Wealth Management Services

Overview

Joe Rillos
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Matt Rillos
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Josh Rillos
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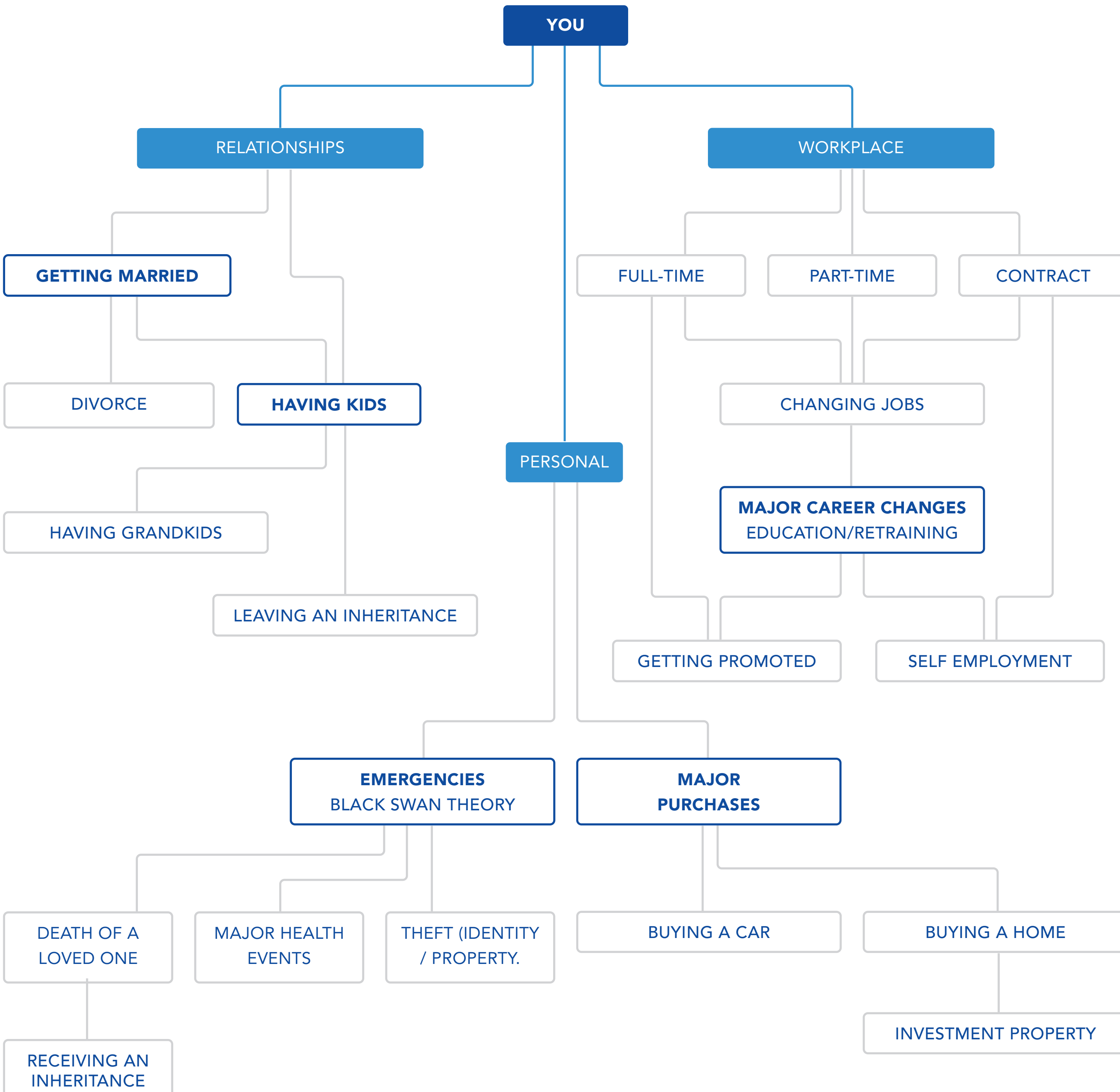
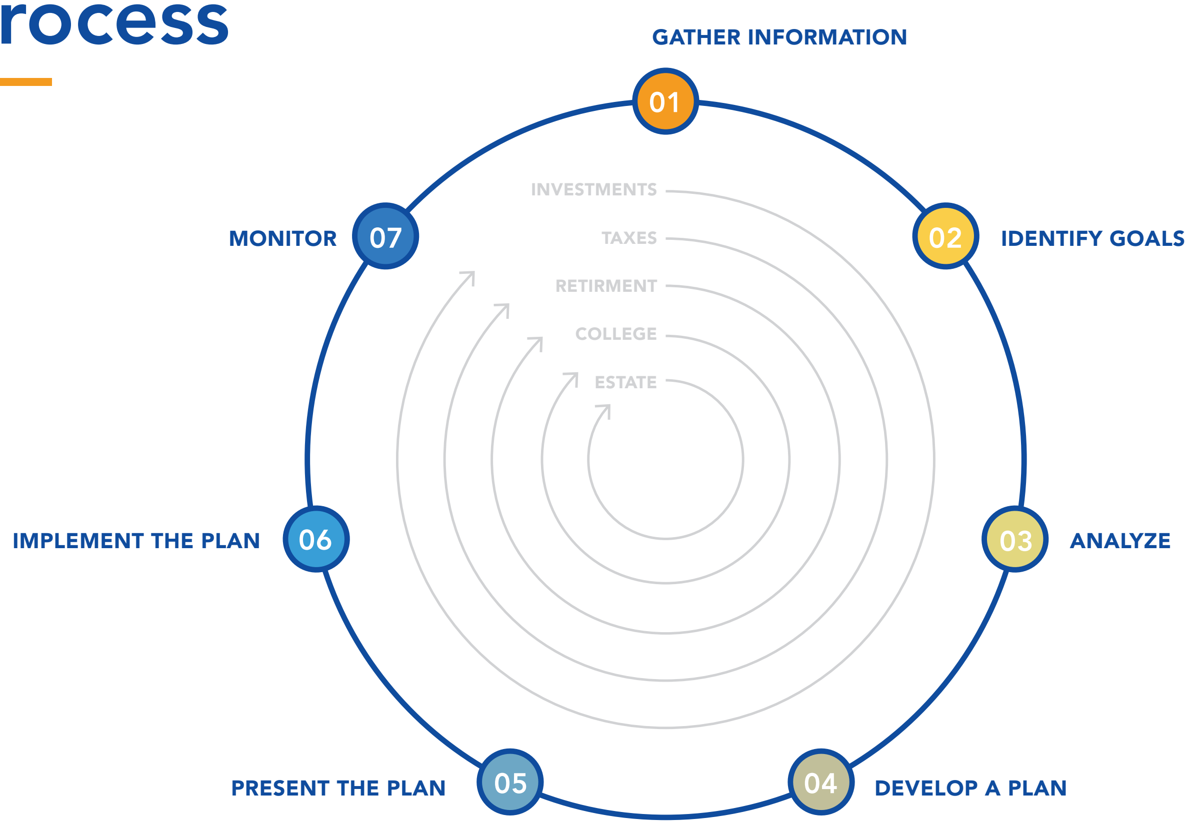
Full Purpose

KEY LIFE EVENTS

Life is more than money. Your money should be supporting your most important purposes. We will help you define these and make your money work towards them.



Process



		ACTION	METHOD	TOOLS
1	GATHER INFORMATION	Review current situation Account set up and transfer process Client Agreement	In-Person, Video, Phone, Email	FullScope
2	IDENTIFY GOALS	Review current situation Account set up and transfer process Client Agreement		
3	ANALYZE	Analyze current course of action Analyze alterative courses		
4	DEVELOP A PLAN		In-Person, Video, Phone, Email	Money Guide Pro Graphic Morning Star Graphic
5	PRESENT THE PLAN			
6	IMPLEMENT THE PLAN	Advisor – Actions Client – Actions	In-Person, Video, Phone, Email	iRebel Screenshot Moneylink — Cashneeds
7	MONITOR	Advisor – Monitor channels Client – Monitor budget and lifestyle changes	In-Person, Video, Phone, Email	Full View iRebel Screenshot Money Starr Advisor Actions Client Actions

Services

GOALS

- Goal Identification
- Goal Planning
- Goal Analysis
- Goal Monitoring

PLANNING

- Short Term Goal Planning
  - Home Purchases, Vacations, Cars
- College Planning
- Retirement Planning
- Estate Planning
- Tax Planning
- Business Planning
- Cash Flow Planning

INVESTING

Account Types

- Taxable Accounts
- College Accounts
- Retirement Accounts
- H.S.A.

Custodians

- Schwab
- Multiple 401k Solutions

Investment Implementation

- ETF's, Mutual Funds, Ind Stocks, Options
- Build our own Models
- Quarterly Rebalancing
- Asset Allocation Adjustments
- Sector Seletion
- Low Cost Funds and trading
- Block Trades

REAL PROPERTY

- Real Estate Advice
  - Primary Residence
  - Vacation Properties
  - Rental Properties
- Vehicle Purchase Advice
- Appreciating vs Depreciating Asset Counsel
- Real Estate Referals

BUSINESS ADVICE

- Business Stragety
- Retirement plan Advice and Implmentation
- Business Cash Investments
- Business Acquistion/Exit Advice

EDUCATION

- Risk Analysis
- Investment Education
- Comprehensive Financial Eductaion
- Company Stock Plans
- Deferred Comp and Non-Qual Plans

BUDGETING

- Budget Devlopment
- Philosophy
  - Give
  - Save
  - Spend
- Cash Flow Advice
- Automate Payments & Saving
- Strategic Prioritiztion

GIVING STRATEGY

- Coupling Standard Deduction
- Cash vs. Assets
- Qualified Charitable Distributions
- Highly Appreciated Stock
- Donor Advised Funds
- 2 for 1 Standard Deduction

INSURANCE

- Life Insurance Sales
- Health Insurance Advice
- Disability Insurance Advice
- Long Term Care Insurance Advice
- Auto and Property Insurance Advice
- Umbrella Insurance Advice
- Identy Theft Insurance advice
- Insruacne Referals

ESTATE

- Estate Advice
  - Wills
  - Trusts
  - Power of Attorney (Medical, Financial.
  - Living Wills
- Estate Tax Minimization Strategies
- Attorney Referals

TAXES

- Tax Minimiztion Strategies
- Tax Efficient Investing
- Tax Loss Harvesting
- Tax & Gifting
- CPA Referals
- Tax Savings with Retirement Vehicles

DEBT

- Debt Advice
  - Morgages, Auto, Credit Cards, College Loans
- Appropriate vs Inappropriate Debt
- Debt Tool Use Optmization
- Debt Trap Avoidance
- Retirement Loans
- 60 Day Rollovers

Full Team

JOE RILLOS

Joe brings over 45 years of financial expertise, including 30+ years as co-founder of his previous firm. In 2024, he joined his son Matt at Full Financial, continuing a proud legacy. His deep knowledge benefits both the firm and clients. Joe is also a licensed Colorado Insurance Broker and holds the esteemed Chartered Financial Consultant (ChFC. designation from The American College.

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MATT RILLOS

Matt, founder and owner of Full Financial Inc., served as President and owner of Financial Counseling Associates Inc. from 2008 to 2024. A U.S. Air Force Academy graduate in Mechanical Engineering, he brings a strategic and integrity-driven approach to financial planning. Matt holds a Series 65 license and is a CERTIFIED FINANCIAL PLANNER™ practitioner.

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JOSH RILLOS

Josh Rillos, Financial Advisor at Full Financial, is the son of Matt and grandson of Joe, representing the third generation of the family's dedication to client-focused planning. Graduated summa cum laude from Utah Tech University with a Finance degree in 3 years, Josh holds a Series 65 license and is working toward his CERTIFIED FINANCIAL PLANNER™ designation, carrying the family's legacy forward.

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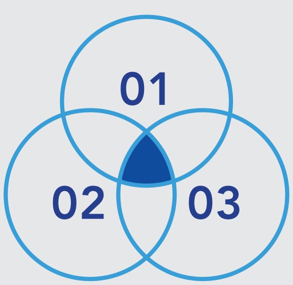
CHOOSING A FINANCIAL ADVISOR

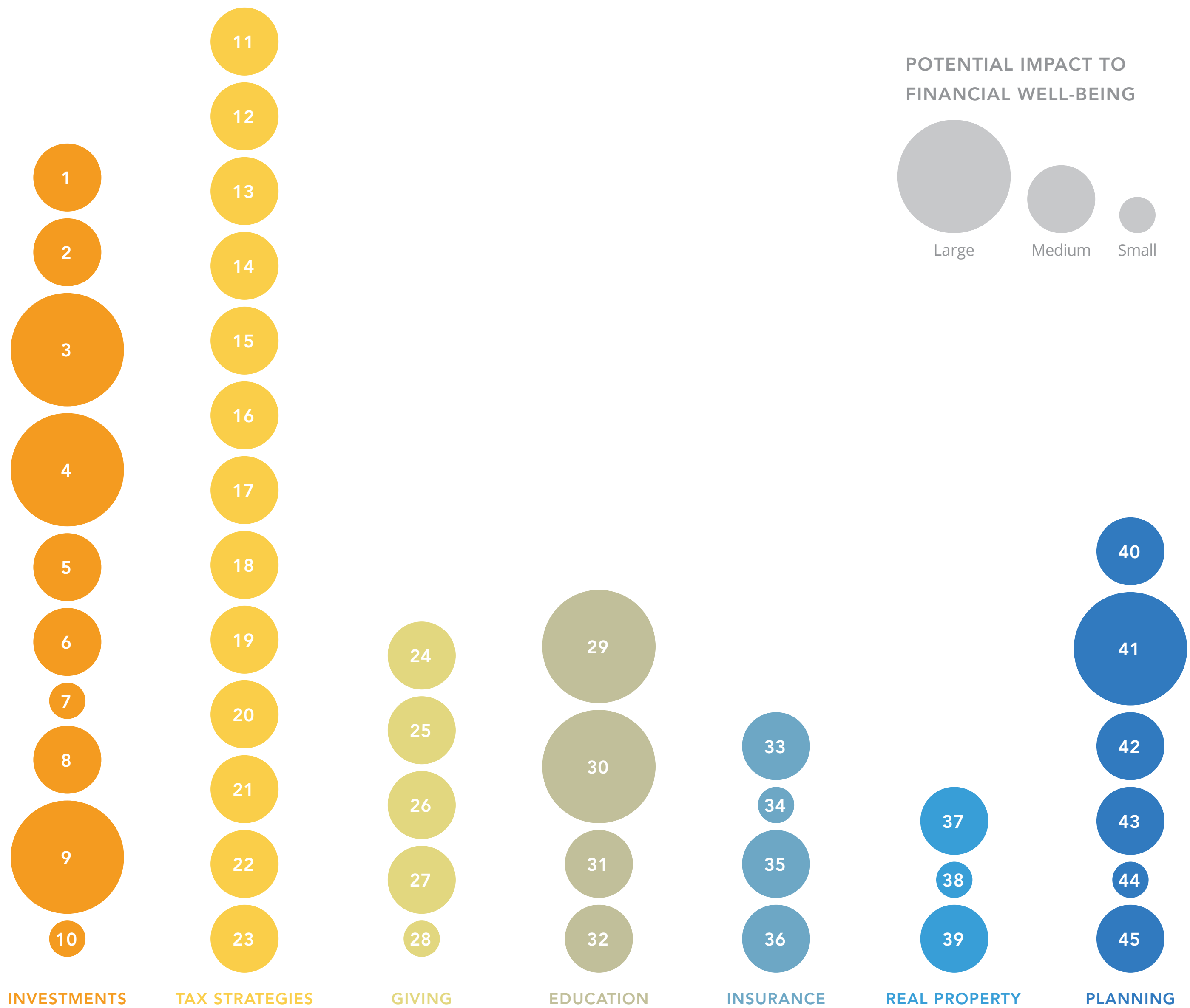


01 TRUSTWORTHY
Fiduciary
Accountable
Honest
Steward
Full Disclosure
No disciplinary history
No reporting history
No bankruptcy

02 COMPETENT
CFP & ChFC
50+ years of Experience
Investments
Taxes & Insurance
Estate Planning
Retirement Planning
Retirement income
and tax optimization
College planning
Social Security and more...

03 EXPERIENCE
When you're part of our community, you're more than just a client – you're family. Your passions become our passions, and we're dedicated to putting your financial resources to work in ways that truly matter to you.

Our Analysis



INVESTMENTS

1. Low Cost Funds
2. Quarterly Rebalancing
3. Asset Allocation Strategies
4. Dollar Cost Averaging
5. Company Stock Plans
6. Deferred Compensation Non Qualified Plans
7. Block Trading
8. Diversification
9. Encouraging Equity Ownership
10. Order Type Optimization (slice orders & level 2)

TAX STRATEGIES

11. Education Savings Account Optimization
12. Social Security Optimization
13. Roth Conversions
14. Pension Strategies
15. 529 to Roth
16. Joint Tenant to 529 Tax Ringer
17. Tax Loss Harvesting
18. Account Type Asset Optimization
19. Backdoor Roth
20. Mega Backdoor Roth
21. Account Optimization During Saving
22. Account Optimization During Distribution
23. RMD Strategy

GIVING

24. Highly Appreciated Securities
25. Sale of Business with DAF Strategy
26. QCD
27. Foundations
28. 2 for 1 Standard Deduction

EDUCATION

29. Increased Growth Through Risk Knowledge
30. Increased Savings Levels
31. Budgeting Optimization
32. Buckets Strategy

INSURANCE

33. Health (H.S.A.)
34. Property
35. Life
36. Self Insurance Strategies

REAL PROPERTY

37. Home Purchases
38. Auto Purchases
39. Investment Properties

PLANNING

40. College Planning
41. Retirement Planning (Monte Carlo Average Return and Bad Timing)
42. Estate Planning
43. Estate Tax
44. Property Titling
45. Caring for Disabled Loved Ones

Tools

PARTNERING WITH THE BEST FIRMS TO BRING YOU THE BEST TOOLS

	TOOL	FUNCTION
charles SCHWAB	SCHWAB	Custodian, tax docs, monthly statements
MoneyGuidePro®	MONEY GUIDE PRO	College and Retirement Analysis
	FULL VIEW WEBSITE AND MOBILE APP	Full insight to your investments, allocaiton, performance, vault, and reporting
iRebal®	iREBAL	Portfolio rebalancing software and tax loss harvesting
MORNINGSTAR	MORNINGSTAR	Deep investment research and insight
	MONEY LINK	Helping you move money where you need it quickly
docusign	DOCUSIGN	Easy Digital Signatures
ORION	ORION RISK PROFILE	Helping you determine your risk level
	QUARTERLY REPORTS	Investment Insight provided quartlery and stored in your Full View
	FULLSCOPE	Comprehensive current financial status and Optimization tool

What's Your Full?

FULL FREEDOM	THOUGHTFULL	BOUNTIFULL
FULL SERVICE	JOYFULL	MINDFULL
FULL FILLED	SUCCESSFULL	HOPEFULL
FULL SCOPE	FRUITFULL	INSIGHTFULL
FULL TRUST	USEFULL	RESOURCEFULL
FAITH FULL	SKILLFULL	PEACEFULL
HELPFULL	CHEERFULL	MEANINGFULL
GRATEFULL	RESPECTFULL	FULL FINANCIAL

PRINCIPLES

Success requires discipline, time, and the right strategy. Wealth should bring freedom, with diversification for critical goals and liquidity preserved. Use debt wisely, educate on risk, and stay optimistic. Every dollar needs a purpose, as small smart choices compound into big success.

TACTICS

We begin with thorough research of the investment universe to select the best opportunities, often favoring low-cost index positions through ETFs and mutual funds. Our approach includes dollar-cost averaging, disciplined rebalancing to buy low and sell high, and a significant allocation to long-term buy-and-hold strategies. We adapt sector exposure based on current market conditions, often overweighting technology when appropriate. Our portfolios are built, monitored, and updated in-house, and we tailor models to meet unique client needs, including allocations to individual stocks, bonds, or options when suitable.

TAXES

We practice tax-sensitive investing by strategically matching investments to account types based on IRS rules and using tax loss harvesting to help minimize clients' overall tax burden.

OUR FEES ARE SIMPLE

1. Our fee is 1% annually on the first $2 million of assets under management.
2. The fee is reduced to 0.5% on amounts over $2 million.

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VISIT **FULLFINANCIAL.COM**