

"Ask First!"

This form is to be filled out by any person who is offering legal, financial, retirement, insurance, accounting, estate, long-term care or similar planning services. Respond to **ALL** categories completely; sign and date at the bottom of the page.

MY EDUCATION- I have achieved the following level of education (check HIGHEST level achieved):

Some High School	Some College
GED	Bachelors Degree - Econ w/ math minor (Occidental)
High School Diploma	Masters or Other Advanced Degree - MBA (UCLA)

MY CREDENTIAL(S)- I have the following specialized credential(s) and training:

CFP® – Certified Financial Planner. I have worked as a financial planner since 2003. I am a member of the Financial Planning Association (FPA) and the National Association of Personal Financial Advisors (NAPFA), and I am required to complete continuing education each year.

MY RELEVANT LICENSE(S)- I have the following license(s) giving me the legal authority to provide the services I am offering to you (bar license (attorney); securities license; insurance license):

Registration Type	Covers What Activities	Issued By	Registration No.
IAR-Inv. Advisor Rep.	Eclectic Assoc.-RIA (Reg.Invest.Adv.)	SEC	801-21175
(Not a license.)			

LEGAL SERVICES - (Check ONE):

X I DO NOT practice law, and the services I am offering to you do not involve practicing law.

- I DO practice law, and have an active license to practice law in California.
- I DO practice law, but DO NOT have an active license to practice law in California.

OUR BUSINESS RELATIONSHIP: FIDUCIARY AND CLIENT

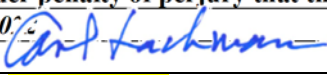
TRUE – In our business relationship, I am legally held to the fiduciary standard, so I will put your interest before my interests and those of my employer.

MY COMPENSATION- I will be paid in the following way (commission, fee, salary, etc.), by the named person or company, in connection with the services I am offering to you:

Way(s) I'll Be Paid: **FEE ONLY** Payment will be made by: **CLIENT ONLY**
1.0% annually on first \$1,000,000 of investment assets. Fee drops thereafter.

FINANCIAL PRODUCTS / AFFILIATED ORGANIZATIONS - Check TRUE or FALSE:

FALSE: I do not sell any financial products, my business does not sell any products, and we are not affiliated with any business that sells financial products.

I certify under penalty of perjury that the responses herein are true to the best of my knowledge.			
Date: 8/30/20	Business Name: Eclectic Associates, Inc.		
Signature: 	Address: 1440 North Harbor Blvd, Suite 220, Fullerton, CA 92835		
Print Name: Carl Lachman	Email address: clachman@eclecticassociates.com		
Telephone: 714-738-0220	Website: www.eclecticassociates.com		

A Non-Profit Information Resource for Older Adults HELP, 1404 Cravens Avenue, Torrance, California 90501

(310) 533-1996 Also free for Internet download at: <http://www.help4srs.org>

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HELP designed the "ASK FIRST" form

Providing the Essentials for Your Financial Peace of Mind

At Eclectic Associates, we offer the essentials of financial planning and we don't make promises that we can't back up. Instead, we provide experienced advice and a comprehensive plan to help give you clarity and the freedom to enjoy the rest of your life.

How We Help

- **We are fee-only.** We don't accept commissions and we don't sell products. We get paid only by you.
- **We are fiduciaries.** We give advice that is only in your best interest.
- **We have expertise.** Our credentials include the CFP® and CFA designations, as well as the MBA degree.
- **We have a large team.** Our large team of financial planners can help you feel confident that we will always be there for you.
- **We are independent.** We are not beholden to anyone's interests but yours.
- **We are experienced.** We have been in the business of financial planning since 1984.

Who We Help

- **Pre-retirees** who realize that retirement is finally "real" and it's **time to get serious about the future.**
- **Retirees** who want to make sure that they are **not going to outlive their money.**
- **Investors** who are **anxious about their portfolio** and are unsure if their current advisor is really helping them.
- **Business owners** who want to **protect their livelihood and their family** from the risk and volatility of their company.
- **Professionals** who are **changing jobs** and have to determine what to do with their prior company's 401(k) plan.
- **Widows and widowers** who are facing **major changes** in their financial situation.
- **People who have received a windfall**, such as an inheritance or property sale, and **want help optimizing it.**

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

CFA® and Chartered Financial Analyst® are registered trademarks owned by CFA Institute.

Our Services

- Financial planning
- Retirement planning
- Investment management
- Cash flow analysis
- Insurance evaluation, including life and long-term care
- Tax strategies
- Company retirement plans
- Debt management
- Social Security optimization
- Education funding
- Health insurance guidelines
- Medicare evaluation
- Estate planning
- Charitable giving

Schedule a 15-Minute Call

Let's see how we can help you achieve peace of mind about your money and your future. Schedule your complimentary call today: www.eclecticassociates.com.



1440 North Harbor Blvd, #220
Fullerton, CA 92835

web
phone

www.eclecticassociates.com
714-738-0220



The Value of an Advisor

FINANCIAL PLANNING

When you work with a fee-only financial advisor, you want to know you're getting your money's worth. So what does an advisor do that you can't do on your own? How can a financial advisor do more than one of those automated online investment programs? In two words, *financial planning*. A fee-only financial advisor won't limit their assistance to your investments, and that's because your financial well-being goes beyond investments.

HOW AN ADVISOR CAN HELP YOU



GOALS-BASED SERVICE

A financial advisor will make your goals the foundation for all the financial planning they do for you.



KEEPING YOU ON COURSE

It's easy to get sidetracked. A financial advisor will help you stick to your plan.



EXPERIENCE

Sometimes you don't know what you don't know. The expertise of an advisor will help you see directions for your money that you might have missed.



COMPREHENSIVE FINANCIAL PLANNING

We will help you thoroughly plan for your needs, addressing areas that may include investments, retirement, taxes, wills and inheritance, college funding, and insurance, just to name a few.



TRANSITIONS

Whether you receive an inheritance or are ready to retire, an advisor can help you make wise financial decisions about your future.



BEHAVIORAL COACHING

People can panic when markets drop. An advisor can provide a consistently calm, rational influence.



MILESTONES

An advisor can lend their expertise to make events like buying a first home or funding your children's future college education as stress-free as possible.



INVESTMENT GUIDANCE

Other investment programs may manage your portfolio, but an advisor can provide guidance about the tax and other impacts of your investment decisions.

And perhaps the biggest potential benefit of working with an advisor? **PEACE OF MIND**. When you know an experienced professional is looking out for your best interests day in and day out, you can feel free to focus on the rest of your life. We think that kind of confidence is invaluable.

The Value of an Advisor

INVESTMENT MANAGEMENT

When you work with a fee-only financial advisor, you are putting an immense amount of trust in them. And that trust should pay off. Yet much of the work we do as financial advisors is intangible, making value difficult to quantify. However, Vanguard did just that.

In *Putting a Value on Your Value*, Vanguard estimated that advisors using the best practices in the chart below add about 3% in net returns for their clients. Keep in mind that every client's situation is unique, so this number won't apply to everyone. But we think it gives a reasonable foundation for quantifying the value that we offer as financial advisors.

VANGUARD QUANTIFIES THE VALUE-ADD OF BEST PRACTICES IN WEALTH MANAGEMENT

STRATEGY	TYPICAL VALUE ADD FOR CLIENT (BASIS POINTS)
Suitable asset allocation using broadly diversified funds/ETFs	> 0 bps*
Cost-effective implementation (expense ratios)	40 bps
Rebalancing	35 bps
Behavioral coaching	150 bps
Asset location	0–75 bps
Spending strategy (withdrawal order)	0–110 bps
Total-return versus income investing	> 0 bps*
Total potential value added	About 3% in net returns

*Value is deemed significant but too unique to each investor to quantify.

Source: Francis Kinniry Jr., et al, *Putting a Value on Your Value: Quantifying Vanguard Advisor's Alpha*, August 2016.

THE INTANGIBLES COUNT TOO

Some things cannot be reduced to a number yet are still important. Things like peace of mind because you have someone looking out for your best interests. Or the clarity that comes with an advisor who helps you make informed decisions. Or the confidence that you feel with an experienced professional managing the details of your wealth day in and day out.

These things may be subjective, but for many of our clients (and maybe you too), they are invaluable.

Feel confident that a professional is managing the details of your wealth.

eclecticassociates.com | 714.738.0220



Want to learn more?

I am happy to meet with you, answer more questions, and explain the fee-only financial planning and investment management services my company offers.

Call, email, or use this QR code to schedule a free phone, video, or in-person meeting at our offices.



Visit Apple Podcasts, or use this QR code, to listen to my company's Retire With Peace of Mind podcast.



Save this flyer and bring it to a meeting with me. If you become a new client of Eclectic Associates, I will waive our normal \$2,000 setup charge.



Eclectic Associates

- Fee-only since 1984
- Fiduciaries
- Deep expertise
- Large team
- Independent
- Experienced
- Investment management
- Financial planning
- Retirement projections
- Tax strategies
- Estate planning
- No brokers
- No annuity sales
- No insurance sales

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