

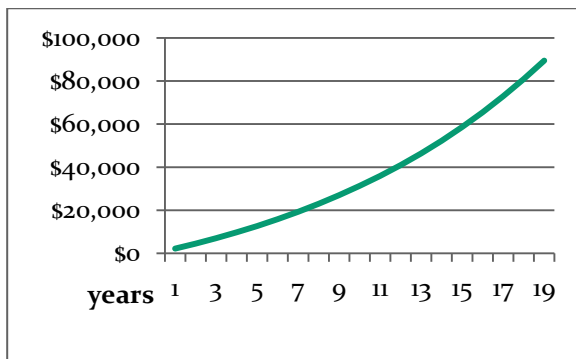
Give your child every advantage!

If you've thought about saving for your child's education, then Conaghan Financial Services is here to serve you.

We can help you with:

- The right planning guidance
- 529 College Savings Plans
- Coverdell Education Savings Accounts
- Managing and investing the assets for you in a responsible and prudent way
- Providing tax strategies and qualified distribution planning

The chart below shows how saving \$2000 per child per year from birth with investment returns of 8% can provide a child with \$89,500 entering college as a freshman.



The above chart represents average annual returns of 8%.

Our Contact Information is:

Conaghan Financial Services
6937 Village Pkwy #2116
Dublin, CA 94568

Toll free: **1-888-628-3390**

Tel: **925-458-0990**

Fax: **925-833-1708**

www.conaghanfinancial.com

Today's cost of a college education is out of reach for many families – the costs are enormous!

This means more families and graduates have increasing debt!

Having the right plan can lessen or avoid college debt, and avoid putting your and your children's retirement and financial security at risk.

By helping your children's financial health, you can help your financial health too!

We are not just helping clients, we are

- *Helping families*
- *Helping children*
- *Helping parents*
- *Helping business owners*

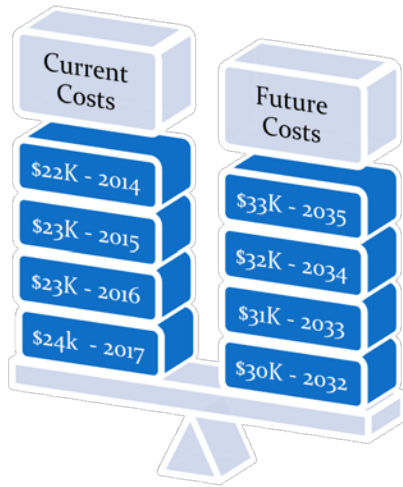
Reason #1 Why call Conaghan Financial Services? We review all the challenges in paying for college today, and show how the right investment planning can meet those challenges.

Reason #2 Why call Conaghan Financial Services? After reviewing current and projected future costs, we will review all the available options and ways you can save and invest for your child's education.

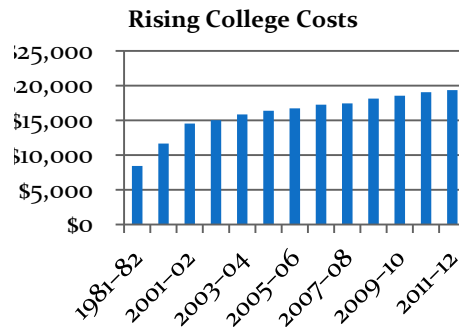
Reason #3 Why call Conaghan Financial Services? We create a savings and investment plan you are comfortable with. We also provide portfolio management, as well as tax and distribution planning.

Reason #4 Why call Conaghan Financial Services? One on one service! It is uncompromising quality of service. It is uncompromising knowledge. It is uncompromising fiduciary services.

The cost balance beam graph below represents the shifting of current costs of college education to higher and higher costs.



The chart below shows past increasing costs and why to expect future costs to keep increasing.



The chart above show combined public and private costs to 2012.

Call us at 925-548-0990

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Conaghan Financial Services – let us take the worry out of financial matters.

The Financial world we live in is complex. Do you have the time and energy to figure it all out?

Let us provide you with the comfort that your child’s education is affordable!

Call us at 925-548-0990 for a meet and greet to let us show how we can help!

If you are interested in investing in your child’s education, it requires responsible planning to help your child have a bright future!



Conaghan Financial Services



Conaghan Financial Services
Your financial solutions start here

Considering your child’s future education costs? Then consider **Conaghan Financial Services** for college investment planning



Call 925-548-0990