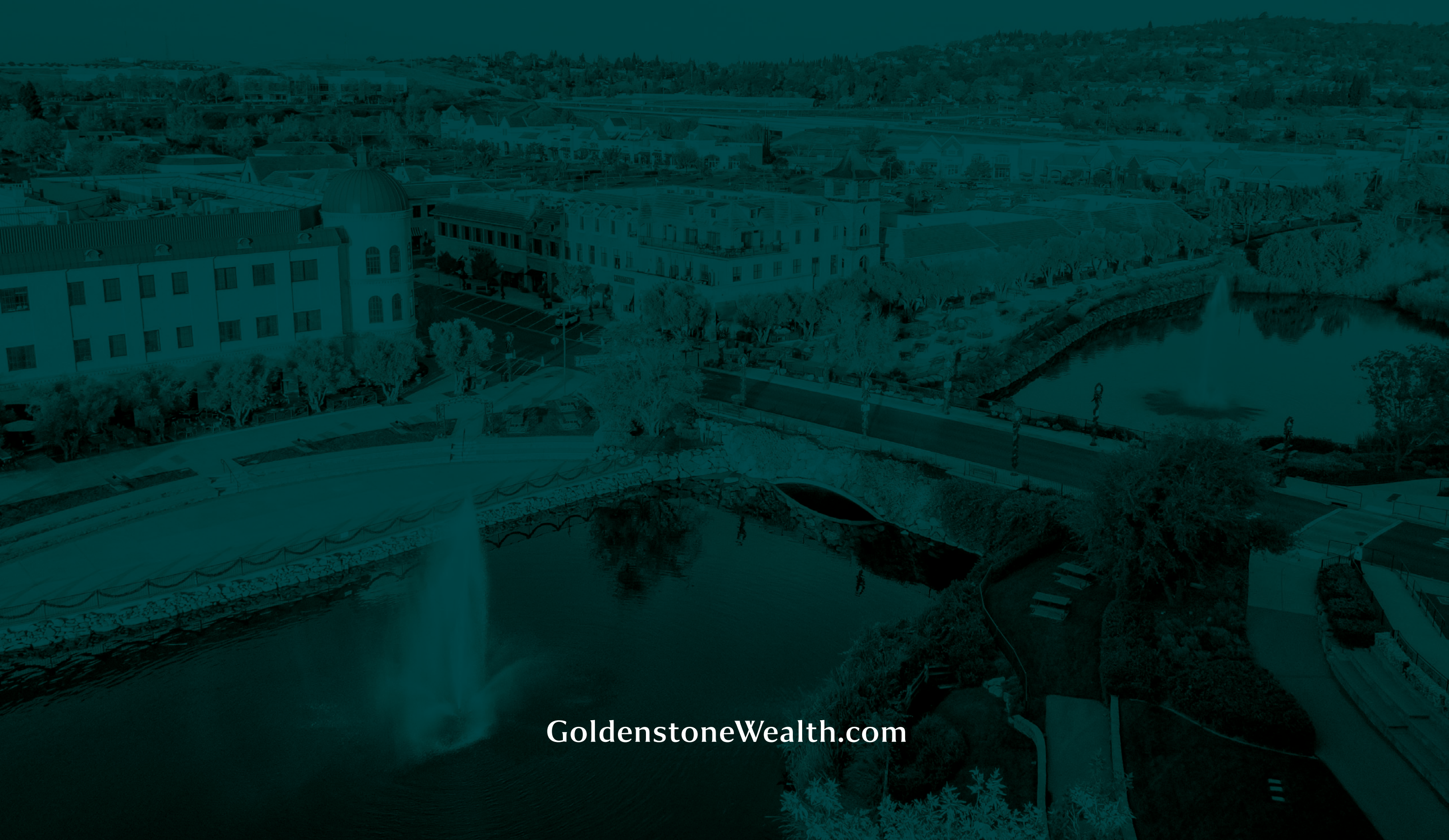
GOLDENSTONE
WEALTH MANAGEMENT

Varshney & Villegas Private Investments

Your Stepping Stone To A Golden Life



GoldenstoneWealth.com

WHY US

Independent, Objective, Custom-Tailored

Goldenstone Wealth Management, is an **independent** investment management and advisory firm with an **established track record** of success in helping clients meet their financial goals. We help grow and preserve wealth for individuals, business owners, and institutions, recognizing each client is unique. Driven by our mission and constant desire to exceed your expectations, we provide **unbiased** financial advice, custom-tailored portfolios, financial plans, and solutions appropriate for you.

Highly Respected Credentials and Qualifications

We have **over 30 years of experience** managing **millions of dollars** for clients in small boutiques and large wealth management firms. We have advanced graduate training and our advisors hold the **Chartered Financial Analyst** designation — the gold standard and **highest distinction** in the investment management profession. This distinguishes us from the rest of financial advisors. We help clients succeed in bull and bear markets, thrive through economic booms and busts, and navigate the most difficult and uncertain financial times with discipline, skill, and confidence.

Trusted Fiduciaries, No Conflict of Interest, No Commissions

Whether you're a business owner, doctor, engineer, retired, or looking to become financially independent, we will help discover your financial objectives, create a **customized plan**, and manage your assets – with the ultimate goal of maximizing your wealth. We are committed to holding ourselves to the **highest fiduciary standard** and serve you with the utmost integrity, so that you can rest assured that your assets are in the very best hands with us.

INVESTMENT PHILOSOPHY

Our goal for investing is your wealth maximization, using strategies custom-tailored to suit your individual needs.

We will help you succeed through

- Extensive Training in Portfolio Management
- Removing Emotion Out of Investing
- Anticipating Market Trends
- Pursuing Dynamic Strategies
- Long-Term Investing & Disciplined Strategy
- Minimizing Broad Market Risk
- Keeping Perspective of Business Cycles
- Interpreting Impact of Monetary Policy

WHAT WE DO

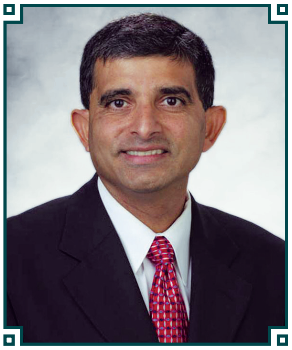
Our Clients

- High Net Worth Individuals
- Private Fiduciaries
- Retirement Programs
- Trusts
- Corporations/Business Owners
- Endowments/Foundations

Our Services

- Customized Portfolio/Asset Management
- Retirement Planning
- Financial Planning
- Tax Mitigation Strategies
- Intergenerational Wealth Transfer
- Family Investment Education

GOLDENSTONE EXECUTIVES



Sanjay Varshney, PhD, CFA® ▪ *Founder and Principal*

Dr. Varshney brings three decades of proven investment expertise and sophistication to his clients. Prior to founding Goldenstone, he was a senior wealth management executive for several years at Wells Fargo Private Bank, serving as Senior Vice President and Senior Investment Specialist for California and Nevada, providing thoughtful leadership and investment strategy for over $200 billion in assets. He has also served as Vice President for Economic and Regional Partnerships and Dean of the College of Business Administration at Sacramento State for 10 years, Professor of Finance at University of San Francisco, Dean of the Business School at State University of New York in Utica, Owner and Founder of a Registered Investment Advisory firm in Syracuse, and consultant at other firms including Arthur Andersen. Dr. Varshney is also a Professor of Finance at Sacramento State, Founder/Chief Economist of the *Sacramento Business Review*, and has been a widely sought out consultant on business and economic impact studies.

Dr. Varshney earned an undergraduate degree in Accounting and Financial Management from Bombay University, a Master's degree in Economics from the University of Cincinnati and a PhD in Finance from Louisiana State University in Baton Rouge. He also holds the Chartered Financial Analyst (CFA) designation.

Dr. Varshney has been widely featured and quoted on both local and national media. He has published extensively in magazines, newspapers, and professional journals including the *Financial Analysts Journal*.

Andres R. Villegas, CFA® ▪ *Founder and Principal*

Andres Villegas is an accomplished portfolio investment manager having served the wealth and investment management needs of families, businesses, and non-for-profit organizations in Texas, New Mexico, and California. Prior to founding Goldenstone, Andres served as Vice President and Investment Strategist at Wells Fargo Private Bank for the Sacramento region, managing over $400 million. His previous background also includes portfolio and investment management for clients from Latin America.

Andres earned an undergraduate degree in Finance from The University of Texas at Austin. He was invited and attended a business program at The University of Chicago Booth School of Business, where he trained under top business faculty. He also holds the Chartered Financial Analyst (CFA®) designation – the gold standard for the investment industry.

Andres serves as an author and collaborator for the *Sacramento Business Review*, a public service effort for the greater Sacramento region providing a comprehensive regional economic review and forecast. He is an active member for the Sacramento Hispanic Chamber of Commerce. Andres spent the early years of his life in Mexico and is fluent in Spanish.

"Do not save what is left after spending, spend what is left after saving."

– Warren Buffett

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"It's not how much money you make,
but how much money you keep,
how hard it works for you, and how
many generations you keep it for."
– Robert Kiyosaki

CONTACT INFORMATION

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