David White & Associates

dream, grow, protect, enjoy

DST 1398 4-17

Established in 1971

Our Business Begins with...

- Developing strategies to help you reach your goals and ***dreams***.
- Creating a guide to help you navigate the investment markets and ***grow*** your portfolio.
- Helping to ***protect*** your assets against losses and uncertainties.
- Creating a plan to help you ***enjoy*** financial security during your retirement years.

The History of David White & Associates

David White & Associates is a member of the Expert Network. ©

Since 1971, David White & Associates has grown to be a firm of 27 advisors and 21 staff members and has been trusted to provide independent financial planning advice throughout the Greater Bay Area. We offer valuable planning services for individuals, small business owners and their executive teams, as well as to executives of Fortune 500 firms.

We are proud to serve over 20,000 clients, managing over $750 million in assets and $4 billion of insurance that provides protection for our clientele's families, businesses and estates.*

We enjoy giving back to the community by being actively involved in over 30 charities such as Habitat For Humanity, Terrance Kelly Youth Foundation, Alameda Meals on Wheels, Young Life, ASPCA, Leukemia Foundation, food banks, Toys for Tots and our most newly found charity, The Taylor Family Foundation.

We are wealth accumulation, wealth protection and wealth distribution advisors not captive to any one idea, service or product. Our professionals can assist you with many aspects of the financial planning process.

* As of March 2017.

An advisor from David White & Associates can help you through all stages of your life.

Age

30 | 40 | 50 | 60 | 70 | 80

Accumulation	Preservation	Distribution	Estate Transfer
Retirement Savings	Retirement Savings	Retirement Income	Estate Planning
Asset Allocation	Pension Rollover	Long Term Care	Leaving a Legacy
Education Savings	Mortgage Reduction	Wealth Transfer	Transfer Taxes*
Life Insurance	Education Savings	Tax Reduction	Charitable Giving
Disability Income Insurance	Life Insurance	Gifting	Gifting
Debt Management	Disability Income Insurance	Mortgage Reduction	
Tax Deferral	Debt Management	Travel	
Legal Costs*	Tax Deferral		
Mortgage Planning	Legal Costs*		

* We help individuals and businesses coordinate with attorneys and accountants to potentially avoid legal and tax costs.

Wealth Creation & Wealth Preservation

Our credentialed and skilled financial professionals strive to build relationships with each client in order to provide guidance to help navigate today's complex financial decisions. We use a synergistic approach to coordinating your tax, legal and wealth strategies while working closely with your attorneys and tax professionals.

Our mission is to offer dedicated, creative and professional financial problem solving. Our company wheel illustrates the services we provide to our clients.

** Securities and investment advisory services offered solely through Ameritas Investment Corp. (AIC), member FINRA/SIPC. AIC, Ameritas Life Insurance Corp. (Ameritas) and David White & Associates are not affiliated. Additional products and services may be available through David White & Associates that are not offered by AIC. Representatives of Ameritas and AIC do not provide tax or legal advice. Please contact your tax advisor or attorney regarding your situation.

Wealth Planning Timeline

Everyone has a plan, either by design or by default. We have a comprehensive financial planning process designed to help guide you toward your personal or business financial success. We focus on your investments, protection strategies, tax planning, wealth transfer and more. Your true advantage comes from applying our findings to match the needs and personalities of you and your family or business team.

- **Step 1**: Initial Consultation
- **Step 2:** Gathering Facts
- **Step 3:** Navigation Plan (First Draft)
- **Step 4:** Implementation
- **Step 5:** Transition Summary
- **Step 6:** Evaluation

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