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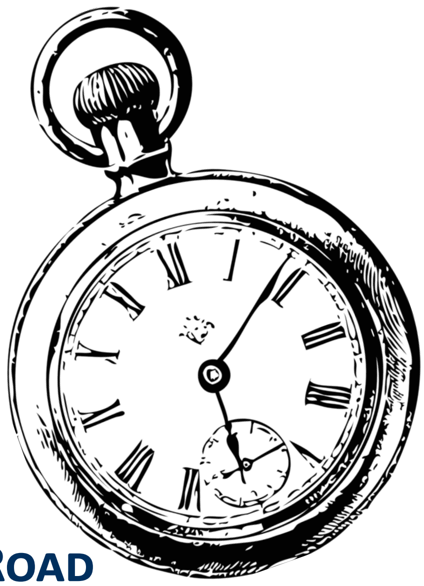
Golden Gate Wealth Management Insider

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



Fork In The Road

Alice: "Would you tell me, please, which way I ought to go from here?"

The Cheshire Cat: "That depends a good deal on where you want to get to."

Alice: "I don't much care where."

The Cheshire Cat: "Then it doesn't matter which way you go."

Alice: "...So long as I get somewhere."

The Cheshire Cat: "Oh, you're sure to do that, if only you walk long enough."

Alice in Wonderland

I started my career as a financial advisor 10 years ago. At that time I was unlike Alice because I knew exactly where I wanted to go in life and the road there was clear. I will mention that my first steps on the road were quite uneven and a little like driving through a thick fog on the way down to L.A on I-5. By the end of my first year during the Great Recession in 2008, I felt like I quickly earned the tough armor needed when fighting to do your best to create a successful financial life for your clients. As the years have passed, I have continued to learn and evolve our practice to fit the needs of our clients as they go through different stages of their lives. All the while, I have received an unbelievable gift from all of you. Throughout these 10 years, you have made me feel like an extension of your own families. It has been an indescribable honor. When I started 10 years ago, I knew the work that I would be doing would be to help clients create a successful financial life. But, I never fully understood my Dad when he would tell me how rewarding this path I decided to take could ever be. The thanks I owe to all of you for giving me the gift of an honorable career needs to be mentioned as I cross this milestone.

As I reflect on my experience as a now "veteran" financial advisor, (although my Dad will poke fun that I can't use that badge of honor until I start reaching those "mature" double digits) I have a few wise words that I remember when the fog starts to get dense. This year has provided me ample opportunity to whip out my handy, good old adages that haven't gone out of style for more than my 10 years and that I know will continue to be around when I hit my "mature double digits". Like the one from Sir John Templeton when he accurately observed that "bull markets are born on pessimism, grow on skepticism, mature on optimism, and die on euphoria".

This has proven to be a challenging year. But, I think we can all agree that there are still many people out there that are skeptical on the markets. Some of those people are our clients. We are at the mercy of headlines flashing, in what now seems like a 12-hour news cycle, and the markets are still fighting to stay positive. Some calls from our clients have sounded a little like Alice. To my Dad and me (the Cheshire Cats at times), the answer is pretty simple. We still continue to believe that we are in a secular bull market that has years left to run. Besides that pretty important point, we continue to manage your portfolios' with your financial plan and long-term goals in mind.

This year marked a milestone anniversary. I had a vision of where I wanted to be in 10 years and I'm humbled that it's surpassed my expectations. I am grateful to all of you for making these 10 years full of cherished memories. Cheers to the adventure ahead!

Thank you.
-Misty

In This Issue

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Peace Of Mind When Facing A Serious Medical Decision.

A serious healthcare challenge can strike when you least expect it. That's why we believe it's important to have a health advisor on your side, helping you navigate the healthcare landscape and answer critical questions like:

- **Is the diagnosis correct?**
- **What doctors are best?**
- **Is surgery necessary, or is there a better option?**

We are proud to announce that Raymond James has partnered with PinnacleCare, a health care concierge, to remove the guesswork with personalized assistance when you are facing a serious medical decision. This service is not available direct to consumers, and is currently only available through employee benefits plans. Raymond James has negotiated this valuable resource for our clients for $225 for an individual and $395 for a family per year.

Today, nearly 30% of medical conditions are misdiagnosed and sometimes result in unnecessary or inappropriate treatment. PinnacleCare's leading health advisory services help ensure you don't become part of that statistic. As a member, you get an objective, unbiased advocate to guide you and your family through your most pressing healthcare challenges.

PinnacleCare
HEALTHCARE CHALLENGES SOLVED

Help clients better understand their diagnosis and treatment options

Collect, organize and review their medical records

Identify the right medical team to confirm the details of their diagnosis and review appropriate treatment options

Facilitate and schedule their appointments in an expedited manner

Coordinate transfer of medical records for review prior to their scheduled appointments

Follow-Up with your client to check in on their progress and ensure that they are comfortable with their care and treatment

We believe this service and the benefits have exceeded our clients' expectations. At Golden Gate Wealth Management we believe our approach to a life well planned goes beyond your financial well-being. To learn more, please contact our team.

CONVERSATION STARTERS Timely to-dos for pursuing a life well planned.

LIVING WELL

Take some time this summer to review your 2018 to-do list progress. Take time to make sure your financial life is in order.

INVESTING WELL

If you have retirement accounts with former employers, talk to us about your options.

PLANNING WELL

Review your insurance needs and update coverage to ensure proper protection in the case of an unexpected event.

Planning To-Do's

- ☐ **Address Life Changes:** Speak with our team about major life changes you've experienced and how your financial plan could be affected. These changes include marriages, births, deaths, divorces, a sudden windfall and more.
- ☐ **Register With SSA.GOV:** Check your earnings history accuracy and review your expected benefits through this Social Security site. If you're close to retirement age, we can discuss when and how you should file to maximize your benefits.
- ☐ **Enhance Your Estate Plan:** Check the beneficiaries of your IRAs, insurance policies, trusts and any other accounts, and update information that is no longer relevant.
- ☐ **Request Your Credit Report:** Obtain a free copy of your credit report and conduct a mid-year review.

Protecting Your Voice Through Advanced Planning

The conversation about loss of legal capacity is a difficult and sensitive one. At its core is an upsetting potential reality, such as an aging parent battling dementia, a spouse injured in an accident, or a variety of other medical conditions that leave a loved one—no matter their age—unable to make sound decisions for themselves.

Advanced planning is just what it sounds like: preparing ahead of time for your potential or eventual incapacity. Two advanced planning approaches are powers of attorney and advance healthcare directives. Imagine no longer being able to pay bills, manage your accounts or communicate basic decisions about your health care. These are tasks you've done your whole life that can unexpectedly become too difficult to perform. Preparing in advance for the possibility of incapacity can make a world of difference in a critical moment.

No one should ever have to face these unexpected situations alone. We can help make it easier. Please contact our team to get great resources and to review whether you have the essential documents needed to make sure you and your loved ones are protected.

We've Got You Covered

In an effort to stay on top of new trends, strategies and solutions — as well as the outlook for the market — we will continue our education and exercise due diligence on your behalf. Here are some of the ways we've got you covered.

Hearsay Systems Employee Conference

We were invited guests at Hearsay Systems annual worldwide employee conference. We participated in a learning session sharing our expertise on the industry and provided insight on the life of an advisor for their employees. Hearsay Systems is the social media marketing management platform our team uses to engage on social networking services like Facebook, LinkedIn and Twitter.

Raymond James Regional Conference

Misty attended our Raymond James Regional Conference in Las Vegas. Over the two day educational conference Misty attended a wide variety of sessions geared towards providing new perspectives on market and client trends that help financial advisors think differently about how to meet client needs. A highlight of the conference was the panel Misty was asked to participate on during a Raymond James Bank Lending presentation.

Raymond James Wealth Management Symposium

Abu and Misty attended the invitation only conference for advisors managing multiple high-net-worth clients over $5M+. This intense program focused on best practices when crafting and executing upon a comprehensive wealth management advice model incorporating portfolio management, estate and charitable planning, risk management, bank and lending solutions and concentrated wealth planning with executives and business owners. Highlights included a session on tax law changes and planning for a liquidity event with advanced estate planning techniques.

Clients Spotlight: Tina bonaccorsi

Pleasanton Weekly, December 2017

We were so proud to see one of our valued clients, Tina Bonaccorsi, interviewed in the *Pleasanton Weekly* community newspaper. Tina is one of our many clients in recent years to have made the move into a retirement community. She has been a client and dear friend for over 30 years. She moved from her Fremont home to Stoneridge Creek senior living community in 2017. She loves her new home and all of the amenities and interesting people she now calls friends. Tina was surprised that many people continue to believe that communities like hers are unattainable due to cost. We believe the advice we provide can help you reach your goals with thoughtful planning. We have been honored to serve clients like Tina over the years. If you are considering a move to a retirement community and would like to hear a first-hand experience from Tina, please let us know. Tina, like many of you, is always happy to help others in her community in whatever way possible.

Golden Gate Wealth management Update

After 5 years with our team, Jackie Morales decided to leave Raymond James to pursue a supervisory position. Best of luck to Jackie in her new endeavor.

THE CONNECTED CLIENT

THE ACCESS YOU NEED WHEN YOU NEED IT

A VARIETY OF COMMUNICATION CHANNELS TO MEET YOUR NEEDS

Are you on Facebook? LinkedIn? Twitter? These days, it seems information moves at the speed of light. As you know, we believe in open communication with our clients, in whatever medium preferred. For some it's a phone call, while others prefer a letter or an email. Still, others prefer more "real time" communication, such as that delivered through various social media channels.

If you are one of the latter, we urge with you to connect with us on our Facebook, LinkedIn or Twitter. As we connect online via Facebook, LinkedIn or Twitter, you'll be able to receive financial planning reminders, updates about Raymond James and its specialists, market commentary and timely news, and practical investment guidance faster than ever before. With Facebook and Twitter, you can receive posts regarding helpful year-round tips, view photos of our team happenings and more. LinkedIn offers us a way to build our mutual network and share information, as well. Looking forward to getting social with you!

To join our networks:

- **Search for Golden Gate Wealth Management on Facebook**
- **Search for our names on LinkedIn**
- **Search for Misty on Twitter**

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