



My team and I serve and understand the goals, dreams, and challenges of a diverse group of clients throughout the U.S.

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®. 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.

I reside in Pleasanton, California with Maya, my dear wife of 30 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. My team and I look forward to working with you.

Sincerely,


Atul C. Dubal, CFP®

Offering over 30 years of experience and expertise in comprehensive financial planning for individuals, families, and small businesses.



Prudent Prospera
Planning LLC

5506 Sunol Boulevard, Suite 205
Pleasanton, CA 94566

ATUL C. DUBAL, CFP®
CERTIFIED FINANCIAL PLANNER®

CELL: (925) 202-1452

OFFICE: (925) 523-3459

FAX: (815) 333-3445

ATUL@PRUDENTPROSPERA.COM

WWW.ATULCFP.COM

WWW.MYINCOMEDESIGN.COM

MEMBER




Prudent Prospera
Planning LLC



ATUL C. DUBAL, CFP®
CERTIFIED FINANCIAL PLANNER®
(925) 202-1452

Atul C. Dubal, CFP® is an Investment Advisor Representative offering advisory services through Prudent Prospera Planning, LLC., a California Registered Investment Advisor.

California Insurance License #OB42798

Overview of Our Services

We first analyze the “big picture” by comparing your goals to your assets, then fill-in the details such as the financial tools that can be used to execute and sustain your plan over time.

We perform extensive mathematical forecasting as an integral part of the value we bring to our clientele.

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.

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.*

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 well is what you are doing now working?*” At this meeting we will also collect the information and documents we need to do initial analysis and forecasting.



Based upon our discussion and upon receipt of needed information and documents, our team performs research and mathematical analysis, and develops an Initial Plan.



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 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 the results and make adjustments as needed.



- Comprehensive Financial Planning
- Investment Portfolio Management
- Tax Planning & Management
- Retirement Income Planning
- 401(k) / IRA Rollovers
- Social Security Benefit Analysis
- Life Insurance & Annuity Solutions
- Life Insurance Premium Financing
- 1035 Insurance Exchanges
- 1031 Real Estate Exchanges
- Charitable Giving
- Key Employee Retention Strategies
- Qualified Retirement Plans
- Executive Stock Option Plans
- Business Valuation & Exit Planning



We seek to achieve your goals in the least complex and most practical way possible.



If you are looking for truly independent advice, expertise, and experience to help you achieve your retirement goals, consider us.