Build your Wealth with us

RHS FINANCIAL

INVEST WITH PURPOSE®

Invest with Purpose®

Our services go beyond stock and bond investments. We help families make better decisions with their hard-earned money. We provide financial guidance using a straightforward framework that promotes long-term wealth. We offer unique investment experience that delivers results.

We help you think bigger about your finances.

How? Culling from our years of investment experience, we have learned what works and—more importantly—what doesn't.

Why We Are Here

We created this firm for you. After years of working in large Wall Street brokerages where we saw our investors' dollars get eaten up by fees and self-serving advice, we set out to create a

firm with a difference.

Our mission is clear:
We help our clients build meaningful wealth through strategic financial planning and the power of the capital markets.

Our Clients

We see all of our clients as micro-entrepreneurs working to create their own "wealth start-up". Not only do we help you meet your short-term financial goals; we construct a lasting framework for building

true wealth.

Utilizing this framework, you can send your children to college, enjoy a retirement that is the envy of your peers and establish a legacy that will outlive you.

Our Solution

Our solution is both flexible and robust. Our

Portfolios Engineered to Do Better®

program combines smart investment strategies with your values, goals and dreams. The results are much more than just investment performance—together, we build wealth that is meaningful to you. Build your Wealth with Us®.

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The RHS Difference

Selecting a firm to manage your wealth is one of the most critical decisions you may ever make. Here are a few of the ways in which RHS Financial sets itself apart.

Meaningful Wealth

Our process starts with you. We are dedicated to understanding your goals, dreams and values as well as your risk tolerance and aversions. We begin by asking deep and thoughtful questions that get to the heart of why you are investing. We believe that the better we understand you, the better we can help you create and manage your wealth in a way that is meaningful to you.

Portfolios Engineered to Do Better®

Financial markets are loaded with distractions, complexity and opacity. Rather than using our gut or intuition to invest your hard-earned money, we use strategies based on decades of research in financial economics and supported by compelling long-term evidence. We use rigorously vetted quantitative rules to engineer your portfolio in order to manage risk while seeking to maximize after-tax returns. Through prudent management and smart investing, we engineer your portfolio to perform better over the long run.

The Right Amount of Risk for You

We know maintaining a diversified portfolio is the surest path to investment success. We regularly rebalance your accounts to favor undervalued assets, while always targeting a level of risk you are comfortable with.

Independent Advice

As fiduciaries, we take seriously our duty to act in your best interest. We offer independent financial advice designed to help you grow your wealth and make smart decisions with your money.

Low, Straightforward Fees

The modern financial landscape is full of hidden fees that eat away at your net return on investment. We do not sell "packaged financial products" nor do we receive compensation from outside vendors. We provide advice and financial planning for a straightforward fee that aligns the interests of the advisor and the client.

A Framework for Financial Success

Once we understand your goals, we help you cultivate a framework of habits that will allow you to achieve them. Your portfolio is the foundation, but your habits can put your wealth generation on auto-pilot. This is how you get from investing to true wealth.

Peace of Mind

We are here to help you make smart decisions with your money. Building and maintaining wealth is a marathon, not a sprint. Having a coach with experience and dedication to your success can make all the difference.

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Build Your Wealth with Us

The Four-Step Process to Creating Meaningful Wealth

1

Invest with Purpose®

We want you to think bigger about personal finances, and that starts with understanding you. We ask about your achievements, challenges, goals and tolerance for risk. Because wealth isn't just about money, we also ask about your family, passions and community. Once we understand your foundation, we kick-start the process of generating true wealth for you and those you care about. We want you to stop just investing and start investing with purpose.

2

Portfolios Engineered to Do Better®

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3

Rightfolio®

As in any good relationship, it takes time to get to know a client. The Rightfolio is the custom-built end result of a client working with an engaged advisor over a period of time. It balances a client's lifestyle needs and desires with the reality of the financial risks and rewards required to sustain them. With your Rightfolio, we take the fuzzy math of today and turn it into a plan that will define your tomorrow.

4

Framework for Financial Success®

Now that your goals, values and dreams are moving in the right direction, it is time to develop a framework that automates the process of building wealth. This step is about cultivating good habits and automating them so you are always investing. This is one of the surest ways to grow your wealth.

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About You

Our clients vary greatly in age and occupation, but there are a few commonalities that string them together.

Our Clients

Our clients are amazing people who inspire us every day. They are hardworking, independent individuals who hold themselves accountable for their own success. That's why they hire us. They want to think bigger about their finances and, long-term, they want to do more good for their families and their community.

Many of our clients are executives or senior level professionals in the technology and biotechnology fields. They aren't looking for a financial Band-Aid, but rather a long-term solution to get them where they want to go.

Our clients think about accumulating and protecting the wealth they have worked hard to earn. They want to advance their career and lead a fulfilled life that involves an active, engaged retirement commensurate to their career. They want to create a financial legacy that will outlive them. They are concerned about everything financial because they know it is important to give their family the very best. From healthcare to education to caring for their aging parents, compromise is not an option for our clients.

We provide a unique investment experience in which we play on the field alongside you; we are your team. We are on your side and your strongest advocates

Our Clients Often Ask

Is your advice truly independent?

Unlike stockbrokers, we are fiduciaries and held to a higher standard. Simply put, we are obliged to act independently and place your interests first. We cannot accept commissions and we do not sell any financial products that have a lock or surrender charge attached to them.

If you don't accept commissions, how do you get paid?

We get paid on a small percentage of the assets you ask us to manage for you. This puts our interests in alignment with your own. The better you do, the better we do. All of our services are provided through this fee.

What types of investment accounts do you manage?

We manage nearly all types of investment accounts that can hold publicly traded securities including taxable accounts (individual, joint and trusts), and retirement accounts (IRAs, Roth IRAs and 401(k)s).

Where will my money be held? Is it safe?

Your assets will be held in your name at an external custodian, either Charles Schwab Institutional or Interactive Brokers. RHS Financial is not a brokerage itself and has an agreement with these custodians to manage and protect our client's assets. Rest assured, both custodians are SIPC Insured (up to $500,000) and also carry additional insurance. While we can trade your accounts, we do not have direct access to the funds in your account.

What is your investment approach?

Rather than trying to beat the market, we seek to outperform our peers by diversifying, controlling costs, minimizing taxes, and concentrating on a few basic fundamental and technical factors.

What is your wealth management approach?

We are invested in your success. Like an angel investor to the micro-entrepreneur, we provide you with guidance, support and service to clear the path can so you can build and protect the kind of meaningful wealth you deserve.

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About Us

Since its inception, RHS Financial has built a reputation steeped in trust and accountability by putting our clients' interests first. We honor the trust you have placed in our advice and we are committed to making your wealth and financial security our primary endeavor.

Risley Sams

Risley Sams launched his career in 2002 as a Financial Advisor in several major brokerage houses. Risley started RHS Financial in 2009 with the goal to truly help others reach their financial objectives. He is a Certified Financial Planner® and the creator of the Invest With Purpose® process. As an independent Registered Investment Advisor (RIA), Risley takes the time to understand each of his client's goals and build customized wealth accumulation and distribution plans that fit their needs. Risley holds a Bachelor's in Business Administration from California State University, Chico and an MBA from Purdue University. He is an avid sailboat racer and an active member of the St. Francis Yacht Club.

Our Services

We like to think that if there is a dollar sign in front of it, we can advise on it. From paying back student loans to optimizing Social Security distribution strategies, we can and will advise.

We provide a wide variety of services at every stage of life, all of which are covered in our straightforward management fee. In doing so, our interests align with yours. Basically, the better you are doing the, the better we are doing.

The Services we Provide for our Clients

Investment Services

- Organize and consolidate investment and retirement accounts for clarity and simplicity
- Restructure and rebalance stock and bond portfolios
- Diversify and optimally balance risk and return
- Optimize portfolio with investments with higher expected returns
- Strategically allocate investments among different account types to maximize returns and minimize taxes
- Monitor investment momentum, gains and losses and rebalance accordingly
- Diversify large individual stock position (i.e. the stock of your employer)
- Advise on 401(k) and other work retirement plans
- Utilize moderate leverage to amplify returns
- Homes: Advise on purchasing, downsizing, managing
- Education: analyze, plan and manage 529 College Savings Funds
- Philanthropy: assist with legacy planning, charitable giving, Donor Advised Funds

Financial Planning Services

- Assess your goals; balance with risk tolerance and economic factors
- Create a custom financial plan that includes college savings, retirement, philanthropic and legacy planning
- Provide comprehensive wealth management advice on an ongoing basis; advise on outside accounts as well as the ones we manage
- Develop financial strategies in alignment with your career strategies, including employment benefits such as 401(k)s, deferred compensation, pensions and stock options
- Advise on benefit plans and design for business owners
- Build budgets and net worth development strategies
- Estates: create, plan preserve
- Create financial plans for business owners; including 401(k) retirement plans and insurance strategies to protect the business
- Analyze and evaluate life and long-term care insurance options

Tax Strategy

- Minimize taxes to help you build and keep more of your wealth
- Utilize tax-preferred accounts to maximize returns to you
- Advise on IRA to Roth IRA conversions for tax-free income in retirement
- Employ tax-loss harvesting in taxable accounts to offset gains
- Help you plan tax-efficient selling strategies on your stock options or restricted stock units (RSUs) at work

Retirement Planning

- Develop retirement goals and objectives and put them into a workable plan
- Create easy to understand cash flow models for retirement
- Advise on Social Security planning
- Utilize the most modern retirement planning forecasting tools including Monte-Carlo simulation
- Model and evaluate multiple future scenarios to best define success in retirement

Our solution provides a framework to build meaningful wealth. It is both robust and flexible, but most importantly, it is in alignment with your values, goals and dreams. We offer smart investing, engineered to perform better.

If you are interested in **Investing with Purpose** today, call us for a confidential, no obligation appointment.

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