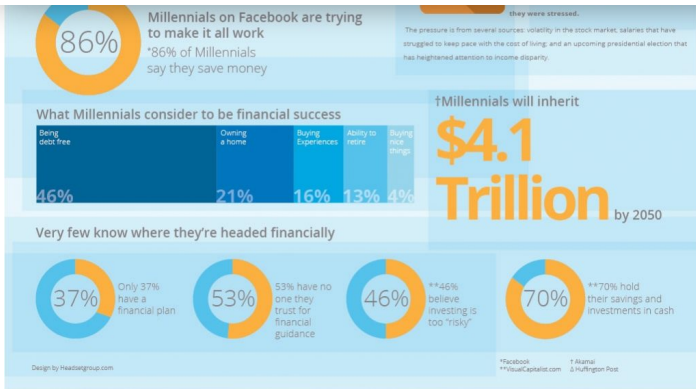


YOU'VE MADE A GOOD PLAN. LET US HELP MAKE IT GREAT.

Let's maximize your benefits, learn income strategies and prepare a spousal survival plan that fits your needs. You've retired, but what comes now?

The world keeps turning, even after retirement. This is why it's important to have a financial partner keeping an eye on things.

You've worked hard to get to this point. You're careful with your money and pretty conservative in how you invest in your future.



care about making a difference.

Time is tight and you don't want to spend hours trying to figure out how to make the most of your hard-earned money- that's why online money management tools are appealing. The trouble is, for as fast as they are, they can't really know you on a human level. They're making decisions

based on a demographic, not a person with hopes and dreams and real goals for the future.

This is why you need to talk to us. We have the experience and wisdom you can trust to help you make better decisions about your finances. We're upfront about our charges and really easy to talk to.

What have you got to lose? Well, without personalized guidance, pretty much everything.

[Contact us here](#), we'd love to meet you.

What to look for in a financial advisor

First and most important – someone who listens to you. It's not luck that's kept us in business for over 20 years. We're successful because we help our clients be successful, and we understand that we can't do what we do without solid, trusted relationships – relationships with clients and their families, relationships that last, generation after generation.

There's no secret sauce or black-box magic. It takes experience, hard work, and an almost fanatical focus on our clients' best interests to do what we do.

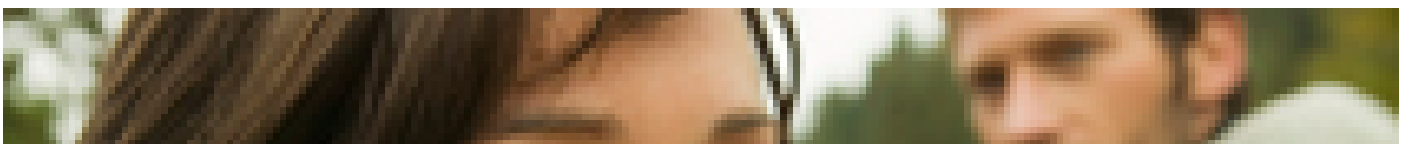
Interested in our methodology and philosophy around investing and saving? Call us at 1-800-841-3823 or click here to send us a note, we'd love to get in touch and show you



Thinking about retirement? (Select your age group)

Planning for retirement can be overwhelming. If you don't know where to start, we're here to help.

25-35





35-45



45-55





55-65



Legacy





25-35

When you're young, the thought of retirement will likely seldom enter your mind. Why would it? It all seems so far away. Yet, these are the years that have the greatest impact on your retirement. It's important to be forward thinking and realistic in your planning. CFA can help you to get on the right track with things like...

- Learning how to make a budget and stick to it
- Keeping track of your liabilities, like student loans and car payments
- Getting started with the right retirement fund for you
- Starting a rainy day fund
- Budgeting and planning for your first home purchase

Other important considerations to be made include:

Knowing how to evaluate employee benefits such as health insurance coverage, paid time off, 401(k) matches, etc.

Determining what "living within your means" means to you. Too often people in this age group rack up incredible amounts of debt that take decades to pay off,

Our Philosophy

We believe the foundation of our practice begins with the highest ethical standards. Commitment to this principle guides everything we do and engenders relationships with our clients that go beyond surface-level investment management.

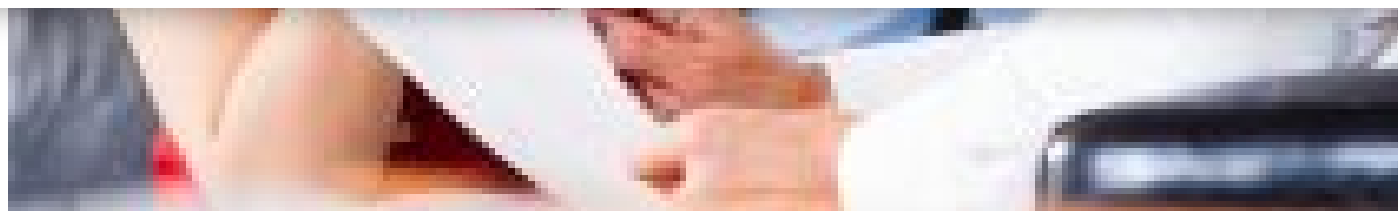
We take the time to get to know our clients, their values, and their goals in order to offer the best financial advice possible. This is why CFA enjoys an industry-low client turnover rate of only 1.8%. According to proprietary data from 2011 to 2015, 98.2% of our clients remain with their advisor, allowing for a continuity of service that supports “big picture” strategy.

Because we’re a Registered Investment Advisory firm, we operate as fiduciaries. This means that we will always work in our client’s best interests; we never give advice we wouldn’t take ourselves. It’s an honor to help our clients reach their goals, and we accomplish this by recommending a course of action that not only helps the performance of the portfolio but also supports the priorities of everyday life.

To take a more in-depth look at the services we specialize in, click the boxes below:

Comprehensive Financial Planning





Global Asset Allocation



Wealth Management





Legacy Planning



Comprehensive Financial Planning

Whether you're preparing to buy your first car or you're on the cusp of retirement, it all starts with a plan. We don't rush the fundamentals, so we take the time to gather all the details about our client's financial profile and objectives. Then we design an all-encompassing plan that focuses on long-term strategy. Our plans feature details about current net worth, yearly cash flow, tax liability estimations, and account value projections. They are

We collaborate with our clients in a bilateral process.

It's around this plan that we tailor our investment recommendations. If it doesn't make sense for the plan, we won't propose it as a viable investment.

About us

CFA is a partnership of seasoned advisors with experience totaling over 150 years. Our clients cover just about every age group and have a wide array of individual needs and comfort levels.

Principals



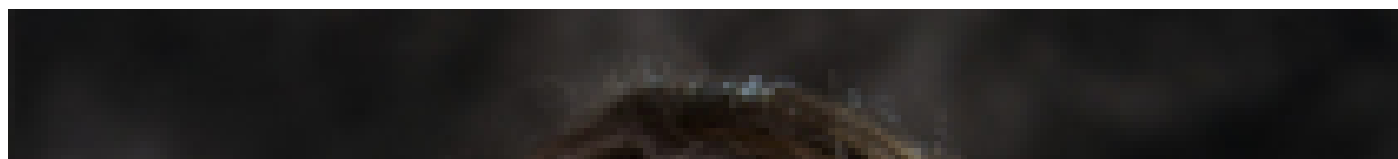


Michael Maloon





Mark Pitre





Michelle Perry Higgins

Michael Maloon

Michael F. Maloon is a Financial Planner and Principal of California Financial Advisors in San Ramon. Mr. Maloon earned his Bachelor of Science degree in Business Administration with an emphasis in Finance from California State University, Hayward in 1986. The following year, he completed his M.B.A. degree in Financial Planning from Golden Gate University in San Francisco.

designations from The American College in Bryn Mawr, Pennsylvania.

Mr. Maloon has spoken at seminars and has published articles on a wide variety of financial planning issues. He is a contributor to The Wall Street Journal.

Michael enjoys traveling off the beaten path, ranging from camping in the Peruvian rainforest to chasing solar eclipses in Africa. He likes to chase the stars as well and is a member of a number of astronomy clubs. He also coaches in the Tri-Valley Babe Ruth League.

Michael and his wife live in the San Ramon Valley with their three children.

Advisors



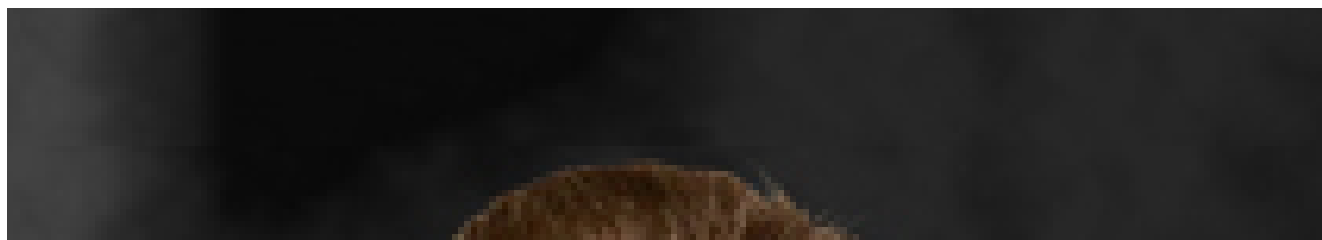


Jonathan Becker





Raymond Tan





Ryan Dennehy

Jonathan Becker

Jonathan L. Becker is a Financial Planner with California Financial Advisors. Mr. Becker received his Bachelor of Arts degree from Stanford University in 1976, his Juris Doctor degree from UC Davis in 1979, and his MBA from the University of Hawaii in 2003. Mr. Becker was an editor and writer for the UC Davis Law Review. He is a member of Beta Gamma Sigma International Business Honor Society.

structure of portfolios but also to how clients think about their money. Mr. Becker believes that structuring portfolios should be informed by financial planning that takes into account variables such as spending patterns, taxation, social security, corporate and public pensions and executive compensation.

Jonathan likes to play tennis and attend football games at Stanford Stadium with his son (whose art can be seen at [Instagram.com/dsb.art](https://www.instagram.com/dsb.art)). Jonathan is active in the Stanford East Bay community. He is a supporter of the Lindsay Wildlife Museum in Walnut Creek.

Our Environmental Savings Strategy



At California Financial Advisors, we know that being environmentally responsible is just as important as being fiscally knowledgeable. For this reason, we chose a LEED Certified office, constructed using environmentally sustainable building practices and with energy

efficient lighting so that we can reduce our carbon footprint. We also offer all of our clients a paperless reporting option so that they can keep track of their investments without damaging the world's forests.

Investing in the Next Generation

For over 20 years CFA has helped make its clients financial goals a reality. The knowledge and experience we've gained is something we're very proud to be able to pass down to the next generation.



about financial advising strategies, ask questions, and get real career experience. We understand that today's young adults will be tomorrow's financial advisors, and

we believe we must continue to invest in our population's future to truly succeed.

Contact us

Get in contact with us here or call 1-800-841-3823.

We look forward to hearing from you.

Name*

Email*

Phone*

Message*

//

Send



Recognized by:



Published in:



Examples on this website are for informational purposes only. All recommendations will vary by client and should be discussed with an individual financial adviser before action is taken. The examples on this website are sample recommendations only and may not apply to your individual financial needs.

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