Your Unique Life
Your Unique Plan

LEAL
FINANCIAL PLANNING

About Leal Financial Planning

At Leal Financial Planning, you have found someone who will focus on helping you achieve your financial priorities and goals. Whether you wish to get out of debt or save for retirement, affordable financial advice is now available on an hourly basis. We provide the service you need to refine your goals and plan your financial future without on-going costs. Call us today!

Making Competent Objective Financial Advice Accessible

Ideally, access to objective professional financial advice would be similar to consulting with other professionals, such as attorneys, accountants or even dentists. Payment by the hour, for the services that are agreed on in advance, is the norm for most such professionals. Checkups are scheduled to ensure that you are on track. Now you can access professional financial planning and advice on the same basis.

As a member of The Garrett Planning Network, Inc., Leal Financial Planning offers Fee-Only financial planning on an hourly, as-needed basis. We provide affordable, objective advice, no matter how much money you earn or the amount of assets you've accumulated. You decide on the advice you need, when you need it.

What is Financial Planning?

When most people hear "financial planning," they think investments. Financial planning is much more than that. Financial planning refers to the process of determining whether and how an individual can meet life goals through the proper management of financial resources. Financial planning integrates the financial planning process with the financial planning subject areas.

The financial planning process includes, but is not limited to:

1. Establishing and defining the client-planner relationship
2. Gathering client data including goals
3. Analyzing and evaluating the client's current financial status
4. Developing and presenting recommendations and/or alternatives
5. Implementing the recommendations
6. Monitoring the recommendations

Financial planning subject areas include, but are not limited to:

• Financial statement preparation and analysis (including cash flow analysis/planning and budgeting)
• Insurance planning and risk management
• Employee benefits planning
• Investment planning
• Income tax planning
• Retirement planning
• Estate planning

"A journey of a thousand miles must begin with a single step."
Lao-Tzu

Get Started

At Leal Financial Planning, we offer an initial no cost, no obligation Get Acquainted meeting. In this meeting we will explain our services and fees. We'll talk about the services you need and how fast you need them. You will receive an estimate of the costs so that you can make an informed decision on hiring us. This is your life—our purpose is to show you how to best achieve what you want through prudent planning and proven financial strategies.

Hourly, As-Needed Financial Planning and Advice

Financial Planning Questionnaire

- Are you on track financially to retire with the lifestyle you desire?
- Can you afford to buy a new house? A vacation home? A new car?
- How much do you need to save for the children's college? And how do you do it?
- Are your investments well diversified? And are you saving enough?
- How much life insurance do you need to protect your family? Do you need disability insurance? Or earthquake insurance?

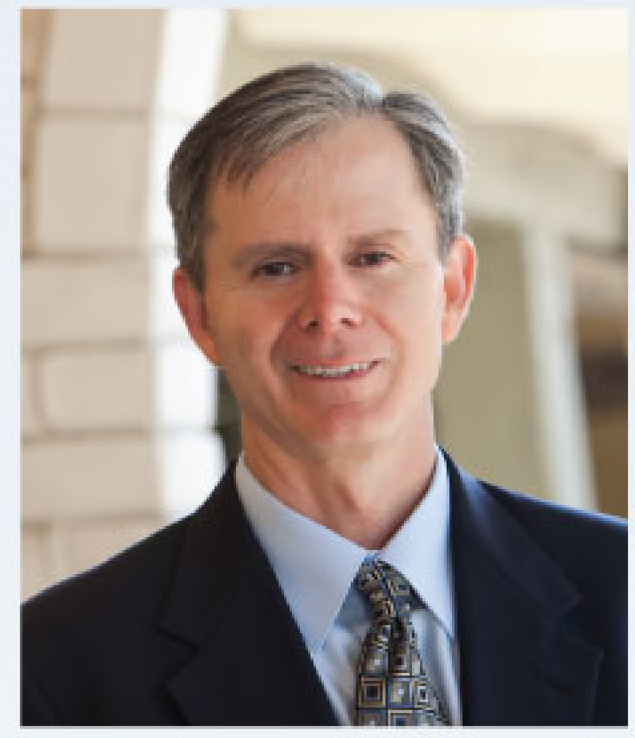
These types of questions are difficult to answer confidently for middle-income Bay Area residents, given the high cost of living in California.

How do you validate your current financial path given all of the above issues? For middle-income Americans, finding affordable, objective financial advice has always been a challenge.

Leal Financial Planning was founded to help provide objective advice in a cost effective manner. We can help answer your questions and build a plan to organize your finances to lead the life you desire now and in the future.

About Karl Leal

Karl Leal spent most of his career at Hewlett-Packard, rising from an entry level position to program manager overseeing the production work of an international team. Most of Karl's time was spent directly serving customers or training those serving customers. Karl knows what it takes to make the customer experience one that encourages long-term relationships. Karl joined the Garrett Planning Network because he realized that joining this network of professional, Fee-Only financial planners would be an ideal opportunity to bring his enthusiasm for exceeding customer expectation to the planning needs of middle income, Bay Area families.



Karl's credentials include:

- BS Business, San Jose State University
- Certificate in Personal Financial Planning, UC Santa Cruz
- Accredited Domestic Partnership Advisor℠
- Chartered Retirement Planning Counselor℠
- Accredited Asset Management Specialist℠
- Passed the two-day CERTIFIED FINANCIAL PLANNER™ exam; working towards meeting the other requirements for certification
- Member, Financial Planning Association
- Member, Garrett Planning Network
- Member, National Association of Personal Financial Advisors

> *"Build a financial plan that enables the future you desire."*

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