



Galaria Capital MANAGEMENT

Trust. Transparency. Confidence.

Celebrating 20 Years in Business

January 2014

[401\(k\) Newsletter, 1st Quarter 2014](#)

Celebrating 20 years of Trust, Transparency & Confidence!

Since its humble beginnings in 1994, Galaria Capital Management, founded on the principals of trust, transparency & confidence, strives to provide each client with an excellence in standards and service. Now, with over two decades of financial services experience, GCM would like to thank its family of clients and businesses for their continued confidence and referrals!

CONGRATULATIONS TO DR. I. GALARIA!

We are proud to announce that I. Galaria, our Chief Executive Officer, has earned two more degrees, C(k)P and PPC! The C(k)P designation, Certified 401(k) Professional, and the PPC designation, Professional Plan Consultant, are both an asset to help our small business clients with their business-related retirement planning needs.

Galaria Capital
Management, LLC
1453 Radcliff Lane
Aurora, IL 60502

Phone: 800.957.1079
Cell: 248.212.4252
Fax: 800.578.1562

Email:
I. Galaria
Galaria@galariacapital.com
Alzena Saleem
asaleem@galariacapital.com

Website:
www.galariacapital.com



I. Galaria
MD, ChFC,
AAMS,
CRPS,
C(k)P, PPC

Chartered Financial Consultant

The C(k)P degree represents the pinnacle of achievement for the professional Retirement Plan Advisor, recognizing a combination of substantial practical retirement plan management experience, and the completion of a comprehensive and highly specialized educational program. To earn the right to use the C(k)P designation requires more than just academic aptitude: A financial professional must have demonstrated real world application of the core competencies taught in the classroom at the Plan Sponsor University, UCLA Anderson School of Management Executive Education.

The PPC designation signifies an ability to employ best practices that help plan sponsors run successful and compliant practices. This degree is awarded to those that complete a curriculum based on ERISA regulations and industry best practices, as it pertains to the management of a qualified plan. Dr. Galaria received this degree from the Financial Service Standards, LLC.

Please join us in congratulating him on a job well done!

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 you home 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.

Accredited Asset Management
Specialist
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

CONFIDENTIALITY NOTICE: The information in this message, and any file transmitted with it, is confidential, may be legally privileged, and intended only for the use of the individual(s) name above. Be aware that the use of any confidential or personal information may be restricted by state and federal privacy laws. If you are not the intended recipient, do not further disseminate this message. If this message was received in error, please notify the sender and delete it and its attachments.

[Forward this email](#)



This email was sent to alzenas@hotmail.com by galaria@galariacapital.com | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



GCM | Galaria-capital@att.net | Aurora | IL | 60502