ALPERN ROSENTHAL
FINANCIAL SERVICES LLC

Wealth Accumulation & Tax Minimization Services

"Someone's sitting in the shade today because someone planted a tree a long time ago."
-- Warren Buffet

As your wealth grows, it doesn't get simpler, it gets more complex. The more you have, the more you are exposed to losing it. Now more than ever you need to rethink your strategy on how to navigate through the risk and reward of wealth.

That's what we do — we provide financial guidance for people who want to grow and protect their money. Our reputation is built on a long track record of working with people who like to succeed — people like you.

Our process is practical and prudent

- We define your goals
- Appraise your assets
- Analyze your needs
- Provide recommendations
- Implement/execute
- Monitor and track your progress on-line

And we work with you to refine and revise along the way. **If you want to protect and transfer your wealth tax effectively, let us show you how. It's our job and we do it well.**

Look to Us When...

- You are selling a business or making a career change
- You are a listed beneficiary of an executed estate or trust distribution
- You have several investment companies working independently of each other
- You need a personalized financial plan/estate plan
- You are ready for an unbiased approach to wealth management
- You need a team to oversee all of your financial needs

Questions to Ask Yourself

There are four major stages of wealth: planning, growing, protecting and distributing. Each brings its own series of thought-provoking questions. These questions may include:

- Do you have a documented financial plan that addresses accumulation and distribution? What is the mix between tax exempt, tax deferred, and taxable accounts/holdings? What is the asset allocation? How tax-effective are the holdings?
- What vehicles do you use to grow and protect your money?
- Have you matched up expected future cash outflows with expected cash inflows and rates of returns? What is the required rate of return to achieve your goals (college, second home, early retirement, etc)?
- If you have life insurance, when was the last time you looked at the cost of coverage, cash value, dividend rates, death benefit, etc.?

Why Alpern Rosenthal Financial Services?

By successfully combining our experience and the financial and tax planning experience of Alpern Rosenthal, one of the largest certified public accounting and business consulting firms in the country, we have created a firm that is committed to providing an innovative approach to wealth management. We have 50 years of experience delivering personalized and responsive service to individuals throughout the region.

With the freedom to offer unbiased financial guidance, Alpern Rosenthal Financial Services consultants focus their energies on understanding clients' financial goals and offering impartial solutions to the challenges of wealth accumulation and management.