Strauss Tax Service
Financial and Tax Consultant

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MEETING THE FINANCIAL CHALLENGES OF LIFE

Just when you think you've gotten it right, life changes. There are good changes -- a new job, marriage, a new baby, a bigger house, college expenses, starting a business, retirement. and there are bad changes -- downsizing, health problems, divorce, death of a spouse or parent.

To weather the storms of life, it used to be that you just needed to save for a rainy day. But life today is more complex. Your economic survival in an ever-changing world depends on making the best possible financial decisions.

Taxes, investments, retirement, and estate issues have a profound impact on your financial health and future. Your needs ad objectives change rapidly as you life and business change. At the same time, financial laws are rewritten, compounding the changes you must face.

No matter what your income, you can do far more with money when you have a good financial plan. Your unique plan should respond to the needs of your life and the dreams you have for the future. But your plan also needs to be flexible, so you can stay on course despite the winds of change.

Your financial plan will help you examine new opportunities and avoid mistakes. It includes your ambitions and lifestyle, your current and future resources, your career or business and your family.

To create the plan, you need a guide -- someone who is an experienced financial and tax advisor. Together, we will produce a plan that will help you balance your assets and liabilities, control your cash flow, use credit wisely and build investments that will work hard for you.

HOW WE WORK WITH YOU

Your financial plan should be as unique as you are. The first step in creating your plan is to determine your current financial situation. Your complete a questionnaire covering your assets, liabilities, investments, goals, values and lifestyles. Strauss Financial and Tax Consultants then evaluates your current financial status.

The next step is for us to develop a personalized financial and tax plan based on your values and expectations. This includes making recommendations that address both your financial status and your dreams for the future. Depending on your needs, the recommendations can respond to a specific situation in the near future or extend for months, or even years, into the future.

The third step, and the most important part of the process, is to explain how each financial decision you make effects your future financial security. Few other tax or financial planners take the time to do this. But at Strauss Financial and Tax Consultants, our goal is to help you become a well-educated financial consumer and investor.

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WHEN DO YOU NEED A FINANCIAL PLAN?

Every financial decision that you make grows from past decisions -- and effects future decisions. So the answer is: *You need a financial plan right now.*

Among the specific situations which have profound financial and tax implications and should be included in your plan are:

- Family changes
  - Child birth or adoption
  - Divorce
  - Death of a spouse or parent
  - Becoming a caretaker of an elderly relative
- Purchase or sale of real estate
- Investment choices
- Retirement planning
- Estate planning
- Executor issues
- Tax planning
- Career or job changes
- Debt, credit and financial difficulties
- Business start-up or expansion
- College or other education plans

As your life changes, we can help you avoid costly mistakes. We show you that what works in one area of your life may not work at another time. Your financial plan helps you move through life's changes with the confidence that you know where you are going.

FEES

Our fees vary according to your needs, goals and objectives. We work with you according to your needs, and do so on a a per-hour basis.

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OUR CLIENTS ARE PEOPLE LIKE YOU

Strauss Financial and Tax Consultants serve clients of every income level in every business and life situation. We have worked with a wide range of people -- individuals, couples, corporate executives, retirees, small business owners and entrepreneurs. We specialize in understanding your individual needs. Your privacy is protected, and your information remains confidential.

UNBIASED EXPERTISE FOR COMPLEX DECISIONS

We do not sell any financial products at Strauss financial and Tax Consultants. We offer only our unbiased, experienced expertise. Our services are a blend of creative, practical and knowledgeable advice that we believe is unique. The ways we help you build financial strength for the future are by:

- Analyzing your lifestyle, ambitions, personality, values and philosophies to create you unique plan.
- Offering regular follow-up as tax laws change and economic conditions shift.
- Doing short-term and long-range planning for you financial needs -- personal, business or both.
- Analyzing the advantages and disadvantages of all types of investments and financial products.
- Making recommendations based on the degree of risk you are willing to assume.
- Providing explanations so you always know exactly what you want and need to know before you make your own financial decisions.
- Making referrals, only when you request, to a wide range of resources and people who sell the financial products you want.
- Teaching you the right questions to ask before you buy a financial product or make an investment.
- Remaining your resource for new ideas and options as the economic climate and tax laws change.