

Covering All Financial Bases

No detail is too small in this team's pursuit of strong client relationships and uniquely crafted portfolios.



(l to r) Kimberly Somoano; Karla Gutierrez; Diane Burch, CPA; Carol Somoano, MBA, CFP®; Sandra Field, MBA, CFP®; Erin Nelsen, CFP®; Carol Patrick, CPA; Joanne Liu, MBA

Photography by Sheri Geoffreys of Sherry Geoffreys Photography, Inc.

Asset Planning, Inc. takes pride in its scrupulous processes.

“Our mission,” says vice president Carol Somoano, “is to help clients build wealth and maintain their financial security.”

Advisors go the extra mile to design customized portfolios and cultivate trustworthy relationships with clients. The team-oriented approach translates into innovative programs, high fiduciary standards and meticulous investment strategies.

“We’re really goal- and objective-driven,” says founder and president Sandra Field. “We strive to make the money do what it needs to do to meet clients’ goals.”

A True Team

The firm’s three CERTIFIED FINANCIAL PLANNERS™—Field, Somoano and Erin Nelsen—collaborate to cross-cover clients. “They’re not my clients or Carol’s clients or Erin’s clients,” Field says. “They’re *our* clients.”

Together, the team rejects a one-size-fits-all investment philosophy. Field, who focuses on retirees and preretirees, shoots for a 7 percent return, with more than half coming from “cash flow” (dividends, interest and capital gains). After carefully gauging her clients’ risk tolerances, she builds portfolios—including mutual funds, exchange-traded funds, individual stocks and bonds—that match her clients’ unique dreams. “Every portfolio is individual and different,” Field says.

Accounting expertise also supports clients’ investments. Somoano is a former management accountant, while two other

equity partners in the firm—Diane Burch and Carol Patrick—are CPAs. “Tax efficiency is key to our investing strategy,” Field says.

As a “fee-only” firm, Asset Planning, Inc. collects no commission nor does it do product sales—assuring clients’ best interests come first.

Distinctive Services

When clients tell Field they’re ready to retire, she suggests they do a “mock retirement.” For six months, the prospective retirees live on a fixed monthly budget. “That sometimes is a reality check that maybe they’re not ready to retire, or they’re going to be pulling more from savings than they thought,” Field says.

A younger demographic can benefit from another signature service: the “financial checkup.” This one- to two-hour Q&A session targets those in their 30s or 40s who want to learn more about financial planning.

“It allows them to talk to somebody who can help guide them in an effort to reach their goals,” Somoano says. “Client education is very important to us.”

Asset Planning, Inc. is located at 10833 Valley View Street, Suite 470, in Cypress, CA. For more information, call **714-827-5794** or visit **assetplanninginc.com**.