



Michael is founder and CEO of 1st Financial Planning Group, Inc. He has over 23 years of experience specializing in investment, retirement and estate planning. Michael graduated with a Bachelors Degree from the University of California Los Angeles and obtained his certified financial planning designation from the University of Southern California.

Michael is known as a "safe money" advisor and has proven that participation in the market without the losses can be achieved through a safe and sound financial plan. Keeping your needs in mind, he will create a customized plan that will help you achieve your financial goal.

If these questions come to mind...

- **Need a Living Trust and do not know where to start?**
- **Thinking about retirement?**
- **When retiring what should I do with my 401-K?**
- **Worried about stock market losses?**
- **Need to review your life insurance?**
- **Looking for long term care insurance?**

Call Michael for a complimentary consultation at 888-51-FIRST (888-513-4778). He is available to meet with you at the Capstone Federal Credit Union office.

CA Insurance License #0594403

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\*May involve investment risk