

A Second Opinion for Your Wealth

Rami Tameez, DBA, AAMS, AWMA, Legacy Financial & Insurance Services, LLC

“Just like a second opinion is important to your health, a second opinion is important to your wealth,” says Rami Tameez. “Many people think their advisory firm is doing a great job, but then they run out of money in retirement or find their fees have doubled. You can’t just go with the flow. Getting a second opinion is important.”

So, if you approached Rami for that second opinion, what would he say?

“Everybody’s life savings is unique to them. I’d look to see if your advisory had designed a unique and customized plan that addresses what you have. It’s not just about the growth of assets. Your plan should look beyond wealth accumulation and have a holistic focus that addresses income planning, tax mitigation and estate planning and protects you from possible market crashes,” he says.

That’s the kind of comprehensive planning Rami’s firm offers its pre-retirement and retired clients. And he’s got another sage piece of advice.

“You need to take the politics out of portfolio management,” says Rami. “Whether Republicans or Democrats are in office, we help clients stay within their risk tolerance level. It’s true that some sectors fare better in different administrations and it’s important to be proactive and in the right place. We can help you be in the right sectors but not by changing your risk tolerance or asset protection plan. A long-term vision is important and that’s where working with trusted advisor is key. We can help clients navigate change by using our resources and helping them avoid reactive, emotional decisions.”

Rami and his team take a three-pronged approach when a new client comes on board.

“First, we get to know one another. I want to ensure that we are a good fit and can maintain a lifetime relationship. Second, we analyze your current situation. Third, we make recommendations based on that meeting, detailing where you are at, where you want to go and how we can take you there,” he says.

“The number one fear we find our consumers have is running out of money and we help address that fear. We put a written financial plan in place for all our clients that includes an income plan, a possible tax mitigation plan and legacy and estate planning. We do our best to check all those boxes for our clients, and while it can take months to finalize, you can’t afford not to do it.”



Using his experience, education and expertise in income planning to do right by clients is what fuels Rami, who is a public speaker, serves as a professor at his local university’s school of business and has published several books on retirement planning.

“The most gratifying part of my job is clients telling me they have more peace of mind working with me. That means the world to me,” he says. “I love my clients like family and who doesn’t want to see their family succeed? Everything I do, I do it for them.”

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