



Founded in 1974, Zuk Financial Group is a dedicated group of professionals committed to providing financial and investment planning services designed for your financial life. Our outstanding reputation is the result of a custom and comprehensive planning process that values communication and customization. At Zuk Financial Group we put your interests and values first, providing strategies that focus on your specific financial objectives.



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Steve Muñoz focuses on working with clients to create long-term, personalized financial plans while overseeing the implementation and monitoring of an agreed upon plan. Steve holds a B.A. Degree in Finance with a concentration in Financial Planning from California State University, Fullerton. Steve has offices located in Bakersfield and Santa Ana, California. He has been a practicing financial advisor for close to 20 years.

Steve holds licenses for FINRA Series 6 and Series 63 with LPL Financial and Series 66 with LPL and Valley Wealth Strategies; Long Term Care; and Life Insurance. As a specialist in retirement planning, Steve is frequently invited to present educational seminars for a variety of businesses, professional organizations, and public entities.

We understand clients want choice when it comes to financial services. Zuk Financial Group is an Independent Firm offering objective investment management and full financial planning. We adhere to a fiduciary standard by placing the interest of the client above all else.

Investment Management Services

At Zuk Financial, we conduct an extensive analysis for the first time as well as experienced investor. This includes assessing your risk tolerance, time horizon, investment objectives while considering tax efficiency and the impact of inflation. We offer existing portfolio reviews and make recommendations tailored to your investment goals. We specialize in the financial needs of educational, non-profit, and professional communities. Assisting clients with:

- IRA's Traditional and Roth
- 529 College Accounts
- Life Insurance Products
- Annuities
- 403b and 457
- Trust & Minor Accounts
- Mutual funds, stocks & bonds
- 401(k) Rollover Services

Financial Planning Services

Pre & Post Retirement Planning

We prepare pension projections and design strategies that strive to maximize your pension/retirement income (CalSTRS, CalPERS, 401(k) or Social Security). Our distribution plans consider your long-term view. This blueprint helps you understand cash flow needs while adjusting for inflation, capital preservation and tax mitigation.

Education Funding

With rising college and education costs requiring a significant amount of resources, what is the most effective way to save? We calculate and establish education funding requirements.

Insurance Analysis

While we can't predict the future, we should be prepared for possible contingencies down the road. We calculate income replacement needs required by family, dependents or business and review all current insurance policies before making recommendations. We also explore long term care insurance and hybrid alternatives.

Estate Planning

The goal is to not only build up the estate, but to protect assets for our clients and provide confidence for their loved ones. We discuss the importance of having an estate plan, living trust, or will as well as reviewing beneficiary designations on all accounts and their implications. We then recommend strategies for asset protection and the transfer of wealth.

Tax Planning

We discuss tax saving and tax deferral strategies such as IRA's & Roth IRA's and tax harvesting, working to reduce taxes from capital gains and dividend income. We can work with your tax preparer to review your situation and look for tax saving opportunities.

Our Process

Step One:

Understanding your personal and financial goals and objectives

- Comprehend your values and priorities
- Provide details about how our firm can add value to your specific needs
- Review your financial situation and identify your financial goals

Step Two:

Analysis & Portfolio Design

- Analyze and Review current portfolio
- Assess areas of risk in your portfolio and discuss different strategies of your unique plan
- Make investment recommendations that seek to meet your financial needs

Step Three:

Implement and Monitor

- Implement your unique financial plan with actionable current and future items
- Regularly review and monitor your portfolio, making adjustments as needed
- Deliver consistent communication and education throughout different market cycles