



THOMAS J. DOBRANSKY & ASSOCIATES

OFFERING A WORLD OF INVESTMENT OPPORTUNITIES

Investor Services

THOMAS J. DOBRANSKY & ASSOCIATES OFFERS ACCESS TO THE FOLLOWING INVESTOR SERVICES

- **Individual and Trust Investment Accounts.** We provide access to quality investments, comprehensive investment diversification and continuing investment management for individual and trust investment accounts.
- **Individual Retirement Accounts.** We provide access to quality investments, comprehensive investment diversification and continuing investment management for Traditional, Roth and SEP IRAs.
- **Section 529 College Education Investment Plans.** These plans allow tax-free accumulation of investment earnings and tax-exempt distributions for qualified college education expenses. This is a cost-effective, tax-efficient, way to provide the resources to pay for the high cost of higher education for one's children, grandchildren and even subsequent generations. We provide quality investments, comprehensive investment diversification and continuing investment management for these plans.
- **Retirement Planning Program.** This program strives to help our clients plan and invest for a financially secure retirement. The program analyzes current assets and liabilities to determine a client's net worth. Retirement income producing assets are identified, analyzed and appropriate recommendations are made to maximize the growth potential of the retirement investment portfolio based upon a client's tolerance for investment risk. The hypothetical future value of the retirement investment portfolio is calculated to determine the amount of retirement income that may be provided. Investment recommendations are made, as necessary, so that the retirement investment portfolio may provide sufficient retirement income to allow a client to maintain their standard of living during retirement. Investment results provided by the retirement planning program are not guaranteed. It is not possible to predict the future value of any specific investment.
- **Estate Planning.** The ultimate distribution of our estates is an important consideration for all of us. Sometimes, because of federal estate taxes, federal income taxes, as well as state income taxes, the process of distributing our estates to our heirs may be a very costly process. Appropriate estate planning may help reduce these expenses and help pay them in a cost-effective, tax-efficient manner.
- **ERISA Section 3(21) Investment Fiduciary Services.** We offer Section 3(21) investment fiduciary services to tax qualified retirement plans. Fundamental fiduciary duties are set forth in the "prudent man" rule, the "duty of loyalty" rule and the "exclusive benefit" rule. Fiduciaries are required to carry out their duties as would "a prudent man" engaged in a like capacity and familiar with such matters, to act "solely in the interest" of the plan participants and to act for the "exclusive benefit" or purpose of providing retirement plan benefits to participants.

CHECK THE BACKGROUND OF THIS INVESTMENT PROFESSIONAL ON [FINRA'S BROKERCHECK](#)

LPL FINANCIAL FORM CRS

Registered for securities in the following states: AZ, CA, CO, CT, DE, GA, MD, NC, NM, NV, OR, TN, VA

Registered as Investment Advisor Representative in the following states: CA

Investment Advisor Representative, LPL Financial California Insurance License 0461939

Securities and Advisory Services Offered Through LPL Financial, A Registered Investment Advisor, Member [FINRA/SIPC](#)

868-668-3038 Thomas.Dobransky@lpl.com

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