



Regal
WEALTH GROUP
Specializing in your retirement income.

Planning for tomorrow

"It is crucial that you trust and feel comfortable with your financial advisor. One of the advantages you gain by working with our firm is that you will get to know us as well as we will get to know you. Our clients are like family. Because we are a relatively large Registered Investment Advisor firm, we can access the best and brightest resources in the financial industry; yet as an independent, small company, we are dedicated to individually serving you and your family."



**Gary Klein
and Bill Beeler**
*The principals of
Regal Wealth Group*

Knowledge you can trust

Specialized knowledge is needed today to effectively navigate clients through the complex rules and regulations surrounding IRA, 401(k) and pension planning. Due to our daily experience with retirement accounts, we can often complement advice given by your tax and estate planning professionals.

Our in-depth experience with IRA rollovers, pension distribution options and employee stock options can help you avoid costly mistakes and maximize your retirement assets.

Our advisors invest the hours necessary to keep abreast of changes to the tax code and innovations in the financial marketplace because we understand that clients like you trust us to provide ongoing advice that is tailored to your personal situation.

Planning for tomorrow

Your retirement account represents a lifetime of savings. The way you decide to invest, manage and distribute it can greatly impact both your quality of life and your legacy to loved ones.

Regal Wealth Group is an independent Registered Investment Advisor specializing in retirement planning and IRA distribution strategies. For more than 15 years, our principals have been helping professionals from Southern California's largest corporations and successful business owners create integrated wealth strategies that encompass retirement income planning, estate planning, charitable giving and tax planning.

Our financial planners work on a fee-only basis and are committed to promoting your best interest. We collect no commissions or remunerations from any of our investment partners; we work solely on your behalf, positioning your assets to realize your personal goals and create an appropriate legacy for your heirs.





Customized strategies

You want quality, objective advice delivered in a competent, accountable manner. Our goal is to empower you to make informed choices that are right for you and your family. We do this by investing the time to identify and prioritize your life goals, evaluate your financial resources, and then analyze how to best position your assets to reach each goal.

We clearly explain our recommendations and encourage your questions; we want you to always understand what we are advising and why. Your investment strategy is built based on realistic expectations for attaining your goals with constant evaluation of your personal tolerance for risk.

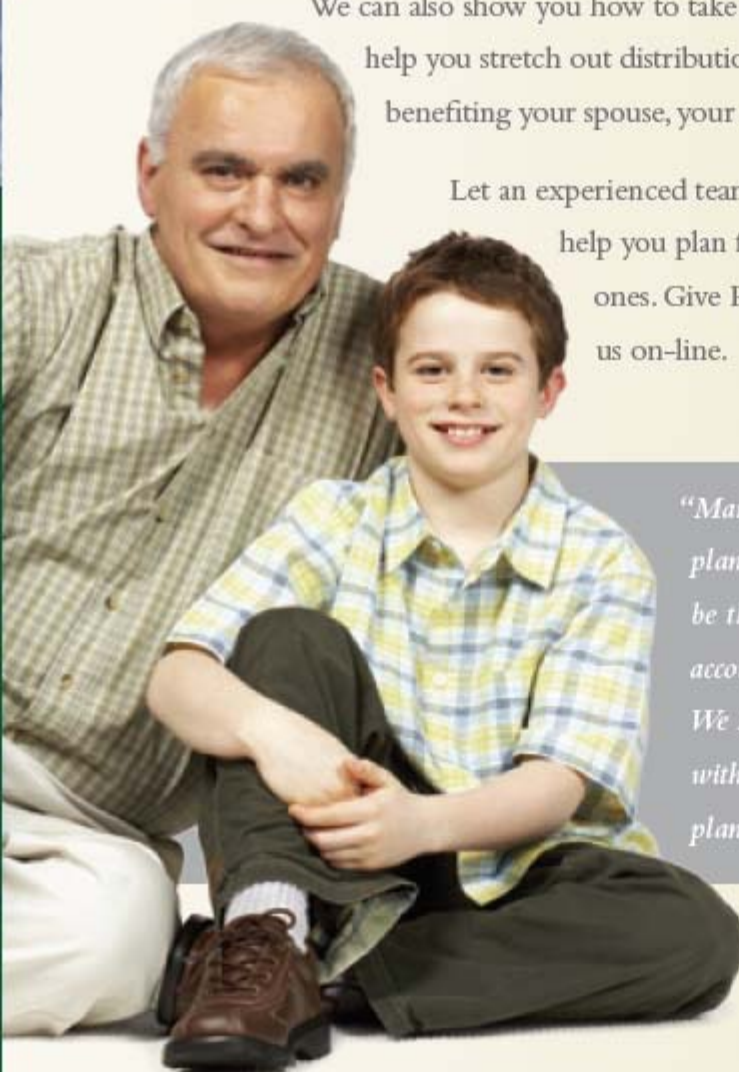
Through the years, we have established relationships with best-of-class money managers, custodians, and trust companies that we can call upon to help implement your investment strategy. We perform as coordinator of your team of outside advisors – including tax and estate planning professionals – to see that your strategy is fully implemented and monitored.

A legacy for loved ones

An often overlooked fact regarding significant retirement accounts is that beneficiary designation forms generally trump all wills and trusts. In addition, most 401(k) plans may limit your advanced estate planning options relative to an IRA rollover. Even with a rollover, not all IRA custodians provide equal estate planning capabilities. At Regal Wealth Group we have the experience to help you select an IRA custodian capable of meeting your personal requirements.

We can also show you how to take advantage of IRA guidelines that can help you stretch out distribution payments for decades – potentially benefiting your spouse, your children and grandchildren.

Let an experienced team of independent financial advisors help you plan for tomorrow, for you and your loved ones. Give Regal Wealth Group a call today or visit us on-line.



"Many investors believe they have an estate plan in place, only to learn that what might be their single largest asset – their retirement account – is exposed to tremendous taxation. We see that every recommendation is made with consideration of potential tax and estate planning effects."



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Regal Wealth Group is an SEC-Registered Investment Advisor.

Please remember that different types of investments involve varying degrees of risk, and that past performance may not be indicative of future results. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Regal Wealth Group, Inc.) will be profitable. Please remember to contact Regal Wealth Group, Inc. if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you want to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure statement discussing our advisory services and fees continues to remain available for your review upon request.