

Disciplined Risk Management



Ways We Can Help



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Your hard-earned success deserves to be maximized. We're here to help find opportunities that help you make the most of what you've built.

1

Tax Efficient Investing*

The California Municipal Bond Program includes California municipal bond funds where the dividend/interest is exempt from state and federal taxes. Sierra also offers a Municipal Bond Program which includes municipal bond funds from other states, etc. For this Program, the dividend/interest at the fed level would be exempt from taxes..

2

Provide Investment Counsel During Important Life Events

We provide counsel on investments with the goal of helping you through life's significant events such as the sale of a business or property, divorce or the loss of a spouse.

3

Personalized Cash Flow Analysis

An analysis of your finances, considering income, expenses, assets, and liabilities, to create a personalized cash flow plan. By understanding your cash inflows and outflows, you can develop a more realistic budget and help ensure that your spending aligns with your financial goals.

*Any capital appreciation incurred as a result of the Sierra Programs would be taxable.





4

Explore a Tax-Deferred Account for Investors Who No Longer Qualify for IRA Contributions

For qualified accredited investors, private placement variable annuity strategies¹ (PPVA) are one possible investment option that doesn't mandate required minimum distributions (RMDs) until age 90 or older.

5

Set Up a Donor-Advised Fund and Build a Giving Legacy

Depending on your situation, a donor-advised fund may be a simple and tax-advantageous way to give to your cherished charities.

6

Access to Potentially Cost-Effective Solutions via our Schwab Bank Services Relationship:

- **Mortgages through Rocket Mortgage:** discounts on mortgage rates based on assets under management
- **Pledged Asset Lines of Credit:** access liquidity without selling your investments
- **Corporate Trust Services** (Third Party Trust Administration): helps manage and protect money or assets (like property or investments) that have been put in a trust.

7

Personalized Client Service

Assistance from friendly staff members who know you and understand your goals.

Call us at [310.452.1887](tel:310.452.1887) or email us at:

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¹Private Placement Variable Annuities (PPVA) are a long-term investments and are not suitable for all investors. PPVAs are unregistered securities products and are not subject to the same regulatory requirements as registered products. As such, PPVAs may only be presented to accredited investors or qualified purchasers as described by the Securities Act of 1933. Eligible policy owners must be able to bear the economic risk of investment in a policy; have adequate net worth, means, and contingencies to sustain a complete loss of investment; and have no need for liquidity in these types of investments. Policy owners should be aware of the additional risks involved with investing in exempt funds.

Sierra Investment Management, LLC (“Sierra Investment Management”) is an SEC-registered investment adviser. Registration does not imply a certain level of skill or training. For information pertaining to the registration status of Sierra Investment Management’s, please call (844) 727-1813 or refer to the Investment Adviser Public Disclosure website.

This material should not be relied upon as investment advice.



For more resources and materials:

