
WELCOME,
ROYA
RELATIONAL FINANCIAL PLANNING
—2022—

We all deal with the various components of financial planning in silos most of the time. The magic happens when we can see the interconnectedness of the components and act with the whole picture in mind.

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ROYA MOLTAJI

Welcome.

You're doing it! Whether you're seeking a change in the financial planning relationship you currently have or it's your first time looking for professional financial guidance, you are here.

Congratulations on taking this next step that's been on your agenda. I hope that our work together will prove fruitful for you, your close relationships, and for our community. We will organize and clarify your current information and vision for the future so strategies can easily be implemented to solidify progress.

Our team looks forward to helping you achieve your financial goals, engaging in radical philanthropy, and leading a more confident life when it comes to your money.

—Roya

Roya Moltaji
Financial Planner and Founder
CFP®, ChFC®, CASL™, CAP®

Our Commitment

is to building long-term relationships grounded in trust, integrity, and dedication. Our goal is to help increase our community's capacity to live their best lives and to participate in charitable giving by helping to reduce the time, stress, and confusion about making smart decisions with money.

DREAM • VISION • PLAN

About us

We believe in collaboration and are intentional about building a planning team with complementary strengths to provide clients with an outstanding experience that could not be achieved through an individual. Our structure includes Roya and Ryan as the core team who seeks values-aligned clients and opportunities to change our system from within. Roya and Ryan work in tandem with M&E Catalyst Group Staff, a team of pooled staff providing continuous service for multiple financial professionals in the investment, insurance, and financial planning spaces. Roya prefers collaborating with other financial planners and often includes Chris Shuck of Ridgestone Financial or Sahand Elmtalab of M&E Catalyst Group as part of her clients' planning team. These unique partnerships allow Roya to prioritize the relationship and behavioral side of finance, while Chris and Sahand are able to tend the analytical role clients need.

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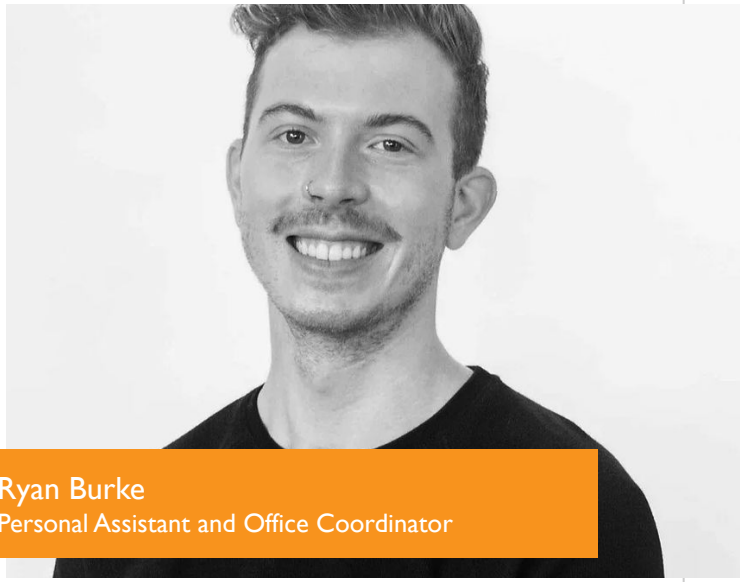


Ryan Burke
Personal Assistant and Office Coordinator

Roya views her team as more than just her planning team. She offers connections to other professionals who are adjacent to financial planning such as CPAs, attorneys, and bankers, as well as to those who are disconnected to our field, such as contractors, painters, and florists. The connections held by ROYA llc are among the many benefits of working with us.

Services

Every financial plan we make is holistic, taking every aspect of your life into account. While you may contact us to focus on wealth management or tax strategy, with ROYA llc you always get to see the bigger picture.

WEALTH MANAGEMENT

Creating a life map involves a close review of personal finances and an assessment of other building blocks. Lifestyle matters look at how to balance work and leisure, how to make smart choices for the future, and many other items in an effort to help an individual "enjoy the journey."

CHARITABLE GIVING

Having enough money to take care of yourself is one level of financial stability. Being able to support your family and close friends is another. Being able to support your community is aspirational and achievable.

TAX STRATEGY

Understanding tax strategies and managing your tax bill should be part of any sound financial approach. Some taxes can be deferred, and others can be managed through tax-efficient investing. With careful and consistent preparation, you may be able to manage the impact of taxes on your financial efforts.

INSURANCE & PROTECTION

Protecting what you have and are building is foundational to a sound financial plan.

RETIREMENT

Retirement is a life event so many are excited about. Dreaming about how to spend your time when you get to make all the decisions can be fun. Remember to prepare yourself emotionally and mentally as well—it's a big change to go from structured time to self-management.

BUSINESS PLANNING

How do you separate your personal planning and business planning? For so many, they're one in the same since the business is intertwined throughout your life.

Making sure your business runs smoothly so your personal financial situation runs smoothly as well is important. And taking care of your employees so you can grow the business and feel good about how you contribute in society will help you get to the stage when you can finally feel good about the organization carrying on when you no longer want to play such an active role.

INVESTMENT

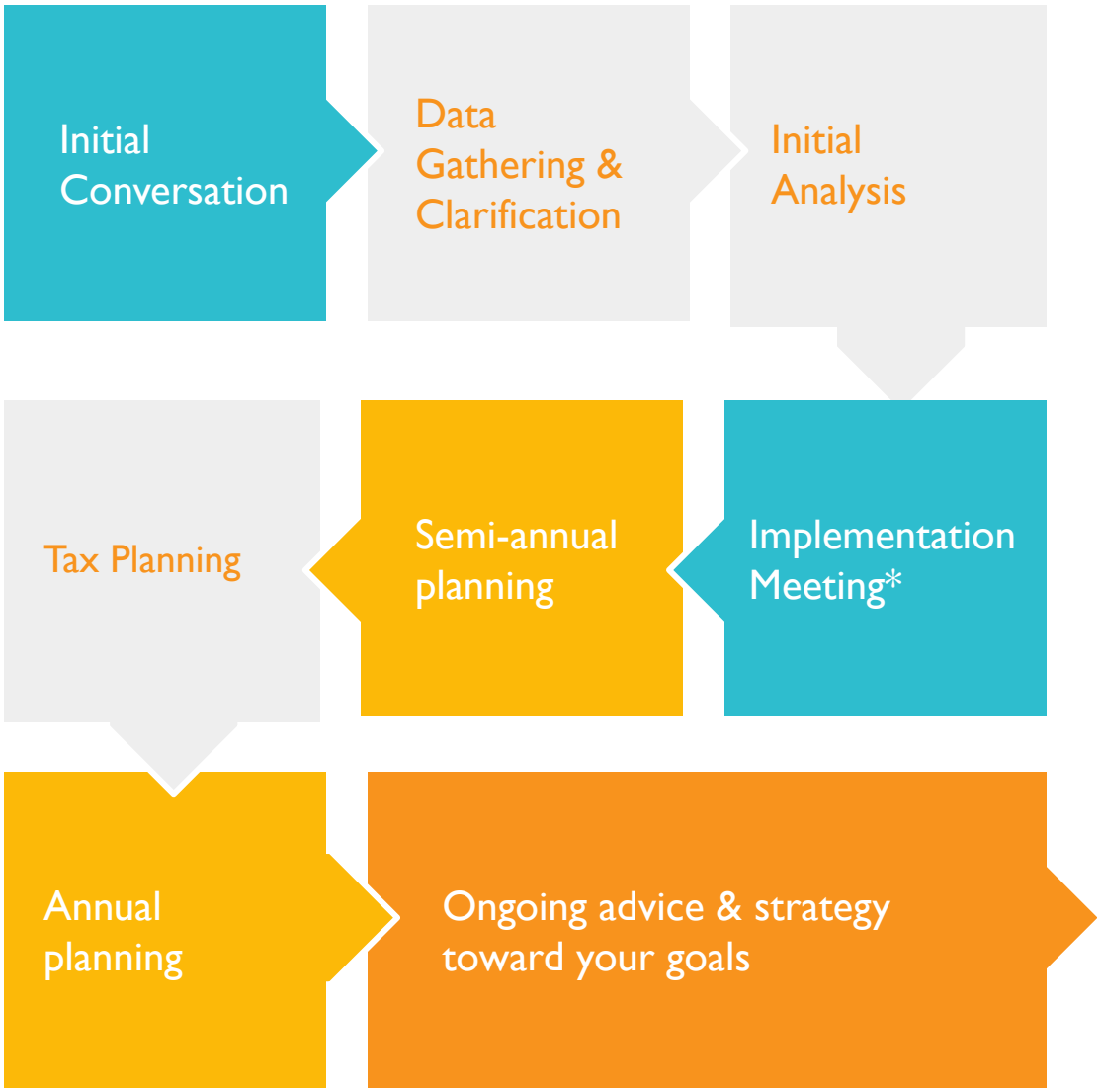
Investing should be easy – it's common to hear, "Just buy low and sell high" – but most of us have trouble following that simple advice. There are principles and strategies that may enable you to put together an investment portfolio that reflects your risk tolerance, time horizon, and goals. Understanding these principles and strategies can help you avoid some of the pitfalls that snare some investors.

ESTATE PLANNING

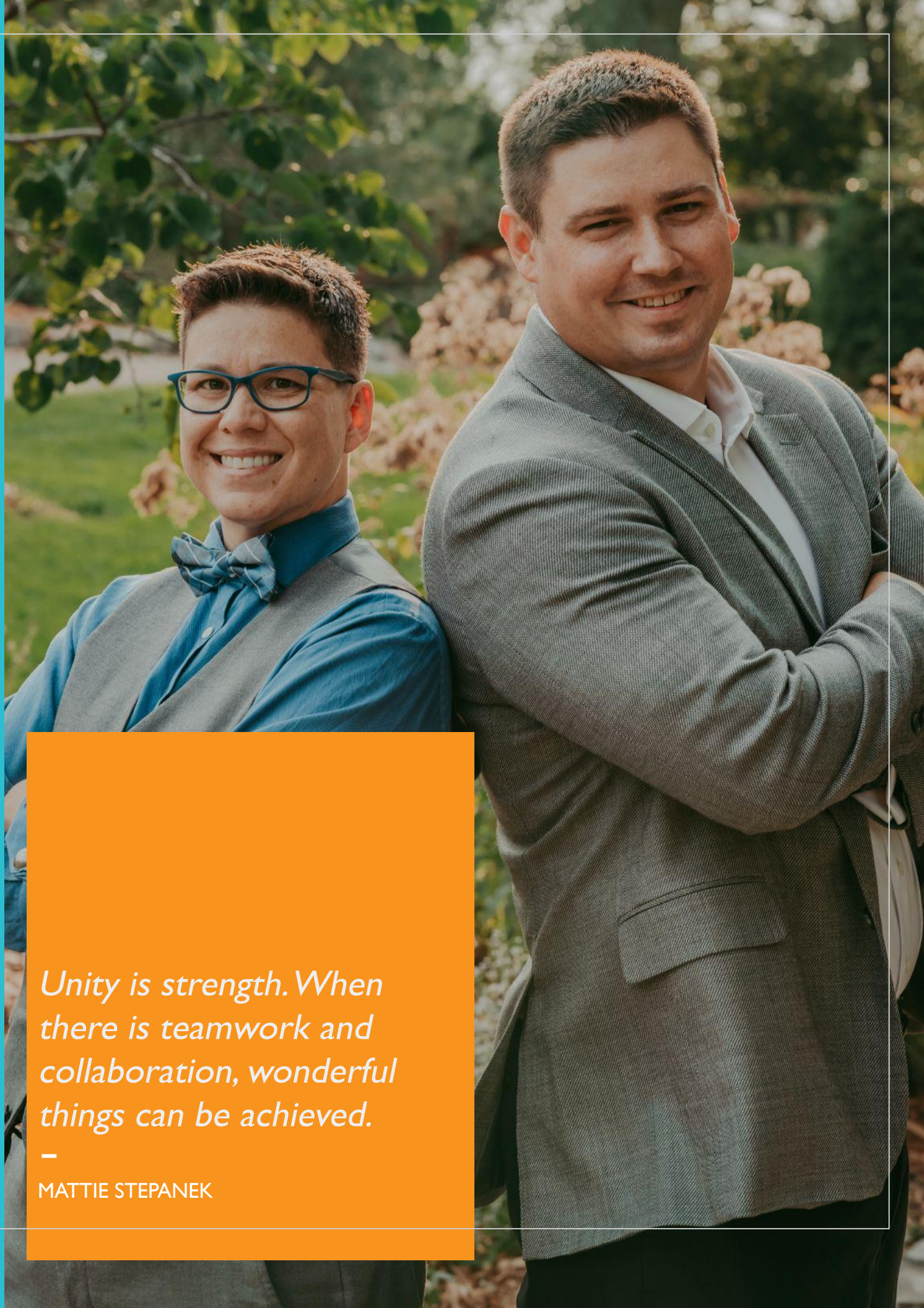
Documenting what you want to have happen with your health care, your end of life care, your belongings, and your wealth can put your mind at ease and can make things easier for those who will be handling your affairs when you no longer can.

Process

The first year of our relationship is defined by a process of meetings where we gather data, formulate a plan, and provide recommendations. Throughout the year, we check in to adjust our recommendations based on new information that may enter the picture. Then in year two and beyond, we provide ongoing advice and strategy as we continue to adjust based on changing circumstances and updated goals.



* Financial plan recommendations can be implemented with the advisor of your choosing. Implementation of specific products or services may result in commissions or fees outside of the financial planning fee.



Unity is strength. When there is teamwork and collaboration, wonderful things can be achieved.

–

MATTIE STEPANEK

Business Associates

BUSINESS PARTNERS

Chris Shuck
Financial Planner / Owner of Ridgestone Financial

Sahand Elmtalab
Financial Planner / Owner of M&E Catalyst Group

Ridgestone Financial and M&E Catalyst Group are not subsidiaries or affiliates of MML Investors Services, LLC or its affiliated companies.

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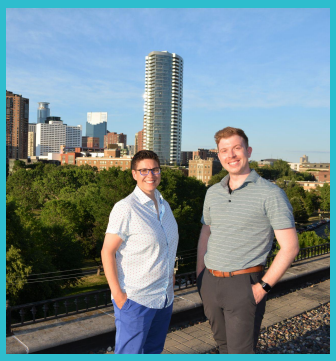
THANK YOU



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