LPL Financial

A Registered Investment Advisor

"YOUR FUTURE, OUR FOCUS"

Ruben E. Bakhash, MBA, CFP®
Joshua F. Bakhash, CFP®

:: Financial Planning :: Investment Mgmt. :: Insurance :: Estate Planning

Ruben E. Bakhash (left) and brother Joshua F. Bakhash (right) band their knowledge and experience of the financial marketplace to bring their clients counsel and comfort.

EXCEPTIONAL SERVICE AND PERSONAL ATTENTION... OUR HALLMARK

By Joshua F. Bakhash

Exceptional client service and individualized attention is the core of our financial planning practice. We are focused on providing objective, unbiased advice that ultimately helps our clients achieve financial freedom. We take the time to identify who our clients are and what their goals may be as we work with them to structure their financial plan and investments within a most reasonable fee structure.

After developing and implementing a strategic investment plan that sits well within your comfort zone, we then constantly monitor your portfolio. With your participation, we make adaptations as they are required within our changing marketplace.

Our mission is to provide you with the assurance that we are **always alert** to assisting you in achieving your personal financial goals, and **always available** to communicate with you when you have a question.

BAKHASH COMFORTS CLIENTS IN TROUBLED ECONOMY

By Ruben E. Bakhash

As we look to the future it is understood that our economy will face more challenges. Now more than ever, it is important to review your overall financial plan. Having **an intelligent recovery strategy** that is appropriately aligned with your short and long term objectives is critical.

Times like these can often cause many to be fearful of continuing with their investment plans and ongoing contributions. Nothing can be more devastating than reviewing a statement that has declined in value. At the same time, challenging economic environments can present some of the best long-term investment opportunities for investors. We work diligently to design **customized investment plans and strategies** for our clients. Staying the course and having holding power has never been more important.

In most cases, whether one is planning for retirement or a child's education, income will be taken over a series of years. It is important to remember that retired individuals will not need all of the funds in their portfolio on the first day they begin to enjoy retirement. Likewise, parents will not need to withdraw their child's entire education savings on the first day of college. This means your investment portfolio has a longer term horizon for growth. In addition, for retirees, keep in mind that you will draw upon many financial sources: Social Security, retirement plan investment income, and perhaps a pension or possibly employment income.

During these times and always, we are committed to maintaining our disciplines and strategies that have made our longer term investment results and financial planning goals pursuable for our clients. It is important to **review your financial goals, risk tolerances and ability to work towards your dreams**. As always, we will continue working tirelessly to make sure that your financial objectives are being met with good advice. Please contact us, if you have any questions or concerns. *You are all part of our financial family.*