Steve H. Hornstein, CPA, Esq. LL,M. CFP®

The prospect of building wealth through successful investing has never held more appeal. But, like any market, with increased demand for financial products has come increased supply. Investors have never been faced with more choices.

As an Investment Advisor Representative with LPL Financial, I can help you define your long-term investment objectives and build a personalized investment portfolio designed to help you achieve them. I recognize the importance of getting to know you; your financial needs, your financial goals and your lifestyle.

Hornstein Financial, located in Woodland Hills, was established to provide ongoing professional guidance to investors while helping them meet their individual investment objectives. I am able to do this by offering truly objective financial advice on a fee-basis. This method of compensation allows me to adjust your investment portfolio without you having to pay commissions,* to ensure that your return potential is consistent with your risk tolerance.

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By providing professional investment advice and financial services, I have earned my clients' trust and a reputation that reflects the high standards I have for the people I serve.

LPL Financial has one of the largest independent research departments in the industry, giving me access to financial information at my fingertips. I have the flexibility to choose from a wide range of investments to help you meet your financial goals. Whether you are looking for institutional portfolio management services or a diversified fee based account that includes no-load mutual funds, stocks and bonds, I can help.

Working on a fee-basis allows me to:

- Customize an investment portfolio designed to help you work toward all your short and long-term investment goals.
- Provide simplified performance reporting which makes it easy for you to monitor your account.
- Support you with ongoing professional advice, timely information about your account and updates on the world's financial markets.
- Manage your portfolio and make investment changes (without commissions**) as your objectives or the economic climate changes.

If you would like to work with an independent investment professional who looks out for your best interest, please call or e-mail me. Together we can create a portfolio that is designed to help you meet your investment objectives.

*12b-1 fees may apply
*Fee-based advisory services provided through LPL Financial.
** Nominal transaction charges may occur. Annual fees are based on a percentage of assets under management.

HORNSTEIN FINANCIAL

Ease…
Guidance…
Confidence…

Providing unparalleled investment consultation and service, including:

- **Asset Allocation**
- **Retirement Planning**
- **Investment Strategies**
- **Education Funding**
- **Unbiased Financial Advice**

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CAN YOU AFFORD NOT TO HAVE A FINANCIAL PROFESSIONAL?

Whether your financial affairs are relatively simple or very complex, a financial professional can help you develop an investment strategy that's right for you and can provide insight on how to plan for many of life's major events.

Fund your retirement. Even if you have accumulated the financial resources for what could be 15, 20, or 30 years of retirement, you will need a plan to maximize and protect those assets for as long as possible.

Purchase a quality education. College costs continue to rise at an average annual rate of 5% to 7%.[i]

Develop a realistic Investment plan. A plan should seek to achieve your desired level of return without taking on more risk (or more kinds of risk) than you can tolerate.

Protect current and future assets. Without proper financial and estate planning, all your other planning could be impacted by circumstances beyond your control.

What can a Financial Professional Do for You?

Offer Prudent and & Timely Advice.

Determining your correct asset allocation, identifying the appropriate investments, tracking their performance and keeping up-to-date on investment-related news and developments are difficult and time-consuming tasks.

A qualified financial professional can build long-term strategies that balance your financial objectives and constraints, your tolerance for risk, then measure them against your short – and long – term goals.

Simplify the Decisions

A financial professional's job is to pare down the choices – more than 10,000 mutual funds, plus thousands of annuities, insurance options and individual securities – to those that fit your objectives and asset allocation strategy. By identifying appropriate options – including ones that are difficult to discover on your own – and focusing on your objectives, a financial professional can save you considerable time and effort.

Provide Ongoing Review

Once an investment strategy is implemented, a financial professional will conduct comprehensive periodic reviews of your investment objectives, your portfolio's performance and your overall progress toward meeting your financial goals.

Why Choose an Independent LPL Financial Advisor?

LPL Financial Services is one of the United States' largest organizations of independent financial representatives. Formed in 1989 through the merger of two small but successful brokerage firms, Linsco (established in 1968) and Private Ledger (established in 1973), LPL today is the leading independent brokerage firm in the nation, encompassing more than 8,000 investment professionals in 50 states. LPL's financial advisors specialize in providing customized financial solutions, backed by LPL's:

Financial Strength. LPL Financial Advisors or managed $160 billion in brokerage products and advisory programs as of April 30, 2008. LPL's capital ratio is one of the highest among all independent brokerage firms.[ii]

Dedication to Unbiased Financial Advice.

The independent financial advisors affiliated with LPL Financial Services have access to comprehensive financial planning tools, as well as unbiased, independent research on individual stocks, bonds mutual funds, annuities and investment managers across every asset class. This enables them to concentrate their energy on understanding your individual financial goals and offering impartial solutions to the challenges of wealth accumulation and management.

Account Protection. LPL holds membership in SIPC, which protects the securities in each client's account to $500,000, up to $100,000 of which can be cash. Please ask your investment advisor for specific information on the significant additional coverage that is provided.[iii]

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[i] The College Board's Annual Survey – Trends in College Planning, 2004

[ii] Financial Planning Magazine, June 1996, 2007, 2008

[iii] The account protection applies when a SIPC member fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. For more information, visit www.sipc.org.