# ABOUT **US**

Our firm specializes in assisting people like you throughout Eastern Washington and Northern Idaho. Growing up on a farm in Walla Walla, WA, I learned early on not only how to work hard, but more importantly how to work smart. For over 27 years, my passion has been helping clients plan their retirement. In today's economic and financial environment, it is even more important to make your money work as hard as possible while also being smart and diversified. To avoid repeating previous and potential future financial pitfalls, our firm has developed several tax saving strategies that have helped many people grow and protect their retirement assets. Today, more than ever, you need to trust the people who invest your money. Please put your trust in me and in return, I will work hard to help you achieve your retirement goals.

**Chad J. Bughi**
LUTCF, Founder
and President

> WHEN IT COMES TO MONEY MANAGEMENT, **A LITTLE KNOWLEDGE CAN GO A LONG WAY.**

# DISCOVER
# IMPORTANT LESSONS
## IN SECURING A MORE SUCCESSFUL
# RETIREMENT PLAN

Chad J. Bughi is also a well-known speaker on current economic and stock market topics for school districts and community groups throughout the Washington area. Please contact us to register for an upcoming event.

Chad J. Bughi offers securities through Madison Avenue Securities, LLC, member FINRA and SIPC. Riverside Financial, Inc, and Madison Avenue Securities, LLC are not affiliated entities. Please consult your tax advisor for guidance.

**PLEASE CONTACT US IF YOU ARE INTERESTED IN LEARNING MORE OR HAVE ANY QUESTIONS:**


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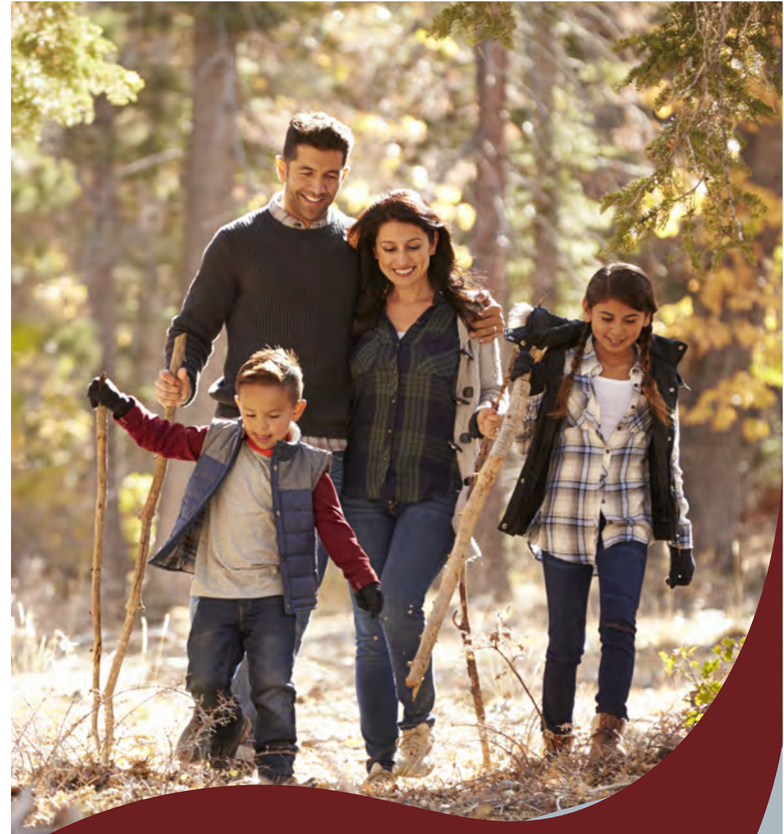

# EDUCATION FOR YOUR **FINANCIAL FUTURE**

*Riverside Financial, Inc.*

# WE BELIEVE **EDUCATION IS PARAMOUNT**

## OUR MISSION TO YOU **IS A TEAM APPROACH**

We will define your dreams for retirement and examine how important it is to plan for the future. We will also be considering what impacts your ability to reach your goals and highlight the tools that can bring your dreams within reach.

Additionally we will:

**PROVIDE EDUCATION**
on how to preserve current wealth even while pursuing asset accumulation over time

**HELP CLIENTS ASSESS**
their level of risk tolerance, define their retirement goals, and understand their time horizon

**DELIVER EXEMPLARY SERVICE**
and treat our clients with dignity and respect

**MAINTAIN AN ENVIRONMENT**
of personal trust and confidence

## BE PROACTIVE WITH **YOUR FINANCIAL GOALS**

At Riverside Financial, Inc. we strive to help our clients achieve their financial goals. We also assist you in developing strategies to build and protect your wealth.

The following is a partial list of the services we provide:

- Goals-based retirement and financial consulting
- Portfolio review and asset allocation
- 403(b) analysis and review
- Maximizing tax reduction strategies
- Optimizing your Washington State Pension Plan 1,2,3
- Washington State Plan 3 asset allocation services
- Life Insurance and Long-Term Care Analysis

## FINANCIAL **FACTS**

### THE RULE OF 72

It's a simple mathematical fact. By dividing the number 72 by your net rate of return, you can determine how many years it will take for your money to double.

### THE POWER OF COMPOUNDING

When asked what he thought was mankind's greatest invention, Albert Einstein reportedly replied "compound interest."