STARCARE

YOUR MONEY
YOUR DREAMS

WHEN FINANCIAL PLANNING MATTERS

***STARCARE** is a full-service, independent wealth planning firm, specializing in the unique challenges prompted by wealth.*

OUR SERVICES

Wealth Planning and Financial Management

- ★ *Budgeting and Goal Setting*
- ★ *Investment and Insurance Analysis and Planning*
- ★ *Pre- and Post-Retirement Planning*
- ★ *Legacy and Estate Planning*
- ★ *Research and Portfolio Construction*
- ★ *Access to Stocks, Bonds, Mutual Funds, Institutional Managers, ETFs*

Integrated Settlement Services

- ★ *Structured Settlements*
- ★ *Benefits Preservation*
- ★ *Ancillary Services, including administration, trust analysis, planning and implementation*

Strategic Partnerships with Tax and Legal Professionals offering:

- ★ *Wills and Trusts: Planning and Analysis*
- ★ *Income Tax: Planning and Analysis*
- ★ *Tax and Probate Reduction Strategies*
- ★ *Irrevocable Trusts: Irrevocable Life Insurance Trusts (ILIT), Special Needs Trusts (SNT)*
- ★ *Charitable Planning*

There is nothing like a dream
to create the future.

Victor Hugo

ONCE IN A WHILE a stroke of luck produces an unexpected financial gain. But more often than not, wealth almost always follows hard work and struggle.

Regardless of the source or the amount, money affects the spectrum of emotion – fear, greed, guilt, sadness and joy. Few are prepared to deal with the complex relationship between love, loss and money – the result of a divorce or insurance settlement, a retirement incentive package, the selling of a business, an inheritance or lottery winnings.

★ *STARCARE specializes in the unique challenges prompted by wealth – whether it's achieved gradually or suddenly.*

dream

experience

MEET STARCARE

STARCARE is a full-service, independent wealth planning firm. Our clients come from all walks of life – business owners, women, disabled individuals and their families. Their personal stories not only touch us, but they motivate us to do our best on their behalf.

For more than 35 years, STARCARE has catered to the needs of very special clients – relationships that span generations. While their personal circumstances are unique, they share many long-term financial goals and dreams – from wanting to make sure their money lasts, to doing something for others with their wealth.

To be a star, you must shine your own light, follow your own path, and don't worry about the darkness, for that is when the stars shine brightest."

Anonymous

Celeste A. Cruz
LPL Administrative Associate

Brandon Fiely
LPL Financial Consultant

C. Richard Hearn
President, LPL Branch Manager

★ *STARCARE was built on the simple premise that at some level everyone is a STAR – whether in your family, company, church or community – and we all need to be CAREd about.*

STEWARDS OF OUR CLIENTS' DREAMS

To be a steward simply means to take care of something owned by someone else: Your money and your dreams are yours alone. At STARCARE we work as a team. Our job is to guide and steward your wishes and to keep your money in the path of your special dreams.

THE STARCARE TEAM

Your TEAMCARE members will analyze your spending, education, medical, retirement and other short- and long-term savings goals and make appropriate recommendations. Regular reviews and updates enable your TEAMCARE members to monitor your plan, analyze economic conditions and their effect on your portfolio, and re-balance your portfolio as needed.

GETTING PERSONAL

The STARCARE Team has intimate knowledge about the details of your situation – assuring you the best care possible when you need it. Furthermore, each team member possesses the education and professional designations to render superior service with a personal dedication to the profession that's unmatched in the industry. We also work closely with your other advisors as a team – attorneys, accountants, trust officers and fiduciaries – to ensure that we're all working toward the same goal.

To accomplish great things, we must not only act, but also dream; not only plan, but also believe.

Anatole France

knowledge

Ideals are like stars.

We may never reach

them, but by them,

we chart our course.

Carl Schurz

WHAT TO EXPECT FROM STARCARE

★ *We help you make informed financial and investment choices – framing them in the context of your personal goals.*

Everything starts with you. You'll tell us where you are, what you're thinking, feeling or worried about; what you're looking for in terms of your financial life. "How you feel" about your money may influence your financial success more than "what you know" about your money.

We're good listeners. We'll strive to understand your most important life goals – which often are shaped by your fears, hopes and dreams. Through this personal discovery process we'll help you take inventory of your current situation.

The moment of magic begins with an understanding of how we might be able to help you. If there's an immediate issue – such as the death of a spouse, a pending settlement or a buyout – we'll offer suggestions and help you make choices to deal with the highest priorities on your list, first.

Together we'll build a financial plan around those core dreams and goals. Your plan will reflect your life circumstances and take into account tax, income, liquidity and risk tolerance factors. It will likely include budgeting for short-term and unplanned emergencies, as well as longer-term strategies for retirement, estate, trust and charitable giving goals.

★ *Our services encompass the realities of life, health and aging, including disability benefits and healthcare issues.*

trust

success

THE GROUND RULES

Over 35 years ago, our company's founder, C. Richard Hearn, set out to build a financial planning practice that would make a measurable difference in clients' lives. Along with an unwavering commitment to service excellence and integrity, he sketched out six core values that have endured ever since. We call them the *ground rules*, and we believe that our mutual success is rooted in them:

★ **Confidence and trust are the currencies we trade.**
We hope to inspire the former and, ultimately, earn the latter as our relationship grows.

★ **There is no magic to financial management.**
The foundation for financial success begins with a budget, a savings goal, an emergency fund and protection for the people you love.

★ **Nothing is risk-free.**
We help you understand different types of risk and their consequences. Together we determine what risks are appropriate and necessary for you.

★ **Relationships matter.**
Too few financial consultants take the time to understand you and your family, your goals and dreams, and then design a plan that brings these pieces together uniquely for you. We pledge our time and attention to build our relationship and we expect the same from you.

★ **In this relationship, we both have responsibilities.**
Your job is to understand your goals, risk tolerance and time frames as they relate to your life and money. Our job is to listen, understand and to place your money in the path of your dreams.

★ **We don't touch your money.**
We make recommendations and if you approve them, we act on your behalf. All accounts are in your name and can be accessed only with your permission.

Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world.

Harriet Tubman

Dreams are the touch-

stones of our character.

Henry David Thoreau

NO CONFLICTS OF INTEREST

We earn our clients' trust by delivering highly personal service with compassion and professional competence year in and year out. We figure that if we're doing our job right, you can remain focused on the other facets of your life that need your attention.

As independent fee-only planners, our clients' interests come first. Our advice is truly unbiased; we are not obligated to choose any one product or service over another. We are free to recommend only those solutions that we believe are truly best suited for your situation. Our compensation is derived chiefly from the overall success and growth of your account, aligning our interests with yours.

Being independent, while having access to the size, resources, technology and national presence of a market leader was one of the key reasons why we have aligned ourselves with LPL Financial, a Registered Broker/Dealer. LPL Financial does not create its own investment products, nor does it engage in investment banking activities.

Integrated Settlement Services

We offer specialized services to assist those who have received awards as a result of personal injury or other legal settlements. In our experience, money by itself doesn't solve many problems – and few are prepared to deal with its consequences. Working closely with other professionals, our integrated approach offers financial help early in the judicial process and continues indefinitely.

★ *Our mission is to empower you to take control of your financial well-being – to enjoy a life of security and freedom that puts your dreams within reach.*

guidance

MATTERS CLOSE TO OUR HEART

We measure our success, not only by our clients' financial accomplishments, but by the quality of our relationships with them. Over the years STARCARE has gravitated toward the kind of work for clients for which we are best suited: serving those who face personal and financial situations that require emotional clarity and support.

We empower women with the emotional support and clarity they need to make sound financial decisions; help clients make the most of a financial windfall; strive to help children learn good financial habits; and give back to our community through the STARCARE Foundation. What could be more fulfilling than doing what you love and contributing to the quality of life of others?

- ★ **Empowering Women:** *For more than three decades, STARCARE has made a conscious effort to educate and empower our predominantly female clientele. Our Women of Power program brings women together to learn, network, be inspired by motivational speakers and to share their charitable giving experiences.*
- ★ **When Misfortune Meets Fortune:** *At the crossroads – when fortune meets misfortune – everything can change. Sometimes sudden wealth can cause fear, guilt, depression and reckless behavior. STARCARE understands the symptoms that accompany unexpected wealth and has developed a disciplined framework to avoid the pitfalls that can undermine your success.*
- ★ **Children and Money:** *The goal of our financial literacy initiatives is to find ways to help parents, teachers and communities equip children now with the financial knowledge they need to succeed later in life – to learn about saving, investing and giving back.*
- ★ **The STARCARE Foundation:** *A 501(c) organization driven by the passions of STARCARE associates and our clients. We actively contribute to programs that support nonprofit organizations, primarily those benefiting women and the disabled. The STARCARE Foundations is our way of giving back.*

Without leaps of imagination, or dreaming, we lose the excitement of possibilities. Dreaming, after all, is a form of planning.

Gloria Steinem

service

MONEY MATTERS

Your life may be complicated – but designing an investment plan around your goals doesn't have to be. You want to enjoy life now, retire with dignity or perhaps provide for the special needs of a child or parent. Maybe there's a vacation home in your plans, or exotic travel, or a charity you'd like to sponsor.

Even in this day of empty promises and uncertain financial markets, there are effective ways to manage money, to keep it in the path of your dreams…regardless of the market climate or your circumstances.

There's no shortage of experts who want to advise you how to invest. The challenge is finding one you trust; an experienced, independent consultant who places your interests above all others.

Personal Service, Delivered

- ★ *Confidential and personalized strategies designed to suit individual goals, timeframe and risk tolerance;*
- ★ *Broad diversification by asset class and style;*
- ★ *Access to globally recognized, time-tested money managers;*
- ★ *Conscientious portfolio monitoring and re-balancing;*
- ★ *Detailed account statements and performance reports.*

Nothing happens unless first we dream.

Carl Sandburg

make a wish

★

Choosing the right resources

to manage your wealth is one of the

biggest decisions that you will ever make.

★

STARCARE offers investors a significant advantage:

We treat you like the STAR you are

and take great CARE to help you

every step of the way.

★

STARCARE

STARCARE ASSOCIATES, INC.

130 Newport Center Drive, Suite 136 Newport Beach, California 92660

tel 949. 756. CARE (2273) *fax* 949 851 CARE (2273)

www.starcare.net