

The background of the entire page is a photograph of the Golden Gate Bridge in San Francisco, California. The bridge's iconic red-orange towers and suspension cables are prominent against a clear blue sky. The bridge spans across the water, with hills visible in the distance.

ATUL C. DUBAL, CFP®

CERTIFIED FINANCIAL PLANNER®

New Client Welcome & Information



Prudent Prospera
— Planning Inc. —

**5506 SUNOL BOULEVARD SUITE 205
PLEASANTON, CA 94566**

OFFICE: (925) 523-3459

MOBILE: (925) 202-1452

**ATUL@PRUDENTPROSPERA.COM
WWW.ATULCFP.COM**

Atul C. Dubal, CFP is an Investment Advisor Representative offering advisory services through Prudent Prospera Planning, Inc., a California Registered Investment Advisor
California Insurance License #OB42798

Dear Friend,

Thank you for contacting me and considering our services to assist you in achieving your financial planning goals.

I am confident that you will find our services to be a great value. *This document details our services and the information we need from you that allows us to properly analyze your situation and develop a plan to achieve your goals, but first allow me to introduce myself:*



ATUL C. DUBAL, CFP®

I am a fully independent, fee-based investment advisor. This means that I am bound by the “fiduciary standard,” meaning that I am bound – both legally and ethically – to work only in your best interest, not in the interest of any bank, brokerage, or insurance company.

I am a Certified Financial Planner® (CFP®). This means that I have passed the highest level of competency certification available for personal and small business financial planning.

I offer over 30 years of experience and expertise in helping my clients achieve their financial goals. My team and I bring a rich and diverse base of experience related to tax-aware planning, retirement income planning, investment management, estate conservation, insurance, and college funding planning.

I serve clients from a variety of backgrounds throughout the United States, with a specialty focus upon the sometime unique needs and situations of my Indian community living and working in the U.S .

I reside in Pleasanton, California with Maya, my dear wife of over 27 years. We are blessed with a son and a daughter, now grown adults.

I am always thrilled with the opportunity to serve a new client. It is possible that you have contacted me for a concern not specifically detailed in this document; if so I would welcome the opportunity for at least a brief telephone consultation to see if I can be of assistance.

My team and I look forward to working with you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Atul C. Dubal', written over a light blue horizontal line.

Atul C. Dubal, CFP®

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Overview of Our Services

We perform extensive mathematical analysis as an integral part of the value we bring to our clientele. We first analyze the “big picture” by comparing your goals to your assets, then fill-in the details such as the financial tools to be used to execute and sustain your plan over time.

Tax-Aware Solutions

Tax-aware planning is remaining cognizant of the potential tax impact of any investment or retirement income strategy, both when you are working and saving for retirement, and when you are retired. *Many common investment and savings options are ultimately “tax infested”* and we work with our clients to reduce taxation now and in the future.

Retirement Income Solutions

Creating stable and predictable lifetime retirement income from your savings and investments can be a complex puzzle with many moving parts. Retirement income planning is *“part art and part science,”* the science is math, while the art lies in experience, and we offer both.

Professional Investment Solutions

We work closely with several focused, experienced, and successful independent investment management firms. Professional investment management removes investor emotion and second-guessing, *offering the potential for better investing outcomes* and professional tax harvesting of investment gains and losses.

Life Insurance Solutions

Life insurance is critical for those with families. We have expertise in developing the right life insurance solution that is an integral part of your overall financial and retirement plan.

Long-Term Care Solutions

Integral to retirement planning is protecting your family and your assets from the very high cost of long-term care services as you age. There are a variety of different solutions available to help pay for these services when you need them, and we offer expertise in them all.

Ultimately, we seek to achieve your goals in the least complex and most practical way possible.

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Our Process – The Path to a Solution



Achieving your goals in a well-thought-out manner based upon a solid understanding of your goals combined with mathematical analysis is *a process that involves both you and our team.*

If you are a couple, we prefer that you both attend and participate in our initial and follow-up meetings.

Meetings are conducted in-person at our office, your office or home, or via internet video.



At our first meeting, we will discuss your goals and objectives, as well as *"how is what you are doing now working?"* At this meeting we will also collect the information and documents we need.



Based upon our discussion and upon receipt of needed information and documents, our team performs research and mathematical analysis, and develops an Initial Plan. During this part of the process it may be necessary to contact you to clarify information and/or obtain additional information or documentation.



Next, your Initial Plan is reviewed with you to gain your input to our recommendations. Based upon this review our team then incorporates your input and develops a Refined Plan.



Next, your Refined Plan is reviewed with you. If needed, we make further refinements; this refining process continues until together we develop a plan that you are fully comfortable with.



Working in conjunction with you, we determine the steps and timing to execute your plan. Once executed, over time we monitor and adjust as needed.

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Information & Documentation Needed at Your Initial Meeting

- **Investment & Savings Statements.** The most recent monthly or quarterly statement(s) for:
 - Individual or brokerage accounts
 - Savings accounts
 - 401(k), IRA, or similar retirement accounts
 - Employee Stock Purchase Plans, Restricted Stock Awards, and Restricted Stock Units
 - Precious metals (if physically held, approximate amount).
- **Mortgage Statements.** The most recent statement for any properties that are mortgaged, including investment properties.
- **Real Property or Assets Outside the U.S.** Statements are not required but we will collect the pertinent information during our meeting.
- **Social Security Benefits Statement (ages 50+)** Your most recent Social Security benefits statement (if you have one). *If you do not yet receive an annual statement, we will determine your future benefits using the Social Security database during our initial meeting (this requires your consent and presence).*
- **Most Recent Federal and State Tax Returns.**

Other Information & Documentation We May Need

In some circumstances we may need other information that is not necessary to provide to us at an Initial Meeting, such as:

- **Credit Card Statements** • **Auto Loan Statements**
 - **Employee Benefits** • **Pay Stubs**
- **Life Insurance Contracts** • **Annuity Contracts**
 - **Trust Documents** • **Budget Plans**

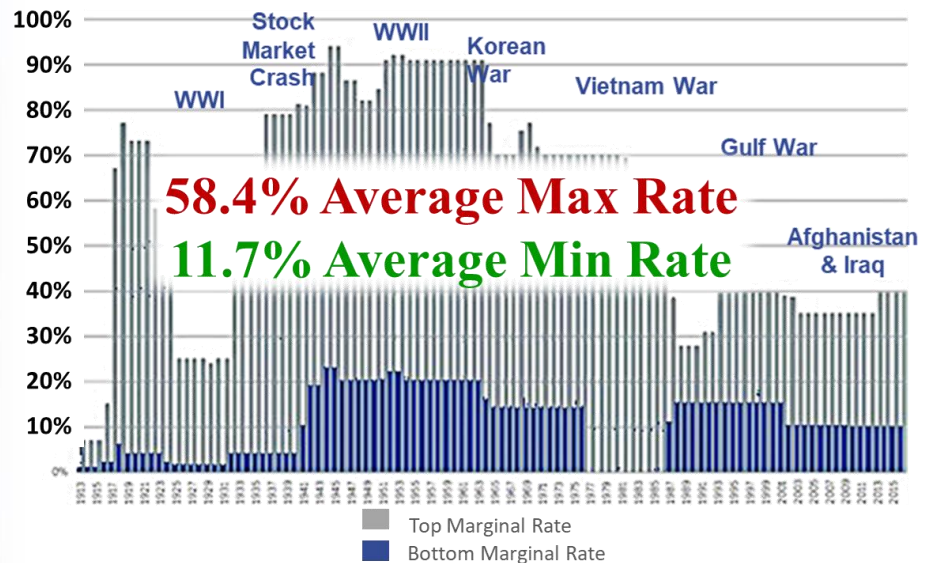
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Higher tax rates are surely coming in the next few years.

US Federal Marginal Top and Bottom Tax Rates 1913–2016



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We Look Forward to Working With You

If you have any questions, please do not hesitate to contact us:

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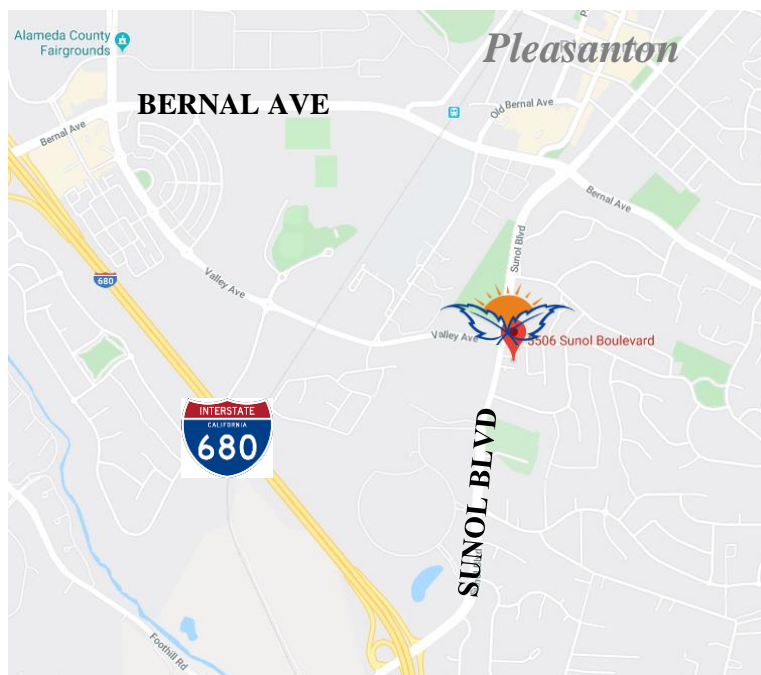
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