

**Railroad Canyon Financial Services**

**31534 Railroad Canyon Road**

**Canyon Lake, CA 92587**

**951-244-8068**

**951-244-8067fax**

**CA Lic#0B07548**

**dakorte@yahoo.com**

**Dennis earned a Master's Degree in Marketing and Finance from the University of San Diego and credits his formal education to his overall understanding of the importance that financial planning has on our future security. Risk investments are not the answer--SAFETY 1<sup>st</sup>.**

**Market focus and understanding the needs and trends of the baby boomers and the parents are the contributing factor accelerating his success. Safety of Assets, Tax Planning Strategies, while Minimizing Market Risk and Income Maximization are vital to maintaining satisfied customer and new referrals. He has maintained this posture and has visions of dynamic evolution from an internal desire to uphold others and respond to his profession with the highest esteem and ethics.**

## **SERVICES and SOLUTIONS**

### **INVESTMENTS**

- Fixed Interest Annuities
- Fixed Index Annuities
- Brokerage Accounts
- Mutual Funds
- Stock Evaluation
- Banking Services
- Retirement Plans
  - Traditional IRA
  - Roth IRA
  - SEP/Simple IRA
- Defined Benefit Plans

### **INSURANCE**

- Life Insurance
- Pension Maximization
- Mortgage Protection
- Disability Income
- Medicare Supplement

### **BUSINESS PLANNING**

- Buy-Sell Funding
- Key Employee Funding
- Group Health and Disability
- Salary Continuation
- Overhead Expense

Retirement Timeline

Risk Determination

Pension Evaluation

Financial Evaluation for Income

Qualification for Medi-Cal Benefits

Pension Benefits for Veterans

Initial Consultation and  
Evaluation  
\$250.00

Hourly Billing Rate  
\$300.00

Qualification for Pension Benefits  
\$450.00

Account Set-Up Fees  
\$125.00

Follow-up Reviews  
1 hour Complimentary

Item 6      *Performance-Based Fees* and Side-By-Side Management

None

Safe Money Investors

Retirement & Estate Planning

Market Advisory

Private Placement

Tax Planning Strategies

Measuring and Evaluating Risk

Global Management and Business Cycles

Understanding Indexes  
Investment Strategy

Tax Considerations in Investing

Evaluating Investment Performance

Consumables vs. Durable Goods

U.S. Corporate Governance

Rule of 100  
Rule of 72



Item 9      Disciplinary Information

NONE

Item 10 Other Financial Industry Activities and Affiliations

NONE

Demonstration of a high level of competence and practice of high ethical standards. Formal Learning and continuing education updates periodically through CE Education. To keep up with changes, it is important to seek advice from industry specialists and Professional Organizations.

Always keep the customers best interest in mind.

Know your job and continue to increase level of competence

Use simple language that layman can understand

Identify customer needs and recommend products and services to meet those needs

Accurately and truthfully represent products and services

Stay in touch with customers and conduct periodic coverage reviews

Protect the confidential relationship with the client

Keep informed and obey all industry regulations and laws

NO participation in Client Trading

NO personal Trading

Always keep the customers best interest in mind.  
Know your job and continue to increase level of  
competence

Use simple language that layman can understand  
Identify customer needs and recommend products and  
services to meet those needs

Accurately and truthfully represent products and services  
Stay in touch with customers and conduct periodic  
coverage reviews

Protect the confidential relationship with the client  
Keep informed and obey all industry regulations and laws

Stay in touch with customers and conduct periodic coverage reviews

Item 14      *Client* Referrals and Other Compensation

Referrals through Client Reviews

Client Friend Luncheons

Bring a Friend Events

No other Compensation

Clients Only have Custody of their Own Funds

Railroad Canyon Financial at no time Holds Client Funds

**Railroad Canyon Financial Reserves the Right to Refuse Service or Refund Client  
accounts at Discretion**



Item 17      Voting *Client* Securities

NONE

All Assets are held in Client accounts only  
All deposits are made direct to Custodian  
No Client Funds are held by Railroad Canyon Financial

**Protect the confidential relationship with the client**  
**Keep informed and obey all industry regulations and laws**