



Why Ginsburg Financial Advisors?

Who we are and what we do

Financial Planning, Investment Management, or Something More?

If someone asks you “Who are Ginsburg Financial Advisors and what do they do?” how would you respond? The official answer would be “Ginsburg Financial Advisors is a financial advisory firm with an experienced team of professionals that provide financial planning and investment/wealth management services to clients.” While technically correct, this does not describe the answer to what our “value proposition” is for our clients. **Out of the thousands of advisors that provide financial services, why do our clients continue to choose Ginsburg Financial Advisors?** Effectively answering these questions requires understanding our guiding principles, our service model, and our terms of engagement.

▲ Our Guiding Principles

We want our clients to live better lives and to worry less.

These guiding principles form the foundation of our service model and are ingrained in every interaction we have with our clients and on behalf of our clients. We strive to provide peace of mind by helping our clients gain control over their financial future. Our clients also take comfort in knowing we have a fiduciary relationship with them and that we will act in their best interest at all times. Our greatest reward is seeing our clients focus less on their financial situation and more on living fulfilling and meaningful lives.

▲ Our Service Model

We help our clients make smart financial decisions.

By making smart financial decisions, our clients may worry less and live more fulfilling lives. How do we do this? We assist our clients with identifying, evaluating, and addressing their current and future financial needs and goals. We help clients develop and maintain a financial plan that is flexible and allows for adjustments over the years as circumstances change or unanticipated events occur. Having a plan in place enables clients to make competent, effective, and deliberate choices. We also increase awareness of life issues that may present themselves in the future. Advanced planning allows us to devise strategies to avoid situations that could jeopardize a client’s financial situation or delay achievement of a client’s goals and objectives.

“Helping You Shape Your Financial Future Since 1981”

Ginsburg Financial Advisors, Inc. – A Registered Investment Advisor
Securities through Cetera Advisor Networks LLC* – Member FINRA/ SIPC
(*doing business in California as CFGAN Insurance Agency)

Ginsburg Financial Advisors, Inc. and Cetera Advisor Networks LLC are separate companies
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Making smart financial decisions also entails matching a client's financial plan with an appropriate investment strategy. Our clients' investment strategies are tailored to address the unique circumstances detailed in their financial plans. The primary objective of formulating client-specific investment strategies is to ensure clients' investment portfolios are continually positioned to meet their distinct financial needs and goals. We generally utilize multiple asset classes, including cash, stocks, bonds, and alternative assets to construct and manage well-diversified investment portfolios. We devise strategic targets for each asset class with the intention to optimize expected returns and minimize risk. Generally, we use mutual funds and exchange traded funds with daily liquidity instead of individual securities, as this process tends to further reduce risk in client investment portfolios. We review client investment portfolios at least quarterly and make adjustments as needed based upon our understanding of their lifestyle needs now and in the years ahead. We also look for opportunities to tactically adjust strategic investment weightings to enhance the return potential of client portfolios by taking advantage of perceived market dislocations or to reduce risk in tenuous market environments.

We are ready to help and always strive to deliver “something more.”

When there is a financial decision to be made, we want our clients' first phone call (or email message) to be with us. Whether it is helping a client determine a fair price for a car purchase, assisting clients with the purchase or sale of real estate (in collaboration with their real estate professionals), negotiating a client's employment contract or separation agreement, or helping derive a value for a client's company, we want to ensure our clients make smart financial decisions. If we are unable to provide specific expertise or understanding, we will help our clients find suitable professional services that can. Upon request from a client, we will consult with other professionals to seek a resolution to or gain additional understanding on issues that may impact a client's financial well-being.

Our service model is to give clients what they request, so long as it is fair and reasonable, and to offer something more. We take the time to get to know our clients and what is important to them so that we can respond to their inquiries in a thoughtful manner. We respond to clients' specific questions, and then provide answers to questions the client might want to ask if they knew to ask such questions. Developing strong relationships with our clients enhances our ability to achieve our guiding principles while providing a comprehensive service of the highest quality that is mutually rewarding.

▲ **Our Terms of Engagement**

There are no foolish questions.

Each of our staff is trained to understand and demonstrate our guiding principles when interacting with our clients. We are committed to giving clients the information they need to make smart financial decisions so they can live better lives and worry less. Our clients know there are no foolish questions and we make every effort to provide answers that result in increased understanding and clarity.

Our commitment to you.

- We “guarantee” to respond directly to any question asked by a client and then, if appropriate, we will ask and answer the question they may have also wanted to ask if they knew the additional information would benefit them.
- We tell our clients what they need to hear, which may not always be what they want to hear, whether they like it or not. Our responsibility is to inform our clients so they can make the best possible decisions.
- We act with integrity, honesty, and transparency in everything we do for and with our clients.
- We absolutely respect the confidentiality of our working relationship as required by our licensing.

Your commitment to us.

- We ask that our clients are forthright and candid with us at all times.
- We ask that our clients are prompt in providing us with complete, accurate, and orderly data we need to properly advise them.
- We ask that our clients are open to any advice we may offer (we acknowledge your right to reject that advice).
- We ask that our clients follow through on any commitments that they agree should be implemented.

Avoiding damage control.

We encourage clients to make us aware of decisions they are considering so we can provide feedback, and if necessary, collaborate with other professionals. This process ensures clients make efficient and effective decisions and helps avoid situations that could adversely impact a client’s financial needs and goals. It is frustrating to us when a client tells us they have taken an action that we know was not in their best interest.

What if clients want to do something that is not “right” for them?

If our clients make good decisions, we will support them. If our clients make poor decisions, we will recommend additional discussion to assist them in making and

implementing effective choices. If a client wants us to execute any decision that we determine is not in their best interest, we will terminate our advisory relationship so they can choose to implement these decisions elsewhere. Our job is to promote smart financial decision making to enhance the quality of our clients' lives. Doing so requires that we do not "support" unsuitable thinking or decision-making.

Fee-based financial advisory services.

We are a fee-based financial investment advisory firm that is predominately compensated for its services by charging a quarterly fee based on the value of a client's investment portfolio. Such an arrangement helps eliminate conflicts of interest since our goals are aligned with those of our clients. This fee-based service model also helps validate our objectivity, especially when selecting and managing a client's portfolio, since all investment decisions are made with a focus on what is best for our clients. The more money our clients make through the efficient compounding of investment returns over time, the more we benefit. In other words, our success is fully aligned with our clients' success.

On occasion, we will charge either an hourly-fee or project-based fee from clients or families requesting a one-time engagement for the preparation of a financial plan or specific financial analysis. This fee amount depends on the complexity of the engagement and is calculated based either on our standard hourly rates or a fixed "not to exceed" amount in the case of a financial plan. The fee amount is always discussed and agreed in writing prior to initiating the financial engagement.

Larry P. Ginsburg, CFP® is also licensed to transact purchases of insurance (life insurance, health insurance, disability insurance, and long-term care insurance) that may be appropriate to achieve the needs or goals outlined in a client's financial plan. Larry's affiliation with Cetera Advisor Networks, LLC, one of the nation's largest and most successful independent broker/dealers serving the financial planning community, provides us access to a wide menu of quality insurance sponsors and their products. Having access to a wide range of products not only provides the opportunity to obtain the most comprehensive product at the best possible client value, but enables us to maintain an objectivity not always available in other financial planning or brokerage firms. Larry Ginsburg and Ginsburg Financial Advisors earn a commission based on standard industry rates when clients purchase these products. Ginsburg Financial Advisors will only recommend insurance products to clients when deemed appropriate for addressing a future need or financial goal.

▲ A Brief Summary

So why Ginsburg Financial Advisors?

We are a deep and experienced financial advisory firm providing tailored guidance and an exceptional experience to a select group of individuals, families, and business owners both locally and around the country. Our mission is to help our clients live better lives and worry less by leveraging our experience, depth of expertise, and passion for service to assist them in making smart financial decisions consistent with their vision of success.