## THE VALLEY SHOPPER

A special advertising section of Valley Community Newspapers

To advertise, call 916-429-9901 • July 2010



## SIZZLING SUMMER SAVINGSI

Early Bird Special - \$13 Basic Full Service Wash - Weekdays before 9am

5150 Freeport Blvd - Sacramento, CA 95822 (Corners of Freeport & Fruitridge)

916.451.6524

GEMAUTOWASH.COM

## CLIP D' SAVE SHOPPER COUPONS

## 50% OFF BASIC EXTERIOR WASH

Valid Sundays

Regular \$10.00, You Save \$5.00

Not valid with other coupons, offers, discounts, Gem Diamond Cards, or commercial vehicles. No substitutions or upgrades with this offer. Extra charge for heavily soiled vehicles.



Expires: 9/30/2010

Gem Auto Wash 5150 Freeport Blvd - Sacramento, CA 95822

## FREE UPGRADE

TO FULL-SERVICE-OPTION ON ANY EXTERIOR PACKAGE

Valid Monday through Thursdays

A \$5.00 Value!

Good on The Wheel, Protection, Works or Rain-X Package Not valid with other coupons, offers, discounts. Extra charge for heavily soiled vehicles.



Expires: 9/30/2010

Gem Auto Wash 5150 Freeport Blvd - Sacramento, CA 95822

## 50% OFF

#### BASIC FULL SERVICE WASH

Valid Monday through Thursdays

Regular \$16.00, You Save \$8.00

Not valid with other coupons, offers, discounts, Gem Diamond Cards, or commercial vehicles. Extra charge for heavily soiled vehicles.



Expires: 9/30/2010

Gem Auto Wash 5150 Freeport Blvd - Sacramento, CA 95822

## 30 DAYS FREE UNLIMITED WASHING

with any Pro-Shop Detail Service \$100 or more!

A \$55.00 Value!

Not valid with other coupons, offers, discounts, or commercial vehicles. Vehicle enrolled must be same vehicle receiving detail service & may not be transferred. Includes Basic Full Service washing.



Expires: 9/30/2010

Gem Auto Wash 5150 Freeport Blvd - Sacramento, CA 95822

**SAVE \$29** 

Hand Wax n' MiST In-Car Air Quality Service

Express Detail Service

\$79.00

Regular \$108.00

Not valid with other coupons, offers, discounts, or commercial vehicles. Vans/SUV & heavily soiled extra.



Expires: 9/30/2010

Gem Auto Wash 5150 Freeport Blvd - Sacramento, CA 95822

**SAVE \$135** 

#### Vehicle Sale Preparation Detail Service

Just \$205.00!

Package Includes: Exterior Wax, Carpet & Seat Cleaning, Interior Super Clean, MiST Air Quality. Bonus 30-Day Unlimited Wash Club Offer! (Most passenger cars. Vans/SUV & heavily soiled extra)



Expires: 9/30/2010

Gem Auto Wash 5150 Freeport Blvd - Sacramento, CA 95822

Coupons must be present at time of purchase.

Early Bird Special for a limited time only. Yans/SUY & Heavily soiled vehicles extra.



Certified "Beyond Green" by Blue Coral We use only environmentally safe products to care for your vehicle.

#### SUMMER HOURS

Weekdays: 8:00 am to 5:30 pm Saturdays: 8:00 am to 5:00 pm Sundays: 8:00 am to 4:00 pm







Long Term Insurance Accepted -

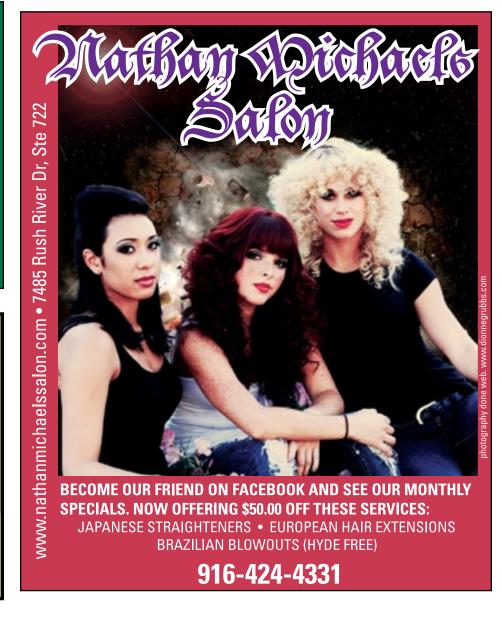
- Alzheimers / Dementia
- Hospice / Stroke
- Bathing / Dressing
- Medication Reminder
- · Light Housekeeping / Laundry
- Meal Preparation
- Non-Nursing Home Care
- Dr. Appointments / Shopping

Hourly and 24 Hour Live-In. Free Home Assessment Liability Insured, Bonded



(916) 453-1344 4420 Del Rio Rd., Sacto. CA 95822









- Reef Sandals

and more!

2316 J Street 447-MAUI

www.swanbergsformen.com



### Location, Location, Location

Pioneer House is located conveniently close to shopping, cultural events, and medical services. The Crocker Art Museum, Downtown Plaza Shopping Mall, Old Sacramento, Farmers Markets and much more are all within walking distance.

For more than 40 years seniors have decided that Pioneer House offers the best value in Senior Living.

Studio's, 1 bedrooms, 2 bedrooms Available

## **MOVE IN SPECIAL!!!** One Month Free Rent

(valid for retirement living)

Schedule a complimentary lunch and personal tour 916-442-4906 or e-mail us at pioneerhouse@rhf.org

Retirement Living · Assisted Living · Skilled Nursing



Pioneer House, 415 P Street Sacramento, CA 95814



SHPR

## Your Bathtub Becomes a Step-Through Shower in One Day! Facy Step<sup>TM</sup>

FREE

Slip Resistant Surface with the purchase of the Easy Step™

Easy Step<sup>TM</sup>
The Step Through Tub
To Shower Conversion
By Miracle Method®

We Can Also Install:

- Slip Resistant Surface
- Grab Bars
- Curved Shower Rods
- Handheld Showers



We refinish: FORMICA® • CORIAN® • CULTURED MARBLE • TILE FIBERGLASS • PORCELAIN

### DON'T REPLACE, REFINISH!

For 50-75% less than replacement, Miracle Method can restore your existing countertops and bathtubs to like new – in less than 2 days! Quality and value have made us the preferred refinisher for nearly 30 years. Give us a call today to schedule a free consultation and estimate.

**\$25 OFF** 

Offer Expires 08/30/10. Limit one coupon per project. Cannot be combined with other offers. Present this coupon upon receiving your estimate to receive your discount.



VISIT OUR SHOWROOM!
5750 Roseville Road, Ste. 2, Sacramento

916-332-3575

See more at MiracleMethod.com

**ALL WORK GUARANTEED** • Contractor's License #577094



WHERE
NEIGHBORS & FRIENDS
GATHER

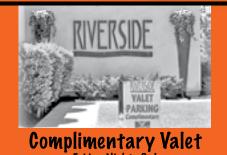


Monday & Tuesday
Nights

"Cow Menu"
Up to & including 7 years old

Wednesday Nights \$1TACOS \$2 BEERS (5 p.m. - 8 p.m.)

9pm to Midnight Restaurant Bar open past midnight or later



Book your 9pm
Thursday Night Party
and Receive

\$100 OFF

Breakfast Served Saturdays & Sundays 9 a.m - 2 p.m.

#### HAPPY HOUR:

MON - FRI.: 3:30 to 7 p.m.
Try our NEW Happy Hour Menu

2633 RIVERSIDE BOULEVARD • 916-448-9988 • RIVERSIDECLUBHOUSE.COM

## "Quality our customers can count on"

R and L Builders is a leader in providing value-added construction services to our customers by creating a successful partnership with them throughout the construction process. Our pledge is to establish lasting relationships with our customers by exceeding their expectations and gaining their trust through exceptional performance by every member of the construction team.

- Family owned & operated
- Residential & commercial
- New construction
- Remodels & additions
- Custom framing
- Kitchens & bathrooms
- Large scale to minor projects
- Over 20 years of building experience



BUILDERS, INC.

1721 2nd Street, #100, Sacramento (916) 443-1800 • rnlbuilders.com • Fax: (916) 447-7430

**CA License #946423** 

1920's Custom Remodel







## OPEN FOR ENROLLMENT

## Nanna's Child Care Center

Are you looking for a Quality Child Care Center with Affordable Rates?



Nanna's Child Care Center offers just that!

Nanna's Child Care Center is dedicated to offering affordable, quality Child Care, providing exceptional professional customer service to our families, embracing our skilled and talented employees and developing the growth of our employees to produce successful results and outcomes to the children and families we serve.



#### SACRAMENTO COMMUNITY CONCERT ASSOCIATION

Bringing audiences and artists together since 1953

## **Subscriptions Available**

2010-2011 Season

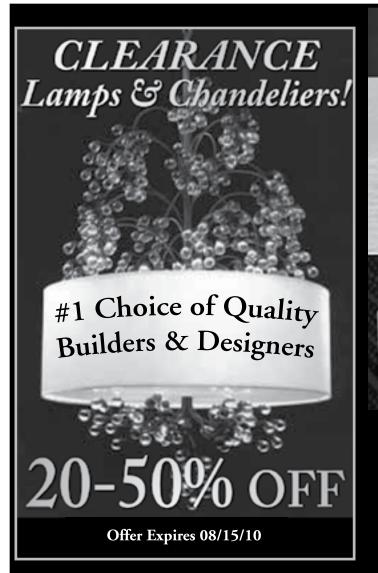
The Lowe Family
Presidio Brass
Tango Buenos Aires
Angele Dubeau & La Pieta
Opole Philharmonic of Poland, A Night in Old Vienna

FIVE CONCERT SERIES \$90/adult • \$40/youth

For more information visit: www.saccca.org

(916) 974-1357 P.O. Box 254825 Sacramento, CA 95865





## Hardwood Flooring Sale!

Prefinish 5" Hardwood Handscrapes only \$3.59 sq. ft.

\*25 year manufacturer warranty. Labor to be paid to lic. subcontractor for only \$1.39 sq. ft.

30 oz. Carpet + 6 lb. pad for \$1.05 per sq. ft.



# LAMP & CHANDELIER REPAIR AVAILABLE

#### Fantastic Selection of:

- Lighting Fixtures
- Light Bulbs
- Flooring
- Sinks
- Mirrors
- Furniture
- Door-Cabinet Hardware

## AREZZO LIGHTING & DESIGN

372 N. Sunrise Ave., Roseville • 916-789-1144 9941 Horn Road, Sacramento • 916-857-1111

#### **Irene Senst Tax & Bookkeeping**

Expertly preparing taxes since 1983

916-640-3820 • www.taxirene.info Same Low 1990 prices.

**CTEC** Member in good standing.





- COUPON -**GET 25%-50% OFF** 

Tax or Bookkeeping Services



916.640.3820

FEDERAL LAWS COULD COST YOU PERSONALLY, OR COST YOUR BUSINESS UP TO \$1,000,000 IN FINES AND UP TO 10 YEARS IN PRISON.





As a business owner, you know there are laws every business must follow. However, results of a recent survey by z'Telligence and Fellows Inc., (July 2005), showed only 13.1% of business owners recognize the term "FACTA." That could mean that nearly 87% of all business owners aren't aware that FACTA:

- Is federal legislation that went into effect June 2005  $\,$
- Can shut your business down whether you have two or two thousand employees
- Can result in major fines to you and your business by the FTC for non-complicance
- Provides another avenue for lawyers to file lawsuits against your business on behalf of customers or employees

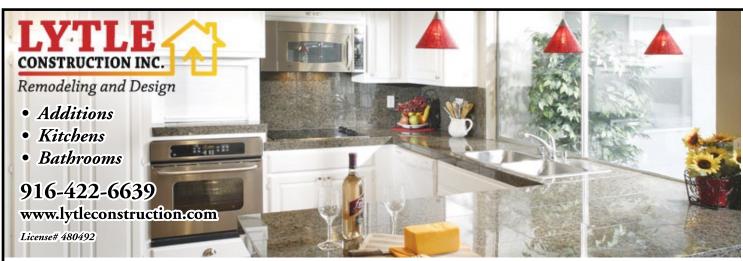
FACTA is only one piece of legislation that affects your business. There are others:

- HIPAA Security Rule
- Gramm, Leach, Bliley(GLB) Safeguard Rule
- Numerous individual state laws (such as the Texas Whistle Blower Statue)

#### We Can Help.

Our Affirmative Defense Response System<sup>TM</sup> (ADRS) can help your business at virtually no cost. To learn more, please make the call.

FREE tax preparation with membership



Building on more than twenty-five years of quality, innovation craftsmanship.

An award-winning design/build firm

Serving Sacramento for more than 25 years





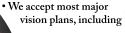


How Our Clients Describe Us: professional, pro-active, above & beyond expectations, a one-stop shop, on-time

## Dr. Alan Sladky - Optometrist



• We offer the latest in eyewear, over 1000 frames to choose from!



- Some glasses & contact lenses ready in 1 hour.
- Experienced and knowledgeable staff.

We specialize in hard to fit contacts, including those for Keratoconus. They may be covered by insurance ask for details!

Walk-ins and same day appointments welcome.

(916) 395-EYES

Dr. Alan Sladky, Optometrist 7465 Rush River Dr. Ste 410

#### !!!SPECIAL!!!

Complete Eye Exam & a 3 Month **Supply of Disposable Contacts** 

(Over \$200 Value!)

Change Your Eye Color for \$30 More!

Ask for details. Coupon cannot be combined with any other discounts or insurance.

Select Frames & Single Vision

(Save up to \$100)

Lined bifocals \$40 more.

Ask for details. Coupon cannot be combined with any other discounts or insurance. Select frames only.

## LAND PARK & SILVER

A Family Shop

to pay you!



We Buy and Sell Gold, Silver, Jewelry, Coins

OPEN WEEK DAYS at 8:00am & Evenings 5100 Freeport Blvd (next to Gem Auto Wash) 916.457.2767

LIC# 34041416



## Trustworthy **DEBT RELIEF**

"We Can Help!"

Overdue Credit Cards?

Late on Bank/Auto Loans?

Overwhelmed by Medical Bills?

Owe Back Taxes?

**No-Cost Introductory Appointment** 16+ years in Sacramento

SILL & ASSOCIATES

Call Now! (916) 333-5336

A+ Better Business Bureau



1300 El Camino Ave. /// Sacramento, CA 95815 (916) 927-1300 Phone /// (916) 927-3016 Fax

OFFERING STANDARD & CLIMATE CONTROL STORAGE









CALL ABOUT OUR SPECIAL PRICING ON 5x5, 5x8, 5x10

Bob Grove, Owner - Family-owned

Building good-looking, long-lasting fences for over 20 years

Commercial and Residential Fences

Committed to deadlines, quality & customer satisfaction!

ad & receive 5% OFF Total Order

Mention this

(916) 686-0916 • gateway-fence.com







waive the admin fee on

8 豆

"Bring this coupon in

all new rentals.

Camino Location Only"



**Looking For A Mercedes Benz Specialist?** 

**Experience Excellence in Professional Worksmanship** Mercedes Benz Certified Technician We Also Service Other Imports





Minor Services A ONLY **\$99** 

**FREE** 

20 Point

Safety Inspection

With coupon. Not valid

**Brake Pad Replacement** ONLY \$59 Labor Only\*

**Brake Pad & Rotor Replacement** ONLY \$119 Labor Only\*

upon. Not valid with any other offers

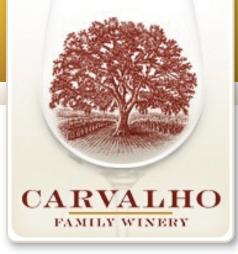
Major **Services B** ONLY \$195

With coupon. Not valid with any other offers.

Place Your Car in the Hands You Can Trust!

2680 Florin Road, Suite 103A P: 916.421.4007 • F: 916.288.0587 • starmotors@att.net







## **UPCOMING EVENTS**

#### Saturday & Sunday, August 21 & 22: Bom Vinho!

Carvalho is celebrating 5 years of having our Tasting Room doors open! Come join the fun! Meet the Family, enjoy Good Food! Good Music! And Great Wines!

Thursday to Sunday, August 5 to 8 & Thursday to Friday, August 19 to 20:

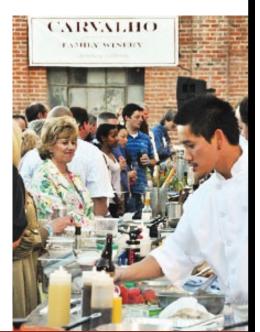
Shakespeare at Carvalho

Featuring "Wives of Windsor" by West Sacramento Community Theater.

\$10 presale or \$15 at the door

A No Host Bar of Wine, Sodas & Water will be available • BBQ will be available for purchase

For more event information, go to: www.carvalhowines.com 35265 Willow Ave (Old Sugar Mill) • Clarksburg, CA 95612 • 916-744-1625





Call, click or come by today for a free tour & lunch.

eskaton.org

## Eskaton Monroe Lodge

Independent Living with Services 916-441-1015



## Eskaton Lodge Gold River

Assisted Living & Memory Care 916-852-7900

License #347001241



## Day Club, Respite, Residential

"We do memory care best because that is all we do."

Look what's happening at Primrosel









Thursday, July 29, 2010 2:00pm - 6:00pm

\*Primrose
Living With Memory Loss

BloodSource blood donors receive a coupon for a FREE pint of Baskin-Robbins® Ice Cream at any BloodSource Center or mobile drive!

Reception in the lobby

## Free Primrose Monthly Educational Series

"Four Months at a Glance"

Tuesday, July 20, 2010 at 2pm

<u>Take 5 to Exercise</u>

Kelly Ward, Certified Senior Fitness Trainer

Fall Prevention DVD Series

Tuesday, August 17, 2010 at 2pm

EMS, Hospice & Assisted Living

Barbara Torres & Leon Marais

Sutter VNA & Hospice/

First Responder

Tuesday, September 21, 2010 at 2pm
Family Dynamics
Mary Gillon, Regional Director
Alzheimer's Association

Tuesday, October 19, 2010 at 2pm <u>Behavior Management</u> Yvonne Spear

Program Coordinator for the Kaiser Permanente Alzheimer's/ Dementia Program

For more information on these events please call (916) 392-3510

7707 Rush River Drive • Sacramento • CA • 95831

Lic# 347001338; 347001342

## Seniors Eat Free!

Buy one entree at lunch, brunch or dinner and get a second entree (of equal or lesser value) FREE!



To advertise call, 916-429-9901 • A special advertising section of Valley Community Newspapers • July 2010 • THE VALLEY SHOPPER

Must present coupon. Not vaild with any other offer. Offer expires August 31, 2010.



## Ooo...That's gonna leave a mark.



Call Chem-Dry for a deep clean on carpets and upholstery, safe non-toxic solutions and our patented Pet Urine Removal Treatment (P.U.R.T) that deals with even the toughest odors. Quick service, deep clean and fast drying times... only at Chem-Dry.



## Sacramento



### **Chem Dry Advantages:**

- Dries in 2-3 hours
- Removes Stubborn Stains
- Leaves No Dirt-Attracting Residue
- Safe & Non-Toxic
- P.U R.T (Pet Urine Removal Treatment)  $\cdot$  ®

(916) 971-9080



Superior Carpet & Upholstery Cleaning

All work done on premises.
Independently Owned & Operated

Serving The Sacramento Area Since 1998

## 10% Off All Cleaning Services

Carpet & Upholstery

Must present coupon at time of service.

Not valid with other coupons or offers. One coupon per customer

Minimum charges apply. Expires 09/30/10

15% Off

All Cleaning Services with Purchase of Protectant

Must present coupon at time of service.

Not valid with other coupons or offers. One coupon per customer.

Minimum charges apply. Expires 09/30/10

\$85,00
Carpet Cleaning

Minimum. Up to 300 sq ft including pre-spi

Must present coupon at time of service.

Not valid with other coupons or offers. One coupon per customer.

Minimum charges apply. Expires 09/30/10

## FREE

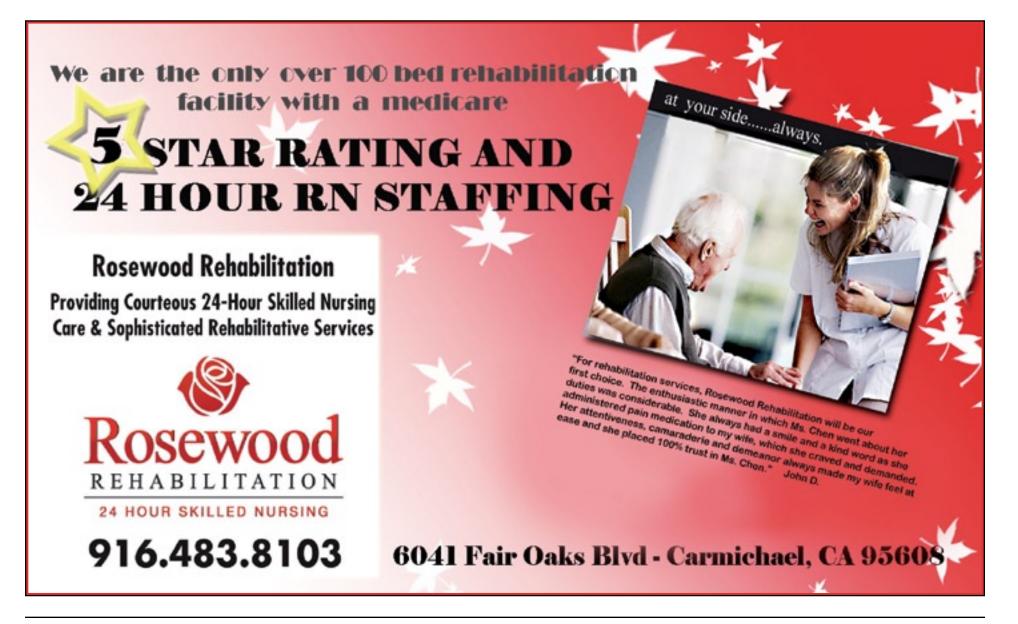
1 can of Spot Remover

with \$200 or more purchase

Must present coupon at time of service.

Not valid with other coupons or offers. One coupon per customer.

Minimum charges apply. Expires 09/30/10



## DELTA PROPERTIES AND MORE!



#### WHAT MORE COULD A PERSON WANT?

Total privacy and surrounded by mature vineyards. 2400 square feet Contemporary Craftsman on 10 acres, 2 1/2 car garage, 3400 square feet commercial shop with office and bathroom, 60 feet custom boat dock, 73' x 14' designer lap pool and spa, greenhouse, commercial stainless steel kitchen and much, much more! 25 minutes to Sacramento.

14744 Walnut Grove/Thornton Road **Walnut Grove** \$1,147,000



#### ONE OF A KIND VICTORIAN BEAUTY

This home was built between 1863-67 and has all its original charm. Beautiful kitchen with Aga stove and copper back splash. This home sit on over 2 acres, has a guest house, pool, boat dock, beautiful river views. 5 bedrooms, 4 baths, 3 car garage/shop and full basement. Close to Sacramento.

> 12865 River Road • Courtland, CA 95615 \$850,000



#### **BUILD YOUR DREAM HOME**

Luxury gated community known as The Rivers at Light House Maria. Located on the river with wonderful water views, miles of walking trails and lovely club house. Call for more information. So close to everything!

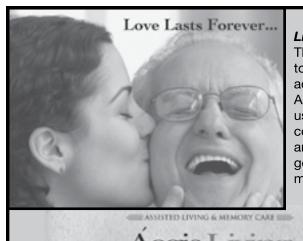
940 Rivercrest Drive • West Sacramento, Ca 95605 \$275,000

## Terry Mulligan Prudential Dunnigan Real Estate

916-768-3796 • Terrylizm@yahoo.com



**Dunnigan Real Estate** 



Life's calling. So answer. There are too many things to see and do, not to take advantage of every second. And we can help. Consider us your second family—we'll certainly treat you like you are. Call 888-252-3447 or go to aegisliving.com for more information.

Aegis Living

**Áegis of Carmichael** 4050 Walnut Ave Carmichael, CA 95608 (916) 972-1313

www.aegisliving.com



#### 94 Hidden Lake Circle \$285,000

3 bed, 3 bath London custom built ome!!! Wonderful house & veritable treasure trove with everything in it; furniture, appliances, tools, etc. It's an unbeatable deal--come quickly.

"Committed to the Clients"

Making home buying pleasurabl

from start to finish...



Beautiful custom home with built-in oool & lovely side area patio off of LR/DR area. Extra large master bedroom w/ walk-in closet. Nicely landscaped. Inside aundry, large country kitchen w/ nook.



#### **405 Roundtree Court** \$95,000

Newly refurbished. Beautiful Roundtree HOA located in the heart of Greenhaven. Gated community close to public transportation& downtown area.

Karla Oppliger

Real Estate specialist for over 23 years

916-799-0010 KarlaOpp@comcast.net





## **Senior Homecare By Angels**® **Select Your Caregiver®**

- Up to 24 Hour Care
- Meal Preparation
- Errands/Shopping
- Hygiene Assistance
- Light Housekeeping • Respite Care for Families
- Rewarding Companionship



(916) 422-2122

## TREE TECH



A Subsidiary of Tree Technology, Inc.

#### RESIDENTIAL / COMMERCIAL

- Trimming
- Tree Removal
- Pruning/Shaping
- Stump Grinding
- **Crown Reduction** 
  - Chipping
- Tree Preservation
- Lawn Maintenance

688-7979

**ELK GROVE** 

386-1780

SACRAMENTO

1-800-821-TRIM (TOLL FREE) Thorough Clean-Up Prompt Friendly Service www.TreeTechServices.com

4 CERTIFIED ARBORISTS ON STAFF **REPORTS & CONSULTATION** AVAILABLE



W.Comp - PL/PD



CTR. LIC# 653836



SENIOR DISCOUNTS • FREE ESTIMATES











\$25 OFF

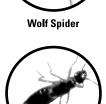
any service of \$200 or more TREE TECH



We thought you should know their names... afterall **you're** living with them.



Cockroach





#### THE END TO ALL YOUR TERMITE AND PEST CONTROL PROBLEMS



Winged Ant

- Effective Termite & Pest Control • Termite Inspections
- Termite Treatments
- Dry Rot Repairs
- One Time Services

Pest Control: \$68/Service\* - Homes up to 2500 Sq. Ft. Termite Inspection: \$95 - Homes up to 3000Sq. Ft.

**Black Widow** 

5 service minimum agreement, additional Sq.Ft slightly higher

Ants • Spiders • Earwigs • Silverfish • Rodents • Roaches • Fleas • Bees

## COUPON

5 Bi-Monthly Service Agreement or Termite Insp.

with any other offer. One coupon per person or address. Exp. 12/31/10

## RETROFIT YOUR HOME

THE PERFECT EXTERIOR WALL SYSTEM FOR WOOD SIDED HOMES®



WE WANT TO SHOW OFF OUR SYSTEM IN YOUR AREA "The System Sells Itself"

Call Bill Davis 916.612.1163 Anytime!

\*\*CCL# 674691 • CCL# 459104 \*\*Offer Code 1969

## Protect: 1 Your car.

- 2 Your house.
- 3 Your bank account.

## Save an average of \$696\*

Protect yourself with America's #1 car and home insurance company\*\*. Give us a call and start saving today.



Kenneth Perry Insurance Lic. #: 0715732 2724 24th Street Sacramento, CA 95818 Bus: 916-452-6668



Wally Navarrette
Insurance Lic. #: 0715723
4030 S Land Park Drive
Sacramento, CA 95822
Bus: 916-454-5331



David Kite Insurance Lic. #: 0G03848 2411 15th Street Sacramento, CA 95818 Bus: 916-441-1476

Like a good neighbor, State Farm is there.®



\*Annual average per household savings based on 2009 national survey of new policyholders who reported savings by switching to State Farm.

\*\*Based on A.M. Best written premium. State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company – Bloomington, IL;

State Farm Fire and Casualty Company – Bloomington, IL; State Farm General Insurance Company – Bloomington, IL; State Farm Licyds – Dallas, TX

1005003

# Free port

Bar & Grill



## Our business hours are

Monday through Thursday 11 a.m. – 10 p.m. Friday 11 a.m. – 1:30 a.m. • Friday Nights Karaoke 9 p.m. – 1:30 a.m. Saturday and Sunday 10 a.m. – 10 p.m.

Open for breakfast Saturday and Sunday Happy Hour Monday – Friday 4 – 7 p.m. Serving food all day

Call for reservations: 916-665-1169
Banquets and Special Occasions
Call Nicole or nicole5@sbcglobal.net

8259 Freeport Blvd., Sacramento, CA 95832

Serving fresh steaks, chicken, seafood, pastas, and burgers.

Patio seating available www.freeportbarandgrill.com







Your nearest Goodwill Donation Center is just minutes away.

Goodwill has been providing employment opportunities for people with disabilities or other special needs since 1933.

We turn your donations into jobs™.

Store & Donation locations at www.goodwillsacto.org

Antelope • Auburn • Cameron Park • Carmichael • Citrus Heights • Elk Grove • Fair Oaks • Folsom Galt • Granite Bay • Orangevale • Rancho Cordova • Rocklin • Roseville • Sacramento • Woodland • Yuba City







Have You Lost or Changed Jobs Recently? Retired or Planning? Have an IRA, 401(k), 403(b), or 457 plan from an old employer? It might be time to retire that old plan. You have several options and, "I CAN HELP".

When you retire or change jobs you have options:

- You can move your assets into an IRA
- You can take your distribution in cash (withdrawal penalties may apply)
- You can convert you current plan to a Roth IRA.

Simplifying your finances is an important part of a sound financial strategy.



Ed Guanill Retirement Director The Affinity Group

Direct: (916) 285-6318 x 220

Cell: (916) 871-3923 CA License # 0F33217

#### Rollover IRA

A Rollover IRA is often used by people who have lost, changed jobs, or retired and have assets in their IRA, 401(k), 403(b) or 457 plan. Qualified distributions from such plans can be rolled over directly into an IRA without incurring any tax penalties, remain tax-deferred, and can be positioned free of market risk. A Rollover IRA can make it easier to allocate and monitor your retirement accounts.

#### **Roth IRA Conversion**

It is possible that no one has mentioned this Roth IRA conversion opportunity to you before. This is because prior to January 1, 2010 if your household income exceeded \$100,000, you were not allowed to do it. Thanks to the Tax Increase Prevention and Reconciliation Act of 2005, now you can.

#### WHAT MY CLIENTS ARE SAYING

After losing more than 30% of my 401(k), Ed helped me reposition it into an IRA that is protected from market declines. He explained it in simple terms I could understand and made the rollover easy for me.

~ Lee Conrad, Elk Grove

Ed helped my wife and I understand the benefits of a Rollover IRA after I had changed jobs and my wife was laid off from hers. We weren't sure about the tax situation and Ed helped us complete the rollover without any tax consequence.

~ Clint and Jenni Crow, Roseville

Last year I lost my job and had a 403(b) in my previous employer's plan. I lost about 40% in 2007 and 2008. I met with Ed and he helped me roll it over to an IRA that is no longer losing money and he helped me get back a portion of what I lost.

~ Denise Torenson, Sacramento

You may qualify to have your Roth IRA positioned FREE OF MARKET RISK.

Call Today To Schedule YOUR FREE Consultation.

Ed Guanill - Retirement Director Direct: (916) 285-6318 x220

Cell: (916) 871-3923