Annual Client Meetings

November 2015

[Financial Topics Newsletter, 2nd Quarter 2015 (Click Here)](#)

[Financial Topics Newsletter, 3rd Quarter 2015 (Click Here)](#)

Greetings GCM Client!

Annual Client Meetings

We hope that this email finds you and your family well. We are approaching the time of year for many of our annual client meetings. This year, however, Galaria Capital Management will hold its annual client meetings in the 1st quarter of 2016. In this manner, each client will be able to view annualized reports as of December 31st, 2015, and thus, have a more complete picture of his/her financial standing in 2015. In effect, successive annual meetings will be held in the 1st quarter of each year, reviewing investment portfolios of the previous year.

We are currently scheduling phone and/or in-person meetings for 2016 and we will contact you soon. We thank you for your patience and understanding and we hope that

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Chartered Financial Consultant
Accredited Asset Management Specialist

this change benefits and enhances each client's annual meeting experience. Please do not hesitate to contact us with any questions or concerns. Thank you!

Have you browsed our website?

www.galariacapital.com

We hope that this website continues to provide a resource of information for our clients and prospective clients.

Any website feedback? We value your opinion. Please feel free to call us directly at 1.800.957.1079 or email Galaria@galariacapital.com .

Access to Charles Schwab Online

As always, your account information and details are accessible 24/7 via the Charles Schwab website, www.schwab.com . If you haven't already, please be sure to take the time to create a personal "login" on the Charles Schwab website so that you are able to view your accounts. If you need assistance in creating your "login", please feel free to call 1-800-515-2157 between the hours of 8am-7pm EST to access a Charles Schwab service representative who will gladly walk you through the necessary steps.

You will need your account number(s) (listed on the documents mailed to your registered address by Charles Schwab), the account holder's Social Security Number and a computer (to access the Charles Schwab website). This phone call should take approximately 10-15 minutes. If you should have any further questions, please do not hesitate to contact us directly.

Chartered Retirement Plans Specialist
Certified 401(k) Professional
Pension Plan Consultant
Registered Investment Advisor

Alzena Saleem CRPS

Chartered Retirement Plans Specialist
Registered Investment Advisor

Investment Planning
- Active Portfolio Management
- Retirement Planning
- Financial Planning & Education
- Asset Allocation Analysis

Insurance
- Annuities
- Whole Life, Term Life, Disability
- Long-Term Care

Small Business Retirement Plans
- Design, Implementation & Management
- 401(k), SEP-IRA, SIMPLE-IRA
- Defined Contribution Plans & More