GATEWAY
FINANCIAL ADVISORS, INC.

Harry Blake Panosian

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Harry Blake Panosian, CFP®,CDFA®,ChFC®,AIF®
Certified Financial Planner™ Professional
Certified Divorce Financial Analyst®
480-699-1055

An experienced team dedicated to providing clients with boutique advisory services

Harry has over 35 years of experience in the financial services industry. He is a Certified Financial Planner®, a Certified Divorce Financial Analyst®, and a Certified Mortgage Consultant®. In addition, he holds Series 7, 24, and 63 licenses as well as licenses in real estate, mortgage finance NMLS# 150459, and insurance, which enable him to provide clients with a comprehensive and multidisciplinary approach and analysis. Harry received his B.A. from Widener University, his CFP® from the College for Financial Planning in Denver, his ChFC® from The American University, and his CDFA® Designation through The Institute for Divorce Financial Analysts.

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Who We Are:

This firm was formed to provide clients with comprehensive financial planning and wealth management services. Motivated by its desire to help every client achieve financial liberty, the firm offers a multidisciplinary financial approach, a broad network of certified professionals, valuable access, and a dedicated team that offers a tailored experience and services to their clients. In addition, this specialized team of financial experts is committed to serving its clients with loyalty, fairness, responsibility, and competency. They know that their clients have worked hard to get where they are today, and the firm vows to help them get where they are going tomorrow.

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As a CFP® and CDFA®, Harry is uniquely positioned to advise attorneys and clients

Client Expectation Lifestyle Planning Manager
Knowledgeable About the Divorce Process
Big-Picture Analysis
Tenured Professional

- Harry helps clients in the midst of divorce maintain realistic expectations about their current financial situation and in planning for their financial futures post divorce.
- Harry's knowledge of the financial aspects of divorce enables him to better assist attorneys and their clients in analyzing and providing big picture analysis for clients.
- With his extensive, multi-disciplinary experience, Harry analyzes each case with a holistic approach and solves the case by tying in all aspects of the client's financial DNA.

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Provides Valuable Support for Attorneys and Clients

- Looking Ahead
  - To best meet the needs of divorcing clients, Harry helps the client and attorney understand how the financial decisions he or she makes today will impact the client’s financial future based on certain assumptions
- Analysis
  - Harry examines the issues and prepares a detailed analysis that can be used in negotiations or in court
- 360 Degree Point of View
  - The analysis entails multiple scenarios, and provides alternative outcomes where the client and attorney, based on this information, can make an informed decision to obtain a fair and equitable settlement.

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Overview

Strategist & litigation support

Financial expert

Evidence presenter

Client expectations manager

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Strategist/litigation support

- As a CDFA®, Harry is there to serve attorneys as a tested financial strategist throughout a divorce litigation.
- He provides attorneys and clients with financial models for various divorce settlement scenarios and outcomes, giving attorneys the ammunition they need to negotiate the most advantageous settlements for their clients.
- With his comprehensive background and experience, he takes into account various possibilities, helping attorneys and clients prepare for different and potentially unforeseeable outcomes.

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Financial expert

- Harry can provide support at any stage in a marriage or divorce.
- First, he determines the attorney's and the client's goals. Then, Harry takes an inventory of current assets and liabilities.
- With Harry's vast experience and training, he reviews the financial information and gives input on both current and future financial projections.
- He analyzes all financial information starting out with the financial affidavit that the client provides which, just to name a few, may include brokerage accounts, investment assets, bank accounts, retirement and pension plans, IRAs, qualified (401K) and non-qualified plans, stock options, ESOPs, employee benefit programs, income history and records, life insurance, business records, and tax returns; and presents the attorney and client with a detailed financial analysis and reporting.

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Financial Expert (ii)

Here are some of the most common issues Harry has helped resolve for clients:

- Planning for TODAY
  - Collect financial & expense data.
  - Separate and Community property
  - Determine if the client can afford the marital home, and if not, what he or she can afford.
  - Determine the cost basis and capital gains on the sale of the marital home.
  - Analyzing the short-term and long-term effects of dividing property.
  - Tackle the tax issues that may arise during divorce
  - Develop a budget
  - Evaluate the insurance needs of the client
  - Determine earning capabilities.
  - Manage and consolidate debt
  - Collect data and prepare the financial affidavit and pre-and post-divorce budgets

- Planning for TOMORROW
  - Identify future financial goals
  - Set retirement objectives
  - Establish assumptions for projecting inflation & rates of return
  - Income Tax projections
  - Help clients determine their risk tolerance with investments
  - Education funding for children
  - Alimony / Child support
  - Mortgage / Rent expense projections
  - Future lifestyle adjustments.
  - Lifestyle Planning

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Evidence presenter

- In addition to the support he provides behind the scenes with his financial expertise and analysis, Harry can also provide support by meeting with attorneys and their clients as well as appearing in various proceedings.
- As a CDFA®, Harry is able to serve as an expert witness in court as well as mediation and arbitration proceedings.
- Harry can present evidence and analysis (such as data, budgets, etc.,) to show the financial impact of different settlement options (Potential QDRO's) or information related to the financial and tax implications of property divisions (Marital home, pension and retirement plans) in divorce.
- Harry is there to support attorneys and their clients throughout the divorce litigation

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Client expectations manager

- During a divorce, many clients have unrealistic financial expectations and often need a reality check.
- Harry makes one thing clear to all clients undergoing a divorce: "the numbers don't lie." Harry comprehensively examines the client's financial situation and provides a realistic landscape of the future, simultaneously managing clients expectations and helping them proactively plan for what is to come.
- Clients who have a realistic understanding of their financial futures are better equipped to prepare for and face the challenges of the financial path before them.

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Conclusion

- As a CFP® and CDFA® with his over thirty five years of experience in the financial services industry, Harry is a trusted and reliable source for attorneys and clients to utilize during a divorce litigation.
- He serves as a strategist, financial expert, data collector, budget preparer, evidence presenter, and as a client expectations manager.
- Experienced, relentless, and thorough, he is there to serve as a trusted advisor and to provide support in every way he can to attorneys and clients alike.

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- Cambridge is a nine time winner in the Broker/Dealer of the Year annual poll of advisors Investment Advisor magazine, 2016, 2015, 2014, 2013, 2012, 2010, 2008, 2007, Division IV; 2003, Division III. A broker-dealer becomes eligible for this honor only after a minimum of 10% of its producing rep-advisors cast valid ballots. The ballots rate the broker-dealer in 15 different defined by Investment Advisor as relevant challenges and concerns. Broker-dealers receiving the highest marks in each of four are declared Broker-Dealer of the Year. Results are based on experiences and perceptions of participants surveyed in June of each of the years listed. Experience may vary. Visit advisorone.com.
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