



Eric L. Ross Sr, MBA
Financial Consultant



Eric is a Registered Principal and has been in independent practice since 2008. Previously, he spent nearly 5 years employed by a large Wall Street Firm. He started his career as a Registered Representative with this firm and developed the East Long Beach office.

Ross specializes in working with families developing their long term goals and estate plans. Critical to this is his expertise in strategic financial planning and wealth management.

Mr. Ross holds FINRA Series 24, 7, 63, and 66 registrations through Crown Capital Securities, L.P. In addition he holds a California insurance license.

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The Value of What We Do

We can help you plan your financial future and your legacy. We consider five critical areas of financial planning along with your family traditions, history, values, life lessons, and wishes.

Financial Planning

CREATE YOUR PERSONAL FINANCIAL VISION!

My four step financial planning process allows me to confidentially discover your goals, uncover Opportunities and build a concise written strategy that will put you on a path towards your vision.

FOUR STEP PROCESS

- DISCOVERY
- PLANNING
- SOLUTIONS
- MONITORING



Protection- Making sure that your plan can withstand the unexpected.

- ❑ Review and analyze your financial position.
- ❑ Identify any risk exposures and recommend strategies.
- ❑ Review, explain, and update your work and personal insurances so risks are covered.
- ❑ Assist you in implementing your financial plan.

If you don't have a financial plan that addresses all these issues in the same comprehensive process, you are leaving parts of your financial future open to question. *Why risk that?*

We provide conscientious wealth management that may help you live more confidently, enjoy more of life, and further your legacy.

Estate Planning – seeing that your plan will carry out your wishes.

- ❑ Review and analyze your assets for proper ownership and beneficiaries.
- ❑ Provide guidance to help you get your financial affairs in order.
- ❑ Consult and coordinate your plan with your attorney, CPA, and insurance agent.
- ❑ Help to manage the financial impact of lifestyle changes (death, divorce, disability, health).

Investments – focusing on the growth and management of your portfolio.

- ❑ Establish how and how much to save.
- ❑ Monitor investment performance compared to investments in the same class.
- ❑ Actively manage and rebalance your portfolio to help reduce risk.
- ❑ Select an Investment Policy Statement (IPS) for advisory accounts that is appropriate for your goals and expectations.

Retirement Income

Planning – strategizing to make sure you'll have enough.

- ❑ Develop, refine, implement, and monitor your retirement income plan.
- ❑ Provide guidance to see that your retirement income and assets last a lifetime.
- ❑ Determine how much to withdraw and the order of accounts to withdraw from.
- ❑ Assist you in selecting investment options with your 401(k), 403(b), or other retirement plan.
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