



# IN THE NEWS: WHY RELY ON WALL STREET...

## WITH RECOGNIZED RETIREMENT SPECIALISTS IN YOUR OWN BACKYARD?

The professionals at California Retirement Advisers lend their expert commentary on a wide variety of financial topics. The advisors at the firm have offered their insight to many elite national, local and industry media outlets. Here are highlights of the firm's founder, Christian Cordoba, featured in the news:



*"Most folks have to take required distributions out of IRAs and one of the things we consider is the ability to earmark those dollars for the next year or two so you don't have to sell out of equities or bonds at depressed prices."*

- Christian Cordoba



*"When you lose money to the stock market, that money may come back eventually, but when you lose money to taxes, that money is gone forever."*

- Christian Cordoba "Inherited IRA"



*"An impulsive decision after a major life-stage transition can cause a number of costly, often irreversible mistakes."*

- Christian Cordoba "Laid Off? Don't Make Any Rash Financial Choices"



Christian Cordoba is featured in a special career section of the *Los Angeles Times* offering advice to working professionals who are setting up a retirement savings plan for the first time.



*"You pay income tax on the amount you contribute now, then take tax-free withdrawals in retirement. Think of yourself as a farmer...It's like paying tax on a seed and getting the harvest for free."*

- Christian Cordoba "To Roth or Not to Roth"



Christian Cordoba is featured for his efforts to assist an elderly client who fell victim to a sweepstakes scam. *"At the time, we began discussing with him the fact that many seniors today are taken advantage of, and we just wanted to make sure he wasn't one of them... He told us his story, that he had won a sweepstakes."*

- Christian Cordoba "The Fight Against Fraud"





California  
**RETIREMENT**  
Advisors  
*Personal Wealth Management For Retirement*



**ED SLOTT'S IRA ADVISOR**  
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**Annuities in IRAs Can Pose Taxing Valuation Concerns**

Some advisors believe that the deferred annuity can be a valuable tool in IRAs. Others disagree. The IRS has issued new guidance on this issue.

**Make sure clients that have access to IRAs**

ERISA plans are one of the most popular ways to save for retirement. However, not all IRAs are created equal. Some are subject to ERISA preemption, while others are not. It's important to understand the difference between the two.

**How Guaranteed Benefits are Valued**

In 2006, the Treasury Department issued regulations that required that the value of an annuity be determined based on the actuarial value of the annuity. This is a significant change from the previous rule, which required that the value be determined based on the fair market value of the annuity.

Christian Cordoba is a featured columnist in *Ed Slott's IRA Advisor* newsletter. Ed Slott is recognized as America's IRA expert and leads an exclusive membership group of advisors dedicated to the ongoing study and mastery of IRA tax laws and strategies.

- Christian Cordoba  
"Annuities in IRAs Can Pose Taxing Valuation Concerns"



"For children in grade school, an allowance can be a key teaching tool. Start by showing that a portion of the allowance will be taken out and put aside—just like taxes coming out of a paycheck."



"A lot of people think that the 401(k) or the IRA itself is the investment, but that is not the case. Depending on what your objectives are and what you are allowed to invest in within the plan, you may have certain restrictions or limitations."



- Christian Cordoba "Money 101"

"Clearly, even though there's a pessimistic attitude and a lot of fear out there and low confidence, that's when you want to be investing some of your current contributions, when the prices are low."



- Christian Cordoba "How Much Cash is Too Much"

California Retirement Advisors has also been featured:



...and more.

California Retirement Advisors (CRA) is a registered investment advisory company. Advisory services offered through CRA. Christian Cordoba, President of CRA is a registered principal and investment representative offering securities through First Allied Securities, Inc., member FINRA/SIPC. CRA is not affiliated with First Allied Securities, Inc. Registered Branch Office located at 2301 Rosecrans Ave., Suite 3165 El Segundo, CA 90245

Past performance cannot guarantee future results. Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against future loss in periods of declining values. Please note that individual situations vary. This interview contains specific recommendations that may not be appropriate for all investors. Before making any changes to your portfolio consult with your investment professional. This interview contains statements and projections. There are no guarantees that these results will be achieved.