

**Zynergy Retirement Planning** is a fee-only national financial advisory firm headquartered in Red Bank New Jersey. We manage more than \$130 million in assets for our members with the goal of transparency and unparalleled service.

WHAT TO LOOK FOR WHEN SELECTING A FINANCIAL ADVISOR	ZYNERGY RETIREMENT PLANNING	TYPICAL FINANCIAL ADVISOR
FEE-ONLY	We align our incentives with those of our members	By charging commission on financial products (annuities, insurance) incentives are mis-aligned. Financial advisor becomes a salesperson.
FIDUCIARY	We place the client's best interests above our own	Not true of all financial advisors (unfortunately)
QUALIFICATIONS	Our planners hold the CFP, MPAS and MBA certifications	Certifications often vary
EXPERIENCE	For nearly two decades, we have helped over 200 New Jersey households reach a comfortable retirement	Many don't have the expertise in areas relevant to your needs
COMMUNICATION	We take the time to understand your lifestyle goals, financial objectives and risk tolerance	Most financial advisors simply want to discuss asset management—neglecting the holistic picture of a truly enriching retirement
COMPATIBILITY	We look beyond the numbers. Our mission is to help you realize your retirement dreams	The focus is often squarely on finances. Many financial advisors de-prioritize the lifestyle goals of retirees
REFERENCES	We're proud of our 5-star Google reviews, and our high member retention rate	Always check a financial advisor's reviews before agreeing to a partnership

## OUR SERVICES

## MEMBER BENEFITS

### Financial Planning

- Asset management
- Social Security & Medicare collection
- Comprehensive retirement plan

### Tax Planning

- Tax preparation
- Tax payment management
- Ongoing CPA access

### Retirement Enrichment

- Comprehensive suite of educational resources
- Annual dinners, events, networking opportunities
- Philanthropic opportunities



**Ryan Zacharczyk, CFP®, MBA**  
Senior Planner/President

For the past 7 years, Ryan has been named as a 5 star money manager by New Jersey Monthly Magazine.

Ryan ranked in the top 2% of all money managers statewide and is regularly featured in their January issue.

[Learn more about Ryan](#)



**Bill Gallagher, CFP®, MPAS®**  
Senior Planner

Over the course of his career Bill has worked closely with clients to understand their goals and dreams and develop comprehensive wealth management strategies to help individuals and families achieve their long-term financial objectives.

[Learn more about Bill](#)