

# You've Got Questions, I've Got Answers.

## Questions, questions...

### Here are some I have helped clients answer:

- ◆ *Given the current state of the economy, can I afford to retire?*
- ◆ *I manage my own investments, but am I doing so wisely?*
- ◆ *I'm retired, how can I be sure of having enough to live on tomorrow?*
- ◆ *My parents passed away, what's the best way to transfer their IRAs?*
- ◆ *I'm getting divorced, how will that impact my financial picture?*
- ◆ *My husband passed away, can you help me understand my finances?*
- ◆ *How can I be a better, smarter manager of my inheritance?*
- ◆ *If I change jobs or get laid off, what should I do about my 401k?*
- ◆ *Is a Roth-IRA conversion a good decision if I have to pay taxes now?*

The recession has people questioning their financial situation like never before.

To answer your questions, and help you navigate the recession and major life changes successfully, I offer effective, practical, **fee-based hourly consultations.**

Just a one or two hour session, backed by my 25+ years of financial experience, can provide you with:

- ◆ **Impartial, practical advice to secure your financial future**
- ◆ **A new perspective based on decades of experience**
- ◆ **A valuable, second opinion from a trustworthy source**

A one or two-hour consultation can offer clarity, certainty and confidence for you – make all the difference. Together, we can craft a smart, logical plan of action.

**Call me today for an appointment!**

**707-542-9449**

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*Financial advice you can live with.*



**Harry Rubins**  
Financial Consultant



For a list of my COMPLETE financial services visit [www.rubins401k.com](http://www.rubins401k.com)

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