

Golden Gate Wealth Management Insider

A Semi-Annual Publication for the Golden Gate Wealth Management Family

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Traveling on your behalf

Time is money! That is the old adage. We also believe that knowledge is not just power, but money too. We spend most of our time analyzing the markets to determine the best strategic move for our clients’ portfolios. But, what about the other aspects of your financial life? Our team knows that to provide you with the best advice possible, we need to dedicate our time to continuing education. That’s why this summer Abu traveled to stay ahead of the learning curve. He attended multiple Raymond James educational conferences in an effort to stay on top of new trends and solutions on your behalf. This knowledge is providing us the necessary tools and ideas to ensure that we offer you unsurpassed financial advice.

First stop on the map, Miami! Abu attended the “Alternative Investments & Structured Products National Summit.” Here, Abu found new ways to apply alternative investments and structured products to portfolios. We know that for many, a mix of traditional investments – such as stocks and bonds – is the typical approach. However, investors can further diversify their portfolios and potentially

enhance returns by employing other asset classes, such as commodities and real estate, or investing in traditional asset classes in nontraditional (or “alternative”) ways. We have applied this method to several portfolios that we feel would benefit from this approach.



Next stop, New Orleans! Abu attended the “School of Life.” This program is put on by our Insurance Group to discuss topics ranging from life insurance strategies and social security to long term care. The most informative session he attended was “Predicting your Future Quality of Life.” Researchers have identified three simple questions you should ask yourself to assess how prepared you are to live well in retirement. Find out more on page 2.

Abu’s next stop was a rather special one because our leadership team at Raymond

James asked him to represent our firm. Abu represented Raymond James at the 2015 American Association of Physicians of Indian Origin (AAPI) annual convention and scientific assembly. The convention offered a venue to interact with leading physicians, health professionals, academicians, and scientists of Indian origin.



Last but DEFINITELY not least, the Bahamas! In recognition of achieving President’s Club* level at Raymond James, he was invited to the exclusive annual conference. He attended meetings discussing best business practices, products and the latest improvements at the firm.

We promise to maintain our dedication to continuing education on your behalf.

**The President’s Club recognizes excellence in managing client assets and maintaining an education advantage over peers.*

Misty is a CERTIFIED FINANCIAL PLANNER™ Professional

She passed! While Abu traveled this summer attending continuing education programs, Misty spent her summer studying financial planning topics for our clients. After a rigorous education program, Misty sat for her six hour board exam to become a CERTIFIED FINANCIAL PLANNER™ professional.

CERTIFIED FINANCIAL PLANNER™ professionals are uniquely qualified to help individuals pull all their finances together, solve financial problems, make a plan to achieve their financial goals, and serve as a trusted advisor. Being CFP® certified means she has voluntarily taken the extra steps needed to provide the highest possible standard of financial planning to those we serve. CFP® professionals maintain their professional edge through ongoing education and training in addition to the rigorous requirements to represent a high level of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when working with you. Congratulations Misty, well done!

Three Questions that Predict Future Quality of Life

You may be hearing more and more about large corporations investing resources into research regarding our aging population — A pharmacy utilizing an innovative, technology enhanced “space suit” that restricts movement to help them better understand the physical challenges associated with aging, in turn helping them determine better placement of products on shelves in stores. Or a car company investing in driverless cars so that an aging population will have accessible transportation no matter their age. Or even home builders looking to create smart-home devices controlled by your mobile phone to ensure your home knows exactly what you need when you need it.

Retirement planning must go beyond financial security

The investments being made into researching better quality of life for our aging population have become increasingly relevant. Raymond James values the importance of providing clients access to the most cutting edge resources. As you may have noted on the cover, we traveled a lot this year attending multiple educational conferences in our continued effort to stay on top of new trends and solutions on your behalf. One of the new trends we were exposed to was research from the “Predicting your Future Quality of Life” conference.

The conference has identified three simple questions you should ask yourself to assess how prepared you are to live well in retirement. What do these questions have to do with retirement planning? A lot more than you may think. They actually uncover important factors that will determine your future quality of life and serve as a starting point for planning a meaningful retirement. When it comes to retirement planning, we’re inclined to focus on accumulating assets and making sure we spend our money wisely. But while our biggest fear may be outliving our wealth, there’s an even greater risk of:

- Losing our independence due to ailing health;
- Being unable to access the big and small things that make us happy, and
- Facing a decline in the number of friends in our social network.

Retirement – no matter how we define it – is generally something people look forward to. It’s a stage when we have the most control over our lives and, hopefully, the resources and good health to continue to enjoy it, but the question remains: What will we do with the rest of our time? Planning for these contingencies is an integral part of preparing to live longer and better. We want to integrate these issues into a comprehensive planning discussion to make an ambiguous retirement future—often decades away—more tangible to you.

Check out these three simple questions below and contact us to discuss your plan for your future.



Who will change my light bulbs?

Changing light bulbs is more than an issue of long-term home maintenance. It is a question that asks, “Do I have a plan of how to maintain my home?”



How will I get an ice cream cone?

While getting an ice cream cone when you want it is not a financial strain for most, the capacity to have that cone on demand does raise questions such as, “Do I have adequate transportation to go where I want when I want?”



Who will I have lunch with?

Lunch is more than a meal—it’s an occasion. Who you have lunch with may be a good indicator of your social network. This is not the social network of “friends” you have online, but friends you see on a regular basis—people who help reinforce a healthy and active lifestyle, and who you and your significant other can depend upon.

Raymond James Cares



For us, giving back is more than the right thing to do — it's tradition. Since Raymond James was founded in 1962, its executives, advisors, associates and clients have dedicated countless hours and resources to their communities.

Raymond James Cares is a firm-wide community service program designed to centralize and track new and existing community service efforts. While the firm supports community service efforts and charitable giving throughout the year, August serves as Raymond James Cares month to inspire a collective effort and impact.

This year, during Raymond James Cares Month approximately 2,600 Raymond James financial advisor and associates volunteered 5,628 hours to 100 organizations across 30 states. Wherever we have an office, we have volunteers.

We are fortunate to work for a firm committed to helping our local community in the Bay Area. This year our Golden Gate Wealth Management team initiated efforts with Raymond James to contribute to the Fremont Opera and the Festival of Globe (FOG) in Fremont. Support from our firm, based in Florida, for our local community further proves to us that we are blessed to work at Raymond James.



Raymond James supporting Festival of the Globe in Fremont

Charitable

Contributions 2015:

Big Brothers Big Sisters

Project Open Hand

The Guardsmen

White Pony Express

ARF - Animal Rescue Foundation

St. Anthony's SF

New Sweet Home Church

The Marine Mammal Center

Philanthropy Phriday!

We endeavor to give back...with our time, effort, and pride, as well as with our wallets! We want to introduce you to Philanthropy Phriday. Our Philanthropy Friday (we like to spell it "Phriday") is an initiative our local office in San Francisco started. Every month our colleagues nominate a charity of choice to honor with donations. As acknowledgement for donating money towards the charity, management designates the last Friday of the month as our official "Jeans Day". This day allows us to trade in our stuffy suits for a nice pair of jeans and to be reminded of the wonderful community we are fortunate to be a part of. We felt this local initiative was essential to continuing our firm's values. Our local San Francisco office is becoming known in our community as the leading place of investment and employment in San Francisco, and also as an office dedicated to giving back. So far this year our office has given over \$2,500 to these local charities!

Recommend an organization for our next Philanthropy Phriday

Getting to know our neighbors!

As many of you have already visited our office, you know that our location is ideal. We are located right in the heart of downtown on the 39th floor with unbelievable views of the Golden Gate, Alcatraz, Transamerica, Bay Bridge and Twin Peaks. We are lucky to be surrounded by all of this beauty. Even more exciting is that we are surrounded by some of the most innovative neighbors in the Bay Area. Across the way is Uber, up the street is LinkedIn and Twitter, and down the street are Facebook and Google. Recently, we had the opportunity to visit some of these neighbors. The first was Fitbit. Fitbit creates activity trackers that are wireless, wearable technology devices that measures data including number of steps



Misty speaking at the bi-annual Hearsay Social meeting

walked or sleep quality. We got to visit their headquarters before they went public to see what a true tech company is all about. Checking into their office on an iPad, seeing rows of standing desks, or employees participating in fitness classes were a few of the surprises. Next, we got to visit Hearsay Social. Our team has had meaningful engagement with this company due to involvement with Misty on social media. Hearsay Social is the social media marketing management platform our team uses to engage on social networking services like Facebook, LinkedIn and Twitter. Not only did we visit their offices by the ballpark, but Misty was asked to speak on a financial advisor panel for their bi-annual company meeting. She discussed how we utilize social media and digital tools in our practice with Hearsay Social employees from all over the world.

Investor Access: Your financial world in one place

YOU'RE ON THE GO.
SO ARE WE.



We think you'll *like* these new features!

Account Aggregation



Now you can have a complete view of your financial world! The Raymond James Investor Access site allows you to connect to and view all of your financial accounts in one place. You can aggregate account information from more than 8,900 financial institutions and have them automatically updated every night.

In addition to your Raymond James accounts, you will see your bank and credit union checking and savings accounts, 401(k) accounts, credit cards, mortgages, and more. You can even manually enter assets such as jewelry, collectibles, cars and real estate to build the full picture of your total net worth!

Investor Mailbox

The new "investor mailbox" provides you with one centralized location to view and act on your shareholder materials – including proxies, prospectuses and shareholder reports – within Investor Access. Without needing a separate login, you can now enjoy the convenience of accessing these documents using the same website where you find all of your other Raymond James documents. Additionally, if you have chosen to receive shareholder materials online, you can now take actions such as voting on proxies via this new service. Before this release, the documents and ability to vote were housed on separate websites. The investor mailbox is available in **Investor Access under Documents → Shareholder Documents**.



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