



SERVE WITH HONOR.

PLAN WITH PURPOSE.



OUR SERVICES: TAILORED TO PUBLIC SAFETY PROFESSIONALS



FINANCIAL WELLNESS & PLANNING

Educating on budgeting, investing, pensions, CalPERS, and more. Professional financial guidance throughout your career.



ACTIVE PORTFOLIO MANAGEMENT & GUIDANCE

Delivering hands-on portfolio management and expert advice to optimize your investment strategies long into retirement.



BENEFITS & CLAIMS ASSISTANCE

Reviews of your employee benefits and MOU. Assistance with disability claims, Industrial disability retirements, death claims, and guidance for surviving spouses.



RETIREMENT PLANNING & PENSION EXPERTISE

Providing detailed pension calculations, and assistance with your retirement process & paperwork. Comprehensive financial plans to guide your transition into retirement & beyond.



ESTATE PLANNING & PROTECTION

Developing living trusts, life insurance solutions, and long-term care plans to safeguard your family and legacy.



COMMUNITY PROPERTY, BUYBACK & SERVICE CREDIT ANALYSIS

Detailed evaluations of community property issues, reciprocity, buyback options, sick leave conversions, and service credit repurchases.

*Serving over 200 California
Police and Fire Associations*



www.bcnfin.com

FINANCIAL PLANNING SERVICES

TAILORED STRATEGIES FOR EVERY STAGE OF YOUR CAREER:



STARTING
OUT

Build good habits and lay the foundation for long-term success:

- ▶ Master savings, debt management, and early investments.
- ▶ Understand your pension and benefits to maximize their value.
- ▶ Protect growing families with life insurance and living trusts.



MID
CAREER

Life gets more complex—stay on track:

- ▶ Reassess finances and ensure you're on course for retirement.
- ▶ Adjust your financial plan as life evolves (e.g., promotions, family changes).
- ▶ Take a top-down look at your financial health and refine your goals.



NEARING
RETIREMENT

Plan with confidence as you approach retirement:

- ▶ *Let us walk you through the retirement process.*
- ▶ Develop a clear plan to ensure a smooth transition into retirement.
- ▶ Understand what kind of lifestyle you can comfortably sustain.



POST
RETIREMENT

Retirement can last longer than your career—plan for a secure future:

- ▶ Manage Medicare, Social Security, and other post-retirement benefits.
- ▶ Focus on growing and preserving wealth to meet long-term needs.
- ▶ Adapt your plan to changing health and lifestyle requirements.

**CONTACT
US TODAY!**

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