

Let's Meet Virtually

You have Questions – We have answers



Zoom



FaceTime



Skype



WhatsApp



FB Messenger

We Are OPEN

All existing clients are encouraged to take advantage of a yearly **Financial Review**. As you know we do not charge a fee to prepare an updated comprehensive financial summary and do a review meeting with you.

Let me prepare Your No Cost, No Obligation Analysis

- ❖ **Investment Analysis** – Risk, Fees, Diversification, Performance
- ❖ **Retirement Analysis** – Cash Flow, Tax Efficiency, Budgeting, Adequacy
- ❖ **Tax Diversification Analysis** – Minimization of Taxes, Roth IRA Conversions
- ❖ **Long-Term Care Analysis** – Risks and Strategies for Protection
- ❖ **Estate Analysis** – Probate, Costs, Taxes, Management Issues and Legacy Concerns
- ❖ **Social Security and Pension Analysis** – Break-even analysis, Maximization, Options

Call today to schedule a Financial Review or Initial Intake for your No Cost, No Obligation Complimentary Analysis.

CSI (626) 294-0414 (M-F 8:00 am – 4:30 pm) - - Any Team Member can book this for you.

CSI Staff



Rick Miller



Alex de Lira Lopez



Patty Alba



Debbie Garcia

May 2020

Live in the Moment

Dear Friend,

I hope you and your family are all safe and sound as communities around the world face these challenging times. I'm going to be very honest with you: April was a bit hard for me. I don't mind telling you that because I think it is important to admit when things are challenging. The question is: what do we do when we're challenged?

Typically, I'd say that I try to rise to the occasion and come up with a plan for how I'm going to forge ahead. However, given the uncertainty we've all been feeling, I can see that we all need to pause and un-plan.

From grocery shopping apps to strict gym routines, from lunch meetings to obligatory events—I've put everything on pause and I'm living in the moment, here and now. While I am heartsick for all that the world has recently endured and continues to overcome, I want to honor the life I have been given by making sure my days are well-spent.

Today is the day to simply pick up the phone and call a friend to check on how they're doing, to indulge in a little online daydreaming on a home design site, or sit with a good book and read indefinitely without ever once glancing at the clock to check on the time. Whether you feel like snuggling down in cozy clothes or dressing up your table with a formal dinner setting that only comes out during special occasions, I hope you will enjoy the time you spend at home.

One thing I'm doing to enjoy this sudden surge in free time is organizing photographs. I am having a great time, reliving precious memories, as I run across captured moments I haven't thought of in years. I'm so glad I have these photos to put things in perspective and remind me there are definitely more good times ahead once our world begins to heal.

We will heal, my friend.

Until next month, I wish you the best.



Richard A.

Your Trusted Financial Advisor for Life!

P.S. Thanks for letting me reminisce! I'd love to continue the conversation with you, or you can connect me with any other friend who you think might enjoy a happy story by dropping a line to: Rmiller@CSlwealth.org or just have them call me at (626) 294-0414.