



**ZYNERGY**  
RETIREMENT PLANNING

**ZYNERGY RETIREMENT PLANNING**

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**ADV Part II**

**Client Disclosure Brochure**

06/27/2023

This brochure provides information about the qualifications and business practices of Zynergy Retirement Planning. If you have any questions about the contents of this brochure, please contact us at 732-784-2380 or [info@zynergyretirement.com](mailto:info@zynergyretirement.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any other state securities authority.

Additional information about Zynergy Retirement Planning is also available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).

We are a Registered Investment Advisor. The word "Registered" does not imply a certain level of skill or training.

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**This brochure is an annual update and there are no material changes made to this edition versus our previous edition.**

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**Business Description**

Zynergy Retirement Planning is a fee-only financial planning firm that was started January 1, 2007. The principal owner of the firm (owning 82% of the firm currently) is Ryan Zacharczyk. Cory Dippold is a 15% owner and Jennifer Giampietro is a 3% owner.

Our firm specializes in fee-only financial planning and money management for people at or near retirement. It is our mission to help them achieve, maintain, and enjoy an extraordinary retirement. We work primarily with individuals and couples.

Our planning philosophy is a simple one, real world practical advice in the areas of cash flow, investment planning, retirement planning, tax planning, insurance planning, and estate planning.

Our investment philosophy is also simple. Using index funds and index ETF's (Exchange Traded Funds) we diversify a client's portfolio according to their risk tolerance, keep their investment expenses low, and rebalance regularly. This offers our clients the best chance at accomplishing their goals.

Currently, Zynergy manages \$122,364,589 in investments on a discretionary basis for its clients. We do not manage any money on a non-discretionary basis. There are a total of 576 accounts currently under management. These numbers were calculated as of 06/27/2023.

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**Fee Schedule**

A. Zynergy offers the following financial planning services and programs:

**LEAP (Lifetime Enrichment Acceleration Program)**

- **Stage 1, Kick-Start:** \$300 one-time. Payment for the Kick-Start is made up front.

This is a self-directed step-by-step program of financial advice. The client will receive the steps via a do-it-yourself manual, do the work to complete that steps, then move step by step through the manual. They also have access to our team for advice and questions. No money management is included with our Kick Start program.

- **Stage 2, Hands On:** 1% of A.U.M. with a minimum of \$600 of service fees annually. Payment for the Hands On program is made up front and then on the client service anniversary date in full. It is not broken up quarterly. This is a self-directed step-by-step program of financial advice. The client will receive the steps via a do-it-yourself manual, do the work to complete

that steps, then move step by step through the manual. They also have access to our team for advice and questions. Money management is included with this program.

- **Stage 3, Tailor Made:** 1% of A.U.M. with a minimum of \$2000 of service fees annually. Payments for the Tailor Made program are made quarterly in arrears with a \$500 deposit made up front. The client will receive a comprehensive financial plan every other year, access to our team for advice and questions, money management, and regular reviews every 6 months.

- **Stage 4, Home Stretch:** 1% of A.U.M. with a minimum of \$4000 of service fees annually. Payments for the Home Stretch program are made quarterly in arrears with a \$500 deposit made up front. The client will receive a comprehensive financial plan every year, access to our team for advice and questions, money management, and regular reviews every 3 months, and our Retirement Enrichment Program, which will help them maximize their enjoyment in retirement.

- **Stage 5, Enriched Life:** 1% of A.U.M. up to \$1 million with a minimum of \$6,000 of service fees annually. .80% of assets above \$1 million up to \$2 million, .6% of assets above \$2 million to \$3 million, and .40% of assets above \$3 million. Payments for the Enriched Life program are made quarterly in arrears with a \$500 deposit made up front. The client will receive a comprehensive financial plan every year, access to our team for advice and questions, money management, and regular reviews every 3 months, our Retirement Enrichment Program, an enrollment in a credit protection program, annual tax preparation, and estate planning documents prepared by an attorney.

- **One Time Comprehensive Plan:** Total Fee of \$3,500. \$500 up front with the balance due after completion of the plan.

This is a one-time comprehensive financial plan that gives a client a snapshot of their financial situation at that given moment. We gather information, present the plan, and provide little follow up after the plan is presented. It then becomes the responsibility of the client to follow through on the recommendations.

- **Hourly rate of \$300/hr.** Paid in arrears.

This is a pay by the hour service where the advisor is made available hourly to answer questions or for minor financial planning projects.

Fees are non-negotiable.

- B. Annual fees are paid quarterly in arrears, based on the current assets under management as of the quarter end date. When money management is included, fees

are deducted from the investment account after the client is billed with an invoice. If no money management is involved, payments are made up front, with the exception of a \$500 deposit for the one-time financial plans.

- C. In addition to financial planning fees, clients may incur fund expenses and brokerage trading commissions. It is our goal to minimize these fees and Zynergy receives none of these costs.
- D. Zynergy collects a \$500 deposit on all services. Investment advisory contract may be terminated at any time upon written notification, a pro-rated invoice will be sent based on the termination date.
- E. No employees at Zynergy received compensation for the sale of any product. There are no additional conflicts of interest.

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##### **Performance Based Fees**

Zynergy receives no performance-based fees. All fees are charged as described above. There is no additional compensation for exceptional performance.

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##### **Types of Clients**

Zynergy works almost exclusively with individuals and couples. Additionally, we do manage trusts for individuals or entities. We currently have no clients that are pensions or businesses. The only requirement we uphold to open accounts and work with us is the client's ability to pay the financial planning fees.

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##### **Investment Strategy**

- A. As mentioned previously, our investment strategy is simple. Using index funds and index ETF's (Exchange Traded Funds) primarily we diversify a client's portfolio according to their risk tolerance, keep their investment expenses low, and rebalance regularly. This offers our clients their best chance at accomplishing their goals. Trading within the accounts happens relatively infrequently. Usually, trading occurs only to rebalance the portfolio back to its intended allocation.

The investments we choose for our clients must offer the following:

1. Diversification
2. Low turnover
3. Low costs

Obviously, investing in securities carries the risk of loss that clients should be prepared to bear.

- B. Clients who invest with Zynergy should prepare for some degree of portfolio fluctuations. Obviously, in more conservative allocations, the fluctuations will be less severe. In portfolio's that have a larger percentage of equity holdings, the fluctuations will be greater.

The level of risk that is determined for each client portfolio is determined by a number of factors. These factors include, but are not limited to:

1. Amount of time until client needs invested money
2. Clients age
3. Client's Risk Tolerance
4. Economic Factors

- C. Once these factors are weighed, a portfolio custom to the client is developed. The asset classes that are typically included in the portfolios are:

1. Large Cap Stocks
2. Small Cap stocks
3. International Stocks (both large and small cap)
4. Commodities
5. Real Estate Investment Trusts
6. Government Bonds
7. Municipal Bonds
8. Corporate Bonds

9. Cash

As addressed before, these asset classes are invested in via index mutual funds and ETF's.

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**Disciplinary Information**

- A. There is no history of, or current pending disciplinary or legal events related to Zynergy retirement planning or any members of the firm.

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**Other Financial Industry Activities and Affirmations**

- A. Nobody within our firm is registered or has a pending registration as a broker-dealer.
- B. Nobody within our firm is registered or has a pending registration as a futures commodities merchant, commodity pool operator, or a commodities trading advisor.
- C. Zynergy does not have any relationships with other professionals that would materially affect our clients or create conflicts of interest. We recommend our clients to other professionals (CPA, Estate planning attorneys, etc.) but this is based off the merit of their work and not any compensation or referral partnership.
- D. We do not recommend other investment advisors and as such do not receive any commissions from such recommendations.

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**Code of Ethics**

- Place the interest of the client first at all times
- Conduct all personal transactions in such a manner as to be consistent with the code of ethics and to avoid any actual or potential conflicts of interest or any abuse of an employee position of trust and responsibility.

- Insure that investment advisor personnel should not take inappropriate advantage of their positions.
- Maintain the fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients remain confidential.
- Uphold the principle that independence in the investment decision-making process is paramount.

**A copy of our code of ethics is available on request by any client or prospective client.**

B. We do not buy or sell securities in which we have a material financial interest for our clients.

C. Potential Conflict:

At Zynergy, we invest in the same mutual funds and ETF's we recommend to our clients. We feel this is logical, why wouldn't we invest for ourselves the same way we invest for our clients, which is, in our opinion, the smartest way to invest.

The only conflict that may occur is the possibility of front running. This would involve an employee purchasing the same ETF for himself right before he invested the clients' money. The client's investment might then push up the price of the ETF. At this point, we do not feel the conflict is of any material concern, since most of the ETF's and mutual funds we invest in are Schwab or Vanguard funds. They are some of the largest funds in the business and the purchase by any one relatively small investor would have almost no impact on their stock price.

In order to ensure this conflict does not become a problem, all client orders must be placed before personal orders.

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#### **Broker Dealer Selection**

- A. We have selected Charles Schwab as execution broker and custodian for our clients assets after evaluating the following factors:
- Commissions – No cost for stock or ETF trades
  - Custodial Fees - None
  - Support to clients - 24/7 access to accounts online



- Ease of use, software

Zynergy worked with TD Ameritrade until early 2009 when we switched to Fidelity in order to offer better pricing and technology to our customers. We then made a switch to Schwab in 2012 to take advantage of Schwab's advisor platform.

We receive no kick-backs or commissions for bringing in customers. Additionally, there are no "soft dollar" benefits offered by Charles Schwab.

At Zynergy, we receive no referrals from Charles Schwab. Therefore, the possibility of getting business from our broker-dealer does not affect our decision as to the right broker-dealer to select.

- B. Zynergy reserves the right to aggregate purchases (block trade) and sales for client's accounts. It is typically not done since all accounts are managed separately, however, it may be done to save on costs of trading.

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#### **Account Reviews**

- A. Client accounts are reviewed regularly by the planner. All accounts are reviewed weekly at a minimum. We report to our clients semi-annually during our regular client contacts and financial plan reviews.
- B. We may also review accounts for several other reasons, including, but not limited to:
  - 1. Market decline or increase
  - 2. The addition of cash to a particular account
  - 3. Major life change for a client
- C. Clients receive monthly statements from Charles Schwab. However, Zynergy also provides year-end reviews in January every year. The year-end review is a written report describing investment returns, financial goals progress, expenses and costs, and an overall year summary. The remaining reviews during the year furnish only verbal reports and discussion of progress.

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#### **Referrals and Compensation**

- A. We do not give financial advice or provide asset management unless payment is made.
- B. We are part of a client referral exchange program known as LeTip, where no direct compensation is given, but referral leads are exchanged. Besides this indirect compensation for referrals, Zynergy does not compensate in any way for referrals besides a thank you note.

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### **Custody**

As mentioned above, Charles Schwab sends statements monthly to clients on all assets held with the firm. It is suggested that clients review those statements closely. Zynergy also sends an annual year-end review to all clients. These reviews should be closely compared to the Schwab statements to ensure accuracy.

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### **Investment Discretion**

Zynergy takes full discretion and trading authority for client accounts. This means that the client signs a limited power of attorney giving Zynergy the ability to trade the assets within the client's portfolio on their behalf. Zynergy, however, does not have the ability to access the funds. The discretionary authority simply allows Zynergy to monitor and trade the assets. There is no limit on this discretionary authority.

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### **Voting Client Securities**

- A. We do not accept voting rights on client's behalf for any securities we manage.
- B. Clients will receive proxies in the mail and retain their own voting rights.

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### **Financial Information**

- A. We do not require deposits of over \$1,200 from our clients; thus, we are not required to disclose our balance statement.

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### **Executive Officers**

A.

Ryan Zacharczyk

YOB: 1976

Education:

*University of Connecticut*

- Bachelors of Arts: Communications
- Bachelors of Science: Business

*Monmouth University*

- Masters of Business

Certified Financial Planner Designation

Certified Retirement Planning Counselor

Accredited Wealth Management Advisor

2006-Present: President & Financial Advisor: Zynergy Retirement Planning, LLC.

1998-2006 Options, Stocks, ETF specialist on the floor of the American Stock Exchange with Bear Wagner Specialists and Bear Hunter Structured Products, LLC. (Same firm, name change)

2003 - 2006 Financial Planner for Synergy Financial Planning

- B. Ryan is not actively engaged in any other businesses.
- C. No employee at Zynergy is compensated with performance based fees.
- D. No member of Zynergy has ever been involved with a criminal or civil event due to investment related activity, fraud, theft, bribery, dishonest, or unethical practices.
- E. No member of Zynergy has any material relationship with any securities issuer.

**Receipt of Form ADV Part 2**

I (We) received a copy of Form ADV Part 2 from Zynergy Retirement Planning.

Name \_\_\_\_\_

Signature \_\_\_\_\_

Spouse Name \_\_\_\_\_

Spouse Signature \_\_\_\_\_

Date \_\_\_\_\_