

## **FINANCIAL ADVICE WITH YOU IN MIND**

**FIZONE** is a financial planning and investment portfolio services firm. (It's pronounced fi-zone, as in financial zone.) Our goal is to provide investment and financial advice that is not influenced by any other factor than a desire to serve the needs of our clients.

Fizone will assist you with wealth accumulation through education and as an advocate.

### **WHY FIZONE?**

The financial industry has been tainted by wide-spread fraud in the past few years. And financial firms have been exposed for their practice of selling financial products rather than being a client advocate. We will be your advocate and make your financial success our goal.

Our web site, [fizone.com](http://fizone.com), is educational in nature. It explains why we give the advice we do, and you may use the site without becoming a client. If you are accumulating financial assets by investing on your own and through company 401(k)s, and decide you want assistance in managing these assets, we will work *with* you to achieve your financial objectives. Unlike big brokerage firms and many investment advisors that only accept clients with at least \$1 million in assets, we will work with you even if you are just starting out.

### **ADVISORY SERVICES**

We can help you make the most of your 401(k), plan for retirement, develop and maintain an investment portfolio, and make progress confronting and dealing with financial issues you've been avoiding.

### **FEES**

Ongoing investment reviews and portfolio management are billed as an annual fee (1% of assets managed) and paid quarterly. Some services are available on an hourly basis at \$50 per hour.

*Fizone* is registered as an investment adviser with the state of California.