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This brochure provides information about the qualifications and business practices of Railroad Canyon Financial Services. If you have any questions about the contents of this brochure, please contact us at (951) 244-8068 and/or by email at dakorte@yahoo.com. The information in this brochure has not been approved or verified by the United States Securities Exchange Commission or by any state securities authority. By using the reference to "Registered Investment Advisor", registration does not imply a certain level of skill or training.

Additional information about Railroad Canyon Financial Services is available on the SEC's website at www.advisorinfo.sec.gov.

**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.**

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Item 4 Advisory Business

A. Railroad Canyon Financial Services was formed in July 1998 with Dennis A Korte as Sole Proprietor and operated as a Private Entity. As a State- Registered Advisor, Dennis A Korte, has no intermediate subsidiaries.

B. Financial Planning services consist of assisting clients in the methods of Cash Accumulation, Planning for retirement through Tax-Deferred payroll contributions and Financial Protection in the event of Death or Disability.

C. A thorough Financial Needs Analysis is conducted upon meeting clients in 1<sup>st</sup> appointment and is complimentary. The objective is to determine Client's goals, risk adversity and Retirement Objectives. Subsequent meetings establish location of current assets and investment accounts. Recommendations may then be made based on goals and objectives that meet the client's needs

D. Wrap-Fee Program is not offered ay Railroad Canyon Financial Services.

E. Clients assets in securities accounts are not managed at this time.

Item 5 Fees and Compensation

A. Initial Consultation and Financial Needs Analysis- No Charge

B. Follow-up consultation-Fees are billed at an hourly rate of \$200.00. This follow-up is to assist client in opening an account. An account set-up fee is an additional \$125.00. The client is direct billed and expected to pay upon completion of meeting.

C. Military veterans may qualify for Pension Benefits. Should they not be eligible for qualification, the consultation is complimentary and the veteran is then referred to a Veterans Administration Service Representative Organization.

Should our office be retained to conduct a complete financial evaluation and qualify client may then be billed a flat rate of \$450.00. There are no custodian fees or mutual fund expense fees.

D. Fees may be paid in advance, or paid at conclusion of meeting after client accepts the offer for our services.

Refund of fees for services may be made at discretion of Railroad Canyon Financial Services should our services be refused. There are no other fees clients may incur.

E. No compensation is accepted for the sale of securities or any other investment products. No annual billing for client services is done at this time. If a client purchases an insurance product such as an annuity, there is never a fee charged as the insurance company compensates our office for opening a fixed annuity account.

F. Clients have the option anytime to purchase investment products that are recommended through other brokers or agents not affiliated with our organization.

Follow-up Reviews approximately 1 hour length are Complimentary

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

None

**A typical client with Railroad Canyon Financial Services is looking for Safety First in their assets. Our office typical client is within 5-15 years of retirement or is already there. Their investment objectives are Safe Money with Reasonable Rate of Return. and are looking to**  
**ISafe 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 Services 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**

# **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