CLIENT SERVICES
CULTIVATING YOUR FINANCIAL WELL-BEING

Affinity FINANCIAL

ONGOING & ON-DEMAND					SEMI-ANNUAL	
Financial Advocate Assistance	Lifestyle Decision Support	Investment Management	Tax-Smart Investing Techniques	Timely Financial Insights	Your Financial Lifestyle Progress Meeting	✓ Life Updates & Transitions ✓ Financial Lifestyle Objectives ✓ Cash Flow Map ✓ Net Worth Statement

ANNUAL					
Asset Location & Investment Strategy Assessment	Cash Flow Planning	Credit Report Review	Employee Benefits Optimization	College Education Funding Analysis	Debt Management & Paydown Planning
Year-End Planning	Estate Plan Review	Insurance Coverage Inventory	Equity Compensation Strategy	Student Loan Evaluation	Tax Preparation & Planning Assistance

While Affinity Financial offers all of the above services, each listed service may not be needed, wanted or applicable to all clients and in those cases they will not be provided.

Financial Planning · Investments · Cash Flow Planning · Debt Management · Estate Planning

Risk Management · Tax Planning · Workplace Benefits · Financial Education

LEARN MORE AT AT HTTPS://**AFFINITY.FINANCIAL** 714-450-6697 hello@affinity.financial

Derek Pantele is an Investment Advisor Representative with Dynamic Wealth Advisors. All investment advisory services are offered through Dynamic Wealth Advisors.

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Asset Location & Investment Strategy Assessment

No matter how much money you have in your investment portfolio, it is important to ensure that every dollar is optimized and in alignment with your goals, risk tolerance and financial priorities.

Cash Flow Planning

How much do you need to live the lifestyle you desire? Does your spending match your values and reflect your stated life goals? How can you hit your savings and investing contribution targets? Are you including future incoming cash flow and/or expenses in your retirement planning (ie, Social Security or Pensions)?

College Education Funding Analysis

Am I saving enough for my child(ren)'s education? How do I maximize the amount of aid we receive? Is this school in our budget?

Credit Report Review

Does your personal report appear accurate and complete? Are there ways to lower your borrowing costs?

Debt Management & Paydown Planning

Used wisely, borrowing through loans or credit can aid you in more quickly attaining financial goals. However, without a mindful debt management plan, it can also add stress and hinder your path to long-term financial independence. We work to crunch the numbers in order to help crush debt.

Employee Benefits Optimization

Employee benefits are a critical part of your savings and insurance strategy. We help set strategy for employer-sponsored retirement plans, analyze Health Savings Accounts (HSAs) and Flexible Spending Accounts, as well as review health, disability and life insurance policies.

Equity Compensation Strategy

What type(s) of equity compensation grants do you currently hold? What role does your equity compensation play in the achievement of your financial goals? What is your framework for making timely and profitable exercise, hold, or sell decisions?

Estate Plan Review

Ensure you have the right documents in place, and they reflect your wishes and intent for the next generation.

Financial Advocate Assistance

There are times in which you need to reach out to other financial entities and you may not be exactly sure what you need to say or ask. Have no fear. We have your back as a financial advocate. It might be contacting your employment benefits team, joining a meeting with your accountant, or calling a student loan servicer.

Lifestyle Decision Support

Financial planning decisions, big or small, don't always happen on a pre-determined schedule. Life happens. When it does, we are available to help you review, discuss, and make smart financial decisions.

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Insurance Coverage Inventory

How much life insurance is enough? What is the best type of coverage? What happens if I get sick or hurt and cannot work?

Investment Management

Your investment plan is tailored to align with your personal financial objectives, timeline, and risk tolerance. At the core, each investment portfolio includes an investment allocation for cost-efficient global diversification. This foundation provides for broad exposure to global stock and bond markets in alignment with the desired investment strategy.

Student Loan Evaluation

Which payment plan should I choose for my student loans? Should I refinance? Am I eligible for loan forgiveness?

Tax Preparation & Planning Assistance

Save on taxes and reduce the likelihood of surprises come April. As a collaborative tax savings partner, we help through review of prior year tax returns, tax projections and identification of estimated tax payments, tax optimization strategy recommendations, and facilitate communication with your CPA.

Tax-Smart Investing Techniques

Tax-loss harvesting is applied in your managed portfolio throughout the year. Because it's not what you earn, it's what you keep.

Timely Financial Insights

You will often receive proactive communications in order to stay educated on financial opportunities, relevant planning and investment commentary, and key financial success topics.

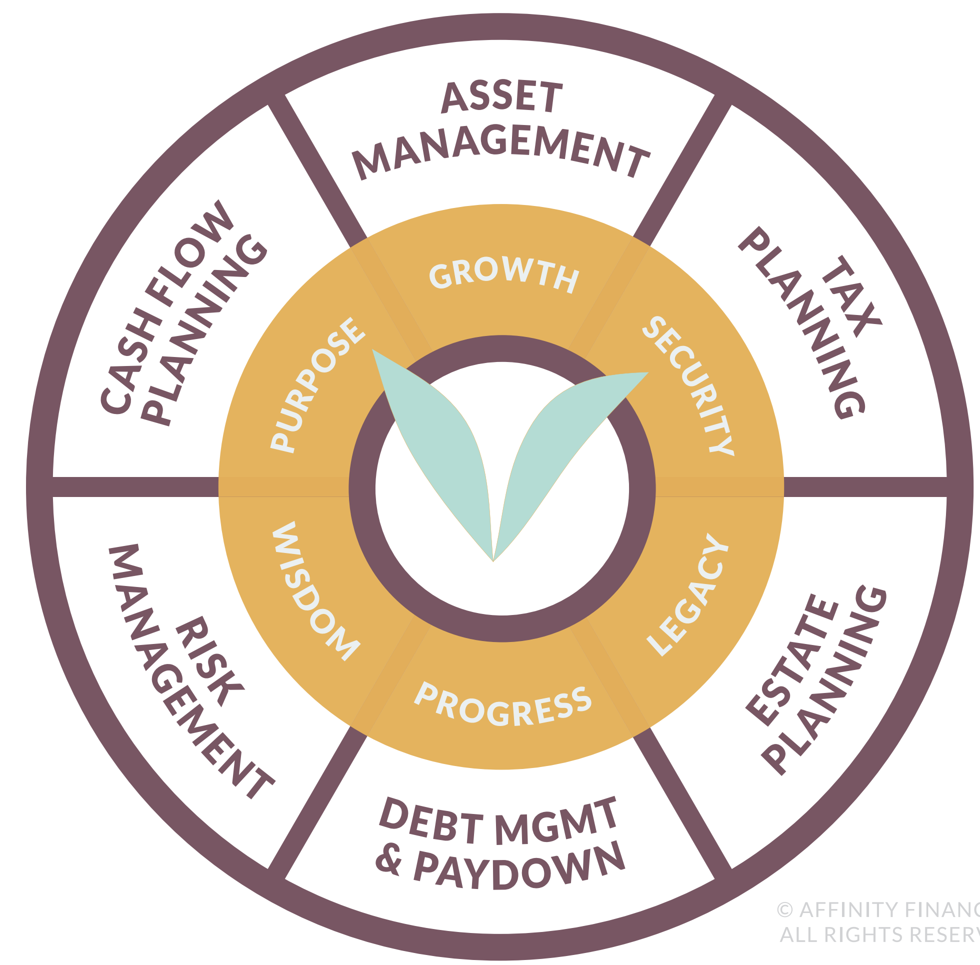
Year-End Planning

Have you maximized your retirement contributions? Are there any gifting or charitable giving opportunities? Do you need to take your Required Minimum Distribution? Should you consider a Roth Conversion?

Your Financial Lifestyle Progress Meeting

Let's sit down together to check-in on your personal financial plan. This is an opportunity to make sure that we are effectively managing and monitoring real progress toward your personal vision. During this meeting we will review your:

- Life Updates and Transitions
- Financial Lifestyle Objectives Roadmap
- Cash Flow Map
- Net Worth Statement
- Urgent or Top-of-Mind Items



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