has also received the Certified Divorce Financial Analyst™ designation from the Institute for Divorce Financial Analysts, and is trained in divorce mediation and the collaborative divorce process.

Financial Advisory Process

By following the financial-advisory process, we will help ensure that all financial decisions we make on your behalf are consistent with your goals and risk tolerances. The financial advisory process has six steps:

1. Establish and define our client-advisor relationship
2. Gather your financial data and define your goals
3. Analyze and evaluate your financial status
4. Develop and present our recommendations and possible alternatives
5. Implement your plan
6. Establish milestones and use them to monitor your plan





Step 1: Establish & Define Our Client-Advisor Relationship

The strength of our financial-advisory process lies in its structure and flexibility, which lets us meet the needs of each individual client. To be successful, however, this process must be a collaborative effort between our clients and us. Our goal in this first step is to establish and define our relationship by:

- Explaining the overall financial process and discussing any issues of concern to you
- Explaining the services that we will provide
- Defining responsibilities — ours and yours
- Discussing compensation
- Agreeing on the expected length of the relationship
- Agreeing on how decisions will be made

Benefits To You

By discussing our process, the details of our relationship, and compensation in this first step, we lay the foundation for a good working relationship. That helps to avoid surprises.



Step 2: Gather Your Financial Data & Define Your Goals

The more that we understand about your financial situation, the better prepared we will be to provide the valued advice and service you deserve. Our goal in this second step is to pull that relevant information together by:

- Discussing your financial situation with you — clearly defining both your resources and your obligations
- Working with you to define your personal and financial needs, priorities and goals
- Determining your timeframe for financial results and going over the implications with you
- Listening carefully to better understand your values, expectations and feelings about financial risk

Benefits To You

We believe the key to financial success is good decision making, and that's possible only by having the right information. Values, needs, priorities and expectations — these are all part of the equation to making the right financial decisions.



Step 3: Analyze & Evaluate Your Financial Status

With the information from Step 2, we are ready to conduct an in-depth analysis of your financial status. Our goal in this step is to identify issues and potential opportunities by:

- Analyzing the records and documents you provide and organizing the information according to our 8 Financial Advisory Categories we provide
- Looking at possible solutions to unique situations and identifying possible strategies that may enable you to capitalize on opportunities
- Determining what you can do to help meet your goals, then formulating recommendations for each of the 8 Financial Advisory Categories

Benefits To You

The analysis in this step is especially valuable for two reasons. First, it tells us the quality of the information gathered in Step 2, and second, it indicates the care we took to understand your values, needs, priorities, goals and expectations in Step 1.

Financial Advisory Categories

1. Budgeting, Cash-Flow and Credit Management and Determining Net Worth
2. Risk Management / Insurance Planning
3. Investment Management
4. Education Planning
5. Retirement Planning
6. Tax Planning
7. Estate Planning / Wealth Transfer
8. Charitable Giving



Step 4: Develop & Present Your Plan

We recognize the importance of organizing and developing financial recommendations in language you can understand. Our goal in this fourth step is to prepare a customized plan that is useful to you by:

- Preparing preliminary financial advisory recommendations based on your analysis in Step 3
- Meeting with you to go over those recommendations so you can make informed decisions
- Hearing your concerns and making revisions to your plan as needed
- Completing a formal plan and presenting it to you

Benefits To You

This process, together with the previous steps, ensures that your plan is organized in language that is clear and is exactly what you expected. Again, our goal is to avoid surprises.



Step 5: Implement Your Planning Decisions

Plans tend to sit on the shelf and be ignored. To us, completing the plan is only part of our responsibility to you. Our goal in this fifth step is to set the process in motion by:

- Developing a working agreement with you and detailing how we will implement your plan
- Determining specifically what you will do — and how we will advise you and keep you fully informed

Benefits To You

By completing this step, you have the confidence of knowing that your plan is in motion and that we have begun the process to help you achieve your goals.



Step 6: Establish Milestones & Review Your Plan

Rather than simply meeting with you periodically, we use two guidelines to determine when we need to sit down together. The first set of milestones include those times when we should review the progress of the overall plan. The second set of milestones include unpredictable changes that need attention. Our goal in this sixth step will be to establish a pattern for monitoring those issues by:

- Establishing milestone indicators (when we should review progress-to-date)
- Meeting with you at each milestone or at any point where changes in the tax law, economic conditions, your personal or financial status, etc., require new decisions

Benefits To You

Step 6 is a starting point, but it is open-ended. This transforms your custom plan into a living document and helps ensure that it will never become outdated.



Private Wealth Management Services

Depending on one's priorities, goals and needs, we can offer personalized advice (which is often coordinated with our client's other advisors—tax, legal, insurance, etc.), assisting in areas such as:

1. Budgeting & Cash-flow Management
2. Risk Management
3. Credit Needs & Lending
4. Funding of financial goals for children, grandchildren or dependents
5. Retirement Planning
6. Investment Management
7. Estate Planning & Wealth-Transfer Strategies
8. Charitable Giving



Financial Advisory Services for Businesses

Although all businesses differ (legal structure, ownership, management philosophy, etc.), some of the common financial advisory needs that we can help with include:

1. Succession Planning
2. Company-sponsored retirement plans
3. Key-person insurance coverage
4. Non-qualified deferred-compensation plans
5. Corporate cash management
6. Business equipment financing



Assistance for Divorcing Individuals

Since divorce involves many financial issues, it makes sense to have a Certified Divorce Financial Analyst™ (CDFA™) as part of your team. By providing expertise relating to the financial details of your divorce, we can tailor our services to help you obtain a more in-depth understanding of your financial options.

Services include (but are not limited to):

- Educate you regarding financial matters relating to your divorce
- Work with you (and your attorney or mediator) to draw up budgets that demonstrate your income and expenses, along with appropriate levels of support
- Help with determining the short and long-term financial impact of proposed settlements
- Create personalized reports and graphs that illustrate various property division scenarios, cash flow projections, support amounts, etc.
- Help address specific challenges, such as loss of health, life or disability coverage and retirement plan benefits



You will benefit by...

- Having a clearer understanding of your financial particulars so that you can make informed, educated decisions regarding issues such as:
 - Can I/Should I keep the house?
 - What are the pros and cons of exchanging certain assets (i.e., trading the pension for the retirement accounts)?
 - Will I be able to support myself when spousal and/or child support ends?
 - How should we handle the stock options, deferred compensation and other types of employer sponsored plans?
- Having someone who can work with you through each step of the divorce process
- Hearing an objective viewpoint in an emotional situation
- Being better prepared to take charge of your financial future



Assistance for Divorce Attorneys & Mediators

Having a Certified Divorce Financial Analyst™ (CDFA™) on your team of outside experts allows you to outsource the financial details that consume your time. A CDFA™ allows you to stay in control of your case, but delegate the aggravating and tedious details.

Services include (but are not limited to):

- Lifestyle analysis (for accurate expenses history)
- Projected Needs Analysis (future budgeting, going forward and immediate cash flow needs)
- Preparation of Financial Declarations (Schedule of Assets & Debts and Income & Expense Reports)
- Tracing of financial statements to help categorize flow of funds or potential credits and reimbursements
- Review and analysis of corporate benefits, stock options, deferred compensation and pension plans
- Analysis of asset division proposals
- Testimony pertaining to divorce financial analyst work

