



## **Do You Have a Comprehensive and Coordinated Financial and Estate Plan?**

**Our**  **Platinum Club Members Do!**



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**MLF**

**MCKENZIE LEGAL & FINANCIAL**

FINANCIAL CONSULTING | ESTATE PLANNING | ELDER LAW

SECURITIES OFFERED THROUGH NPB FINANCIAL GROUP, LLC, MEMBER FINRA, MSRB & SIPC

## **What is the Platinum Club?**

Our “Platinum Club” is a member-only club which provides substantial and ongoing benefits to clients of our firm.

## **Who are members of the Platinum Club?**

Generally, those who avail themselves of the significant benefits that our “Comprehensive Planning Technique<sup>sm</sup>” provides, are automatically members of our “Platinum Club.” In other words, “members,” are those individuals and families who develop their living trust-based estate plan through our office, and who also receive coordinated financial advisory services by maintaining a minimum investment in an Investment Advisory Account with our firm.

## **What does it cost?**

There are no additional ongoing membership fees or other charges required.

## **Is being a member of the Platinum Club a requirement for all clients of the firm?**

Absolutely, not. Membership is strictly voluntary. All services provided by the firm may be purchased separately. For example, if you merely wish to establish a Living Trust, power of attorney, Will or other legal document or service, you may retain the firm to provide only those services you wish. Conversely, if you only wish to retain Mr. McKenzie as your financial advisor, that’s okay, too!

## **What are the benefits?**

Members of the Platinum Club will enjoy many benefits they will not likely receive anywhere else. For example, Platinum Club members will receive discounted (or even free) legal services throughout their membership. Children, relatives and friends of members may also receive discounted legal services. Members will receive ongoing financial and legal advice on a regular basis (at minimum, annually or semi-annually). Platinum Club members will have regular access to Thomas L. McKenzie, Attorney at Law, in the event that they have important questions regarding their financial or estate plans. And, all benefits of membership are included in the low annual investment advisory fee, which is similar to the fee you would pay a bank or brokerage firm for investment advisory services alone.

In other words, if you wish to establish a fee-only investment advisory account in order to receive professional investment advice and services, you can either pay a financial advisor, bank and brokerage firm between 1% to 3% annually for ongoing investment advice, or you can pay roughly the same amount (or less) in fees to our firm, and you will receive all of the additional benefits of being a Platinum Club member, without additional charges.

Finally, there is the convenience of receiving your estate planning and financial services at one location. This will cut down on the time you need to spend on your planning needs, and provide for more efficient management of your overall plan.



## Summary of Benefits and Comparisons

If you already have a financial advisor, or if you believe that expert financial advice would benefit you, then it is crucially important to consider the nature of advice you would be receiving. Receiving financial advice from an independent, full-service financial advisor, who is also a licensed estate planning and elder law attorney, provides many unique benefits to the consumer. And remember, although Mr. McKenzie possesses legal skills and knowledge not found in the vast majority of financial advisors, all financial and legal advice given by Mr. McKenzie at our periodic reviews is included in the firm's standard advisory fee, and there is no additional cost for the much more comprehensive nature of these services and reviews. The chart below compares and contrasts the benefits and issues described in this newsletter:



	Non-Attorney Financial Advisors	Thomas L. McKenzie, JD, RFC
Does your financial advisor <b>work for you</b> as an "independent" advisor, or does he/she work for a bank or brokerage firm?	Sometimes	<b>Yes</b> (Independent Advisor)
Is your financial advisor a " <b>full-service</b> " advisor, or is he/she limited to only certain products sold by their employer (e.g. the insurance company, bank or brokerage firm for which they work)?	Sometimes	<b>Yes</b> (Full-service Advisor)
Is your financial advisor a practicing <b>Estate Planning Attorney</b> , and thus able to include as part of your advisory fee, free, ongoing legal advice regarding your living trust, powers of attorney, etc.?	No	<b>Yes</b>
Is your financial advisor an <b>Elder Law Attorney</b> , and thus able to include as part of your advisory fee, free, ongoing legal advice regarding strategies to protect you and your family as you age?	No	<b>Yes</b>
Does your financial advisor provide periodic financial reviews?	Sometimes	<b>Yes</b>
Can your financial advisor provide all of the advice you need to to <b>protect</b> your family home and other assets, in the event that you or your spouse should require expensive long-term care costs?	No (not licensed to practice law)	<b>Yes</b>
Can your financial advisor assist you with complex legal strategies to protect your children or other beneficiaries?	No (not licensed to practice law)	<b>Yes</b>
Is your financial advisor able to provide expert legal <b>and</b> financial advice to your children or successors in the event of your illness, disability or death?	No (not licensed to practice law)	<b>Yes</b>
Does your financial advisor provide legal advice at your periodic reviews, given at no charge, as part of the investment advisory fee?	No (not licensed to practice law)	<b>Yes</b>

*The Platinum Club benefits described above are available only to clients of the firm who have executed an investment advisory agreement with Thomas L. McKenzie as their financial advisor. Unless otherwise agreed upon in advance, some services above require a minimum level of assets-under-management.*

## Conclusion

So, if you desire professional financial advice, you have two choices. You can retain the services of a typical financial advisor, who can provide the usual range of financial advice and services – or, you can become a member of our Platinum Club, where for roughly the same fee you would be paying another financial advisor, you will receive professional financial advice, as well as many additional and substantial benefits that other planners cannot provide. Our Platinum Club members have a financial advisor, but they also have an Estate Planning and Elder Law attorney who remains available, as part of their plan, to make sure they receive appropriate advice on keeping their plan up-to-date, and assisting them in the event that any problems should arise, be they serious or otherwise. Essentially, Platinum Club membership affords middle and upper-middle class individuals and families comprehensive financial and legal advice which, until now, has primarily been available only to the very rich. We truly hope you will consider being a member of the McKenzie Legal & Financial Platinum Club program!

## How To Get Started

## GETTING STARTED

By now you've seen that our firm is something special and unique among planning firms in Southern California, and we're confident that you deserve the kind of protection, guidance and support that only we can provide. Your success is worth preserving for your family. McKenzie Legal & Financial is your single-source financial advisory and legal services firm that is ready with a full range of estate planning, asset preservation and financial advisory services to help you with every part of the process.

The first step is to schedule your appointment. Call our office at **562-594-4200**, and ask to speak to Natalie, our Client Services Director. Natalie will schedule the most convenient appointment time available for you. And, unlike many firms where you meet with some "junior" member of the firm, your appointment will be with Mr. McKenzie, personally.

During these complimentary reviews, Mr. McKenzie will:

- Review your family's situation to ensure that the terms of your estate plan, if any, still reflect your needs and wishes
- Review your overall financial plan for balance, quality and coordination
- Discuss beneficiary designations of your IRAs and retirement plans, to be sure you are taking advantage of any law changes
- Analyze the impact of any new law changes to see if your estate planning documents need to be updated
- Answer your questions regarding specific legal or financial strategies that may be available to improve your position, and carry out your objectives

Please bring to your appointment, any questionnaire you have received from our office; any existing estate planning documents; and copies of all statements from investment and bank accounts. Generally, the appointment will take between 1 to 1 ½ hours.

**Since we opened our doors more than 22 years ago**, our philosophy has always been to help families preserve their wealth and achieve their long-term financial goals. To this end, we offer free estate and financial plan reviews.

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### **Corporate Relationships**

**Brokerage and Registered Investment Advisory services provided by, and securities offered through:**

NPB Financial Group LLC (NPB)  
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**Clearing services provided by:**

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