

AMBASTHA FINANCIAL LLC (www.ambasthfinancial.com)

Your Companion in Life's Journey of Earning, Saving, and Investing



Sources: Various research reports for return figures below.

What would you like to have? Consider the typical average annual returns:

Savings / Money Market / Certificate of Deposit – 0.1-3%.

U.S. Government Bonds – 2-3.5%.

Municipal / Corporate Bonds – 3-6%.

Stocks – 7-10%.

NOTE - Typical U.S. average annual inflation rate – 2%.

What are your saving / investing goals? – Vacation, Car, Home, Children's Education, Retirement, Long-Term Health Care, Estate Planning, Philanthropy.

Our Philosophy as a Fiduciary Working for your Interests / Benefits:

- Use Discount Brokerage and Control Costs.
- Combination Active / Passive Style.
- Diversified Growth / Value Stocks / ETFs Portfolio (Mutual Funds on Client Request).
- Long-Term Focus on Client Goals.
- Complete Transparency – It is your account, you can check anytime online.
- Full Trustworthiness and Disclosure – Fee billed quarterly for you to pay directly.

Backgrounds / Qualifications of Investment Advisor Representatives (IARs)

- Kuldip K. Ambastha – M.B.A., UCLA; B.A., Stanford; personal investing experience since 2001, and IAR since 2019. Cambridge Associates LLC (5 years), Stanford Management Company (3 years), and Aspiriant (3 years).
- Anil K. Ambastha – Ph.D. (Petroleum Engineering), Stanford; personal investing experience since 1986, and IAR since 2019.

Do you have time / interest to become a knowledgeable investor for your own needs and goals? OR, Are you satisfied with your current investment arrangements? – If not, talk to us.

CALL (650-603-0594 for Kuldip or 832-444-7249 for Anil) OR E-MAIL

(kuldip@ambasthfinancial.com) TODAY FOR A FREE CONFIDENTIAL DISCUSSION AND FREE ONE-TIME PORTFOLIO ANALYSIS. WE LOOK FORWARD TO HEARING FROM YOU!