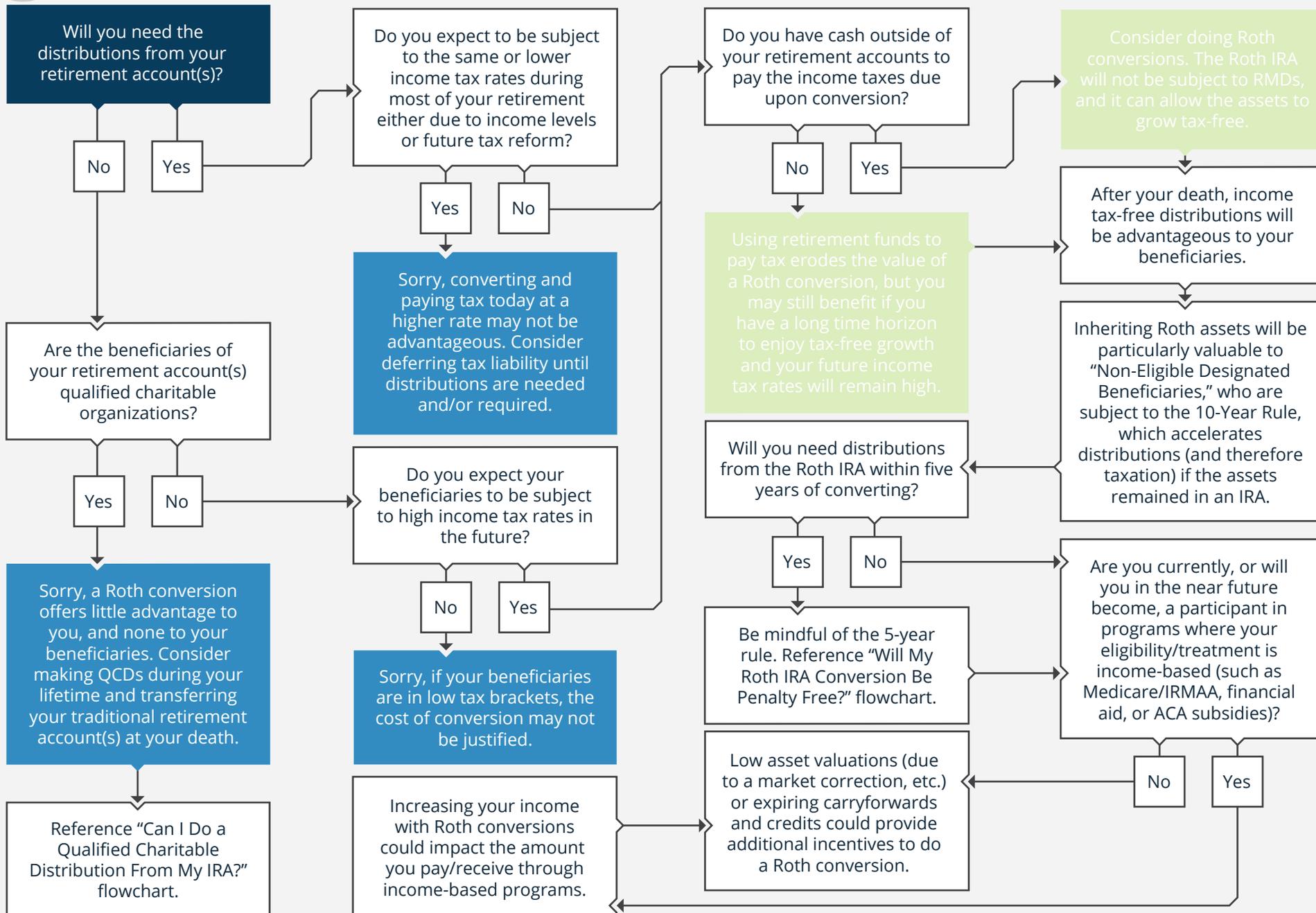


# 2021 · SHOULD I CONSIDER DOING A ROTH CONVERSION?



## Start Here



## Waves Happen. We Guide, Grow and Guard Your Wealth.



We recognize that you want to feel financially empowered and free. In order to do that, you need holistic, personalized wealth guidance. The problem is you don't know where to start or who to trust.

Feel overwhelmed? Overlooked? Underserved? Worried you aren't getting the attention you deserve? Concerned that you may be taken advantage of when it comes to your wealth management needs?

We understand.

You deserve holistic, customized guidance so you can do with your wealth and your future as you please. We know what it is like to feel as though you are not sure how to find the right person to guide your financial life. It is why we have taken all our experience managing a lot of money for a lot of people for a long time to create Zuma Wealth for you.

[www.ZumaWealth.com](http://www.ZumaWealth.com)

Malibu, CA

**Terri Spath**