



YOUR RETIREMENT SAFARI

The Wealth Conservatory's
Project and Membership Services





Retirement should be viewed and experienced with a mixture of fear and excitement. Forget about the ‘comfortable’ retirement into which we are often coaxed. Instead, think of comfort as a rocker in an old-age home; there’s plenty of time for that, later on. For now, let’s think of retirement as an adventure, like going on safari. Imagine the exotic places, people, and animals. Now that’s exciting, isn’t it? But, the adventure is also a little scary: What hurdles must be surmounted? Will the food be agreeable? What medical services will be available should I fall ill?

With retirement, the greatest source of anxiety for most of us is the fear that our adventure will consume all of our resources and leave us destitute in a rickety rocker. One cannot completely eliminate that concern, any more than the safari concerns. But, those concerns can be managed. The safari guide knows the territory and can help us avoid dangers;

knows where the hospitals are located, and what foods to enjoy. While absolute safety cannot be guaranteed, risk can be greatly reduced.

We propose the same can be said for a retirement guide who can watch for and steer you away from imprudent investment risk, avoidable taxes and expenses, and insurance pitfalls—all of which threaten success.

The Conservatory® can assist you in mapping your route through our Custom Financial Planning Project. Then, our Investment Steward membership or Lifestyle Guardian Membership can provide a team of guides with extensive knowledge, skills, and experience in each of the areas of finance needed to help you successfully traverse your retirement adventure.

“We all want to make great financial decisions, all the time. But most of us realize that this cannot be done without full knowledge and understanding of our most relevant alternatives, and the impact they may have on our ability to fund the lifestyle we want to live. And that requires expertise and experience in all areas of financial planning; none of which can be attained within a few hours of searching the internet.

But with our help, your decisions will become easier, and the chances of making costly financial mistakes will diminish.”

—Jay Hutchins, President



You don't need to turn your money over to a brokerage firm, bank, or investment advisor in order to get financial planning advice and strategies.



YOUR CUSTOM PLANNING PROJECT

Turning your money over on blind faith to a brokerage firm, bank, or investment advisor who's solely interested in bringing your money under their management can be a risky and scary proposition. By the time you realize you've made a mistake, all your investments have been moved to their firm and invested in their strategies. We think we offer you a better way.

We encourage you to engage us for a stand-alone, fee-based wealth consulting project without any obligation to enter into a long-term relationship. Doing so will enable you to solve your most pressing financial issues with the aid of competent, seasoned wealth counselors who do actual wealth consulting, day in and day out. It gives you an opportunity to gauge our capabilities, and for both you and for us to measure how well we 'fit' your needs and personality.

Once we've completed your wealth consulting project, you have the option of implementing it on your own, or of engaging us in a long-term relationship. While most of

our members do take advantage of our investment skills and resources, you're not required to do so in order to take advantage of all the other benefits of membership. You can keep your investments anywhere you like, managed by anyone you wish.

The Wealth Conservatory® has assembled a staff with over forty years of combined financial experience, and which collectively exemplifies competence through an impressive array of credentials. These include:

- Certified Financial Planner® practitioners (CFP®)
- Certified Public Accountant (CPA)
- Master of Business Administration (MBA)
- Master of Personal Financial Planning (M.S.)
- Accredited Investment Fiduciary Analyst (AIFA®)
- Accredited Estate Planner (AEP)





With a plan in hand, it's time to turn to implementation – which you can execute on your own, or with our guidance and assistance through a long-term relationship. This is available through two different membership levels: the full-service Lifestyle Guardian Membership; and a more targeted services Investment Steward Membership.



LIFESTYLE GUARDIAN MEMBERS

Membership in The Conservatory® is personal. It's not about your money. We don't just manage money - though we believe we do so as well as anyone. What differentiates The Conservatory® from other wealth consultants is the degree to which we synergize all aspects

of your financial life - engaging in teamwork, open-mindedness, and the adventure of finding new solutions to old problems. It doesn't just happen on its own. It's a process, and through that process, we bring all of our personal experience and expertise to your table.





SAMPLE OF BENEFITS ENJOYED BY LIFESTYLE GUARDIAN MEMBERS

INCOME TAX REVIEW AND PLANNING

- 1. Asset Positioning**

Which type of account (taxable, tax-sheltered IRAs and retirement plans, or tax-free Roth IRAs and some bonds and insurance products) you place your different forms of investments (income-producing versus growth-oriented).
- 2. Retirement Distributions**

We help you identify the optimum mix of distributions from taxable, tax-deferred, and tax-free accounts, which can vary from year to year and greatly impact how long your savings last.
- 3. Roth Conversion Analysis**

The proper timing of conversions from traditional IRAs to Roth IRAs can have a material impact upon the cumulative taxes you pay over several decades. We assist you in determining if, when, and how much should be converted from year to year.
- 4. Year-end capital gain/loss harvesting**

We use a review of your income and taxable deductions for the current tax year to reduce taxes by accelerating or deferring capital gains and losses available in your investment portfolio.
- 5. Charitable Giving/Philanthropy Planning**

By maximizing the tax benefits you derive from your charitable giving, you effectively receive government subsidies for your gifts. We help you to develop strategies for maximizing them.

6. Stock Option/Restricted Stock Plans

The tax consequences of exercising stock options and the sale of restricted stock are very complex, and mistakes can be painfully expensive. We can help you to make the right decisions.

7. Required Minimum Distribution Calculation

Failure to execute the Required IRA distribution within the required time-frame can result in a penalty equal to 50% of the required distribution amount. We monitor when your RMD is due, calculate the amount, and execute the distribution on your IRAs and other retirement accounts once you have reached age 70½.

ESTATE PLANNING

8. Asset Protection

Your wealth is a target for litigants, creditors, and divorcing spouses of both you and your heirs. Strategies and techniques for protecting that wealth and your control over it are as critical to wealth management as is the manner in which you invest it.

9. Asset Ownership/Titling Review and Update

How real property, banking, and brokerage accounts are titled play a critical role in how your legacy is ultimately taxed and distributed. We systematically review newly acquired assets and accounts to ensure they have been properly titled, and that any beneficiary designations are aligned with your estate plan.



10. **Estate Document Review**

We can assist you in a review of how your documents dictate the management and disposition of your legacy, so that you can periodically reassess whether they continue to reflect your current intentions.

11. **Legacy and Estate Planning**

In coordination with your attorney, we help you design your estate plan so as to yield the greatest benefit to your heirs.

12. **Trust Administration**

Too often, the burden of performing specialized fiduciary duties falls upon family members who lack the time, knowledge, or inclination to carry them out properly. We team with specialized trust companies to offer those members who desire continuity of membership in The Conservatory®, along with professional trust administration, a practical solution to this age-old dilemma.

INVESTMENT DESIGN & ANALYSIS

13. **Investment Design**

We utilize Modern Portfolio Theory in strict adherence to the Uniform Prudent Investor Act to help you optimize your portfolio's risk-to-return profile in order to determine the appropriate amount of risk required to achieve your long-range financial goals and objectives.

14. **Investment Selection**

We research the entire universe of investments in search of the best, and assign them to appropriate asset classes for your portfolio. Then we monitor and continually compare them to newly available vehicles, taking advantage of opportunities to reduce costs or improve performance as they arise.

15. **Retirement Plan Investment Options**

We assist you in integrating employer-sponsored 401k, 403b, and other retirement accounts into the management of your overall portfolio, in order to optimize asset location and to select the most appropriate choices among the investment options provided.

RISK MANAGEMENT

16. **Life and Disability Insurance Review**

We help you identify the optimal amount of insurance to maintain, identify gaps that are scheduled to arise from future policy expirations, and develop a strategy for protecting you against the risk of disability or premature death interrupting your plan's flow of income.

17. **Social Security Benefit Optimization**

Few people realize the true value of Social Security benefits in supporting the long-range success of their retirement plans, or are aware of the many strategies available to them for maximizing that value. We assist you in identifying the best strategy for your unique situation.





SAMPLE OF BENEFITS ENJOYED BY LIFESTYLE GUARDIAN MEMBERS CONTINUED

FINANCIAL & RETIREMENT PLANNING

18. **Goal Planning and Financial Independence Analysis**

We assist you in identifying, prioritizing, and developing a plan for achieving your many personal and financial goals in life.

19. **Pension Analysis**

Should you take a lump-sum distribution, roll it over into an IRA, annuitize it, and if so for your life alone or for your and your spouse's joint lifetimes? We can help you to make the wisest choice based upon your unique situation.

20. **Annual Financial Plan Review**

Are the assumptions, goals, and resources outlined in your financial plan still accurate? Is the statistical probability of its success still within your comfort range? An annual review and update is designed to keep your plan fresh and on track to achieve your often-changing objectives.

EDUCATION PLANNING

21. We help you determine how much you need to set aside each year to meet future educational needs, what type of account(s) you should use, and how it should be invested.

FIDUCIARY CONSULTING

22. If you serve as a trustee for a trust, serve on the board of a foundation or endowment, or are an employer responsible for your employee's retirement plan, you are a fiduciary. Prudent stewardship of the assets under your supervision entails a litany of very specific, documentable, and measurable responsibilities. We can assist you in identifying and meeting these responsibilities, and in documenting them in a fashion that will provide you, donors, and employees confidence and peace of mind.

ALERTS & SCHEDULED ACTIVITIES

23. We alert you when it is time to file for Medicare, Social Security, and your first Required IRA Distribution. We also systematically query you about newly acquired assets and accounts to ensure accurate titling and beneficiary designations, about changes in the circumstances of trustees and beneficiaries you have designated, and about changes in income or expenses that may impact tax strategy.

Disclosure Notice: The Wealth Conservatory® is a Registered Trade Mark of Comprehensive Planning Associates, Inc. - a Registered Investment Advisor with offices in New Hampshire, California, and Missouri. The Wealth Conservatory® is not licensed to and does not engage in the practice of rendering legal or tax advice. Any discussion of either is for informational purposes only and you are strongly encouraged to seek appropriate counsel prior to taking action. The information contained herein should not be construed as personalized financial or investment advice.

Comprehensive Planning Associates, Inc. and its representatives are in compliance with the current registration and notice filing requirements imposed upon Registered Investment Advisors by those states in which The Conservatory® maintains clients. For information pertaining to the registration status of Comprehensive Planning Associates, Inc., please refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov).

For additional information about Comprehensive Planning Associates, Inc., including fees and services, send for our disclosure statement as set forth on Form ADV using the contact information herein. Please read the disclosure statement carefully before you invest or send money.



INVESTMENT STEWARD MEMBERSHIP

Some see the purpose of investing as getting the highest return possible, right now. So, they place their investments with those having recent short-term success, often only to be disappointed in the returns achieved shortly thereafter. They are constantly on the lookout for the next investment manager superstar and the next reason to move in and out of the markets.

Others, however, see funding their desired lifestyle or other goals as the purpose for investing, and investment returns as an important means to that end. This difference in purpose from return-driven to goal-oriented, makes it easier for these investors to accept the fact that they don't need to take any more risk in their portfolio than is required to generate the funds necessary to support their lifestyle.

Designing and monitoring an optimized investment portfolio successfully is more involved than most people realize. You may wish to join the Conservatory® as an Investment Steward member, and let us do the heavy lifting in order to efficiently and cost effectively:

Decrease your risk loss by

- Globally diversifying your portfolio across multiple asset classes.
- Buying multiple stocks or bonds within each asset class to lower the overall impact of a few that decline in value. For our members, this means investing in mutual and exchange traded funds, rather than in individual stocks and bonds.
- Making sure you take your required minimum distributions from your IRAs after age 70.5 to avoid having to pay the 50% IRS enforced penalty.

Generate higher net returns by

- Selecting the best funds for each asset class.
- Deploying funds, including very low cost institutional funds not generally available to the public, with no sales charges or marketing fees and with very low internal operating costs.
- Using Institutional Discount brokers to reduce transaction fees

Maintain the desired risk profile and capture temporary gains by

- Regularly and frequently rebalancing – selling the over-achievers (selling high) and buying the under achievers (buying low).

Revise your portfolio as your situation and/or goals change by

- Monitoring and comparing the growth of your portfolio against your plan. Members receive quarterly portfolio progress reports.

Meet your investment tax obligations by

- Giving your accountant annual tax reports

Help those chosen to maintain your portfolio when you cannot by

- Simply having them call us. Most investors act as solo stewards of their family's wealth. This creates an often-disastrous vacuum when illness, injury, or death occurs. Others then must hurriedly intervene with little, if any, insight into the rationale behind the investment selection. With the Conservatory® by your side, you can rest assured knowing that your incapacity or death will not undermine all the hard work you've put into securing your family's continued lifestyle security.



OUR LOCATIONS



29 School Street
Lebanon, NH 03766

264 South River Road
Bedford, NH 03110

400 East Walnut Street, Ste 128
Springfield, MO 65806

2300 First Street, #336K
Livermore, CA 94550

6701 Koll Center Parkway, Ste 250
Pleasanton, CA 94566

2010 Crow Canyon Place, Ste 100
San Ramon, CA 94583

CURIOS ABOUT HOW WE CAN HELP YOU?

Call or email us to schedule a complimentary, obligation-free introductory consultation, in which we can meet each other and explore whether the Conservatory® is a good fit for your needs.

Begin your financial safari by meeting a qualified guide.
You may be just *one call away from a lifetime of informed financial decisions.*

Phone: 1-800-472-1844
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www.wealthconservatory.com • 800-472-1844

Lebanon, NH • Bedford, NH • Springfield, MO • Livermore, CA • Pleasanton, CA • San Ramon, CA



WHAT'S DIFFERENT ABOUT A NAPFA-REGISTERED FINANCIAL ADVISOR?

AMERICANS ARE FACED WITH THE FRIGHTENING REALITY that they control their financial future. Standing in their way is confusion, information overload and product salespeople looking out for their own self interests. This is where a NAPFA-Registered Financial Advisor can help.

Members of the National Association of Personal Financial Advisors (NAPFA) who have met all necessary requirements of membership have earned the right to call themselves NAPFA-Registered Financial Advisors. This prestigious title is recognized by those in the field and in the media as identifying those who are professional, ethical financial advisors.

It's all about putting you, the consumer, first. NAPFA-Registered Financial Advisors are fiduciaries—at all times—for their clients. They take a holistic approach to planning that takes into account all of the client's financial considerations, from investing to estate planning. The goal is always to preserve and grow your money.

NAPFA-Registered Financial Advisors serve consumers. They are financial advisors who are highly competent and have met more than a de minimis certification standard, offer holistic service, and operate on an objective Fee-Only basis. That means they do not sell financial products on commission. Their only purpose is to look out for their clients' overall financial well-being.

NAPFA insists that every NAPFA-Registered Financial Advisor meet the highest competency standards. All NAPFA-Registered Financial Advisors must:

- Meet stiff credentialing and educational requirements
- Be primarily engaged as holistic financial advisors (rather than merely investment or tax advisors)
- Meet the most rigorous continuing education requirements in the industry
- Submit to outside professional review, to ensure that they do not have the conflicts of interest that commissions bring
- Submit a financial plan for review by peers before they can be admitted

There's one way to ensure you've found a financial advisor who will put your interests first. Make sure they are a NAPFA-Registered Financial Advisor.

You can find a NAPFA-Registered Financial Advisor to help with your planning needs by visiting NAPFA's Find an Advisor portal. The Conservatory® is proud that all of its Wealth Counselors are also NAPFA-Registered Financial Advisors.



Phone: 1-800-472-1844
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