

SUZANNE WOLFSON MBA, CFP®  
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**EDUCATION:** M.B.A. Finance - Golden Gate University San Francisco, CA 1985  
 B. A. Education - University of Colorado Boulder, Colorado 1976

**WORK HISTORY:** Owner- Financial Planner

|                       |                                  |                   |         |
|-----------------------|----------------------------------|-------------------|---------|
|                       | For Retired Only                 | Greenbrae, CA     | 2000    |
|                       | The Financial Coordinate         | San Rafael, CA    | 1987-00 |
| Owner- RE Broker      | Suzanne Wolfson                  | Greenbrae, CA     | 1988-   |
|                       | Retirement Real Estate Solutions |                   |         |
|                       | SW Associates                    |                   |         |
| President/Gen.Manager | Simply Cotton                    | San Francisco, CA | 1990-91 |
| Adjunct Professor     | Golden Gate University           | San Francisco, CA | 1991    |
| - Graduate Program    |                                  |                   |         |
| Financial Planner     | Independent Planning             | San Francisco, CA | 1984-87 |
| Realtor               | Colonial Realty                  | San Francisco, CA | 1985-87 |
| Mortgage Broker       | Wachter Investments              | Burlingame, CA    | 1981-85 |
| Realtor               | Alpine Western Prop              | Colorado          | 1980-81 |
| Realtor               | Pyramid Realty                   | San Francisco,    | 1978-80 |
| Realtor               | Davis Realty                     | San Francisco,    | 1977-78 |

**LICENSE &**

**DESIGNATIONS:** Certified Financial Planner College of Financial Planning 1987-  
 Registered Representative NASD Series 7 & 63 1984-97  
 Real Estate Broker California 1987-  
 Real Estate Agent California & (formerly) Colorado 1977-87  
 Register Investment Advisor Dept. Corporations - CA 1990-  
 Assoc. Rgstr.Invmt.Advsr SEC & Dept. Corp. CA 1984-90  
 Life, Disability, & Health Ins. California 1984  
 Variable Annuities California 1985

**FINANCIAL PLANNER FOR RETIREMENT**

Founded FOR RETIRED ONLY™ in 2000, specializing exclusively in financial issues related to the *three phases of retirement* as well as pre-retirement planning. Provide direction in the development of comprehensive financial plans for the pre and presently retired.

Identifying risks associated with retirement and offering solutions in the form of: investments (income, security, longevity, ease of management); insurance (LTC, annuities, life, health); real estate (residence, revenue producing); tax planning (retirement plans and estate preservation); eldercare financial strategies.

**FINANCIAL ADVISOR and MANAGEMENT CONSULTANT:**

Built and operated a firm in which trusting working relationships were developed and maintained.

Designed strategic plans based on objectives, financial and market environments to a broad spectrum of clients

Analyzed, then altered methods of management to enhance productivity, protect assets/control risk and increase income and savings, and profits.

Researched and analyzed stocks and bonds, mutual funds, partnerships and other investment opportunities for client portfolios over 24 years.

Made specific investments recommendations, assisted in execution and monitored client portfolios of securities by identifying and eliminating potential non-performing investments for clients, their overall portfolio performance and retention was substantially increased.

Provided Financial Transition counseling to lawyers, CPA's and their clients for estates, divorce and eldercare issues.

Developed and taught Graduate School Finance Course covering Tax Law and its application.

Structured and implemented Employee Benefit Programs for a variety of companies and organizations.

Created and produced CPA continuing education program on employer/employee benefits of Cafeteria Plans.

Guided entrepreneurial clients in business planning and development of their business potential.

Researched and investigated projected business expansion for a venture capital firm resulting in the protection of client principle due to my rejection of these businesses probably inability to show investors return on/or of investment.

#### **REAL ESTATE:**

Sold over \$ 33,000,000. of a diverse spectrum of commercial, residential properties and businesses in two states. Provide fee based advice on many other real estate issues and transactions in a variety of markets. Assist in the direct investment in Real Estate Mortgages. Also property management and personal investing experience.

#### **MANAGEMENT:**

Went from consultant to President/General Manager of an international manufacturer/retailer in 5 months. Initiated and executed the expansion of sales of this \$ 4,000,000/yr company through the opening of more retail outlets and negotiated licensing agreements, resulting in a 30% increase in profits. Reorganized and systematized administration, human resources, finance, production and distribution departments; ensuring improved quality and productivity.

**SUZANNE WOLFSON**  
**INVESTMENT ADVISORY DISCLOSURE**

1. Registered Investment Advisor - California Dept. of Corporations  
Provided Investment Advisory Services in matters regarding:  
Securities, Real Estate, Mortgages, Insurance, and Business Consulting.
  - Hourly Charges \$ \_\_\_\_\_ /per hr (10 minute minimums)
  - Specific investment recommendations - 1% of amount invested on No-load (No commission) products
  - Commissions possible - on Real Estate and Insurance Products
  - “Asset Management Services” at 1%/per year of designated assets

*\*see “Fee Schedule”*

2. Provides Investment Advices to:

- Individuals
- Corporations
- Retirement Funds
- Estate and Trusts

3. Type of Investments:

- Stocks, Bonds
- Mutual Funds, ETF's
- Real Estate (revenue producing)
- Annuities
- RE Mortgages (representing both borrowers and private lenders)

4. Major sources of information:

- Financial Periodicals and information obtained via the internet
- Research Materials
- Annual Reports, Prospectus, Filings
- Financial Trade meetings, seminars, and other professional publications

5. Investment Strategies:

- To meet client Financial Planning needs and parameters
- Long term objectives and help with solving immediate issues

## **EDUCATION:**

|     |                             |                        |      |
|-----|-----------------------------|------------------------|------|
| BA  | Education                   | University of Colorado | 1976 |
| MBA | Finance                     | Golden Gate University | 1985 |
| CFP | Certified Financial Planner |                        | 1986 |

## **EXPERIENCE:**

Finance  
Real Estate

Financial Planning since 1984  
since 1977

## **LICENSES & CERTIFICATIONS:**

Certified Financial Planner <sup>TM</sup> (Since 1987)  
Registered Investment Advisor- State of California  
Real Estate Broker - California  
Life, Health, and Disability Insurance License - CA. - (also include Long Term Care)  
Prior: NASD Reg, Rep. Series 7 & 63 (1984-97)  
CA Variable Annuities (1986-97) must be attached to securities license

## **CONSULTING SERVICES:**

Financial Situational Analysis & Goal Oriented Projections

- Financial Planning
- Risk Management
- Investment
- Cash Flow Management
- Financial Transition
- Real Estate
- Tax Planning
- Retirement Planning
- Estate Planning

Suzanne Wolfson may review financial strategies and client investment accounts records periodically, then have discussion with the client if not in the "Asset Management Program." As needed by the client, other updates and advice can be obtained as problems, issues and opportunities arise as well as reports to client on an "as needed basis," either oral or written, if such services are requested. The client also receives brokerage, pension, trust account and investment company quarterly and monthly statements. Annual written consolidated statement are provided where applicable, if not in "Asset Management Program" and per advisor recommendation or client request. Additional Investment Advisory Service may require agreements need to be updated and/or amended.