

## Hourly Fee-Based Financial Consultations When You Need Advice!

*We all have questions.*

*Every family, couple, or individual has a unique financial situation, and different financial priorities.*

To help you navigate your financial life, and major life changes, I offer fee-based hourly consultations. With my 25 years of experience, I can provide you with:

- Impartial advice
- A fresh look
- A second opinion

Here are just a few examples of some topics and questions I have helped clients with during consultations:

- Can I afford to retire?
- I manage my own investments, but am I doing it wisely?
- I am currently retired and would like to reassess my financial plan.
- My parents recently passed away. How can I correctly transfer their IRAs?
- I will soon be divorced, how does that change my financial picture?
- My spouse recently passed away. I need help with my finances.
- I have a financial plan, but I would like a second opinion.
- I shall be receiving an inheritance. How can I best manage this investment?
- I may be changing jobs or laid off. What about my 401k?
- Is a Roth-IRA conversion beneficial if I have to pay taxes now?

No question is too simple or too complicated.

One or two hours of a consultation can make all the difference for you.

Together we can craft a follow-up plan of action.



*Financial advice you can live with.*

Call for an appointment now.  
Harry Rubins, Financial Consultant  
**707-542-9449** or  
**800-675-6171**

Check out [www.rubins401k.com](http://www.rubins401k.com) for my complete financial services