

# Golden Gate Wealth Management Insider

A Semi-Annual Publication for the Golden Gate Wealth Management Family

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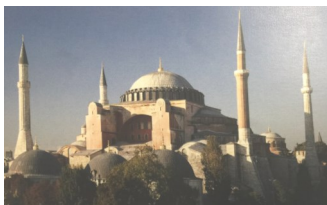
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## Preserving a Legacy

Our Golden Gate Wealth Management team welcomed 2015 in many different ways. We start our journey with Abu and his annual trip back home to Bangladesh. His travels began by diving deep into history and visiting the Hagia Sophia Museum and the Blue Mosque in Istanbul, Turkey. He was in awe at the beautiful legacy of historic sites and tradition in this country.



After soaking in the history of Turkey, he traveled to the tea capital of India, Darjeeling. He enjoyed exploring the streets of Darjeeling and learning about the long tradition of tea that is ingrained in the culture. He visited numerous tea gardens along the bottom of the Himalayan Mountains and was captivated by the third highest peak in the world. Abu was able to see how world famous Darjeeling tea is picked and processed.

Finally, the purpose of his journey ends with a trip back home, to Bangladesh. Home sweet home! While there he reveled in seeing his country the way he remembers: vibrant colors, wonderful cuisine, street markets, rickshaws, and the countryside. These moments are all captured in the personal photos above.

Abu experienced “home,” when he visited someone very dear to him, his mother (amma). As some of you may know, Abu’s mother has advanced Alzheimer’s. She is a strong woman who cherishes her eight children and made sacrifices to provide them with the education they needed to ensure they had successful futures. She instilled in them the values they needed to make a better life for themselves, even if that meant leaving home and creating it in America. His mother’s legacy will be one of purpose, love and respect.

Her legacy lives strong in Abu. During his visit he was fortunate to spend time at the Utton Special School for children with special needs. Some of you may remember

during the holidays we made a charitable donation in recognition of our clients to this special school. Abu was able to visit the school to interact with some of the children and the founder. Abu was proud to see that donations like ours are helping the school continue its mission and provide more resources to the children like books, videos, transportation, and most importantly, more teachers.



Abu has always believed that one of the greatest rewards of success is being able to share it with others. Even though he and his mother may be time zones apart today, Abu continues to carry on her legacy - bringing him closer to what truly reminds him of “home”.

## Creating a Legacy: Everyone needs an estate plan

As you may know, our team at Golden Gate Wealth Management attends various continuing education conferences throughout the year. We believe in order to provide the best advice and service to our clients that we must stay on top of new trends, new solutions and market updates. With this goal in mind we continue to exercise due diligence on our clients behalf.

Lately, some of the top financial planning headlines we see coming across our desks are full of billionaires getting the most out of the tax code and high profile celebrity clients like Robin Williams and Philip Seymour Hoffman failing to protect their assets. With these headlines becoming more frequent, Abu and Misty decided to take the time to attend the “Advanced Estate Planning Institute” conference hosted by Raymond James. This opportunity could not have come at a better time.

All of our clients are at different stages in their lives. Some of our clients are just starting out and working towards a vision of building their estate. Others have worked hard throughout their lives and are now focused on accomplishing specific estate planning goals and protecting their legacy. No matter where you might be in life, one thing is constant —your work to build your estate. Leaving a legacy entails much more than leaving an inheritance or charitable gift. Leaving a legacy means passing along celebrated traditions and cherished values to those we love. To plan your legacy, you’ll need long-term vision, careful planning and meticulous follow-through. At Golden Gate Wealth Management, we can help.

One of the biggest misconceptions about estate planning is that it’s only for the extremely wealthy. The truth is, anyone with investments, a home, a small business, or any assets he or she would like to pass on should have an estate plan.

An estate plan is much more than a will. It is a plan designed to safeguard your estate, smoothly transfer assets upon your passing and care for the ones you love. Since the Great Recession of 2008, it is the best way to ensure your assets will be handled as you wish and your legacy is preserved. And it can provide important tax advantages too.

An estate plan doesn’t need to be complicated. In fact, there are just five steps to developing a successful estate plan:

**1** **Simply starting.** Jump right in and commit to creating an estate plan. All living trusts older than three years need to be updated. Meet with our team to begin the process.

**2** **Following through.** Complete all the components pertinent to your estate plan, and consider including each of the five key estate planning documents most people have (see sidebar).

**3** **Empowering.** Appoint an appropriate fiduciary to oversee the estate plan, someone you trust to carry out your wishes when you are no longer able to.

**4** **Sharing.** Communicate the plan with everyone it impacts. Let them know your intentions so there are no misunderstandings.

**5** **Maintaining.** Update your plan regularly, especially whenever events in your life warrant changes.

### Family Records Organizer

Contact our team for a complimentary family records organizer to track your important documents and the professionals who are most knowledgeable about each.



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*Helping you fulfill your vision  
through estate planning and  
charitable giving*

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### Essential Estate Planning Documents

- ◆ A living will
- ◆ A durable power of attorney for financial affairs
- ◆ A durable power of attorney for medical decisions
- ◆ Last will and testatment
- ◆ Last will and testament with a revocable living trust (more common for states with a burdensome probate process)

## Don't Miss A Thing! Raymond James Women's Symposium 2014

Raymond James is one of the leading firms on Wall Street to have a Network for Women Advisors. This network, an 800-woman strong group of financial advisors with a mission to unite, cultivate and inspire women advisors holds an annual conference at our headquarters in St. Petersburg, Florida. 2014 marked the 20th anniversary and Misty was invited to attend the conference.

This year the keynote speaker was Sallie Krawcheck of Ellevest Network. Before Ellevest Network, Sallie was head of Smith Barney where Misty began her career. Before Misty joined Smith Barney with her father, she attended a conference to hear Sallie Krawcheck speak about the industry. Misty was inspired by Sallie's vision and motivation to encourage more women to start their financial advising career. Misty has admired Sallie as one of the leading females in finance and was honored to have the opportunity to hear her speak again.



*Misty with Sallie Krawcheck*



*Jackie with her boys Nicolas, Alejandro and Santiago*

## Welcome Back Jackie!

We are excited to have Jackie back in the office and welcome her new bundle of joy, Santiago, to the Golden Gate Wealth Management family! Jackie keeps busy at work and at home with her three sons ages 6, 4 and 4 months. "Most days, I rock my baby while watching my two older boys run around roaring like their favorite dinosaurs, T-Rex and Triceratops. I wonder, where has the time gone? I wish they would stay this young forever."

## SIFMA Social Media Conference 2015

Misty was honored to represent Raymond James in February on the financial advisor panel at a Social Media conference in San Francisco hosted by the Securities Industry and Financial Markets Association (SIFMA). SIFMA is a financial industry group representing securities firms, banks, and asset management companies. During the conference there were multiple panels discussing topics around social media. Misty spoke on the panel "A Deep-Dive into Social Media Strategies for Financial Advisors and Client Communication" which consisted of financial advisors representing a variety of firms. Misty discussed her strategies to enhance communication with clients and prospects. She was also featured in an article about ideas discussed during the panel by ThinkAdvisor.com.



*Misty speaking at the 2015 SIFMA Social Media Conference in San Francisco*

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Like our team Facebook page where we share team photos, stories and all around fun information. If you have liked us already, feel free to invite your friends to like our page!

## Get Social with Us!

[www.goldengatewealthmanagement.com](http://www.goldengatewealthmanagement.com)

With the overwhelming amount of information available to us online these days, we at Golden Gate Wealth

Management strive to simplify our clients' online experience. We want to provide our clients access to information to help them expand their knowledge on the markets, financial planning topics, or simply stock quotes. Therefore, we have added a new feature on our website called "Insider Scoop." Click on "Insider Scoop" from the home page of our website to browse information we have hand-picked for our clients.



**INSIDER SCOOP**  
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We also understand that our clients gain access to timely updates from our team in different ways. Some of you prefer our website; others visit our LinkedIn and Twitter pages. We know that most of our clients are active on Facebook. In order to give you access to our team in the easiest way for you, we launched our new Facebook page. Find us on Facebook "Golden Gate Wealth Management at Raymond James" and Like our page! We share insightful information about investments and photos of daily happenings around the office. We think you will really enjoy our page and getting social with our team!

As always, please feel free to share our website, Facebook, LinkedIn or Twitter pages with any family, friends, or colleagues that might be interested in the advice and service our team offers.



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