



ZYNERGY RETIREMENT PLANNING

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www.zynergyretirement.com

ADV Part 2A

Client Disclosure Brochure

Version date: 07/03/2024

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. 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.

Zynergy Retirement Planning's CRD number is 143861

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

Item 2

The material changes in this brochure from the last annual updating amendment of Zynergy Retirement Planning on 03/09/2024 are described below. Material changes relate to Zynergy Retirement Planning's policies, practices or conflicts of interests.

- Zynergy Retirement Planning has transitioned to registration with the United States Securities and Exchange Commission from its prior registration at the state level.
- Zynergy Retirement Planning does not compensate for client referrals. (Item 14)

Item 3

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Item 4

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.

We also offer tax services based on three levels of service. Level 1 offers tax work on an hourly basis. Level 2, Tax Preparation, offers federal tax prep up to 2 states, represent for IRS follow-up correspondence. Level 3, Tax Management, offers tax planning, tax preparation, tax payment management, audit defense, ongoing CPA access, it also includes 1 rental property and 1 small business.

Currently, Zynergy manages \$ 138,817,124.27 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 594 accounts currently under management. These numbers were calculated as of May 16, 2024.

Item 5

Fee Schedule

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

LEAP (Lifetime Enrichment Acceleration Program)

- **Stage 1, Kick-Start:** No Cost. 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 do not 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 \$2,500 of service fees annually. Payments for the Hands On 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, a 20% discount on all tax services, and regular reviews every 6 months.

- **Stage 3, Tailor Made:** 1% of A.U.M. with a minimum of \$5,000 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 year, access to our team for advice and questions, money management, a 50% discount on tax services, and regular reviews every 6 months.

- **Stage 4, Home Stretch:** 1% of A.U.M. with a minimum of \$7,500 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 6 months, our Retirement Enrichment Program, an enrollment in a credit protection program, annual tax preparation at Level 3, and a 20% discount on estate planning documents prepared by an attorney.

- **Stage 5, Enriched Life:** 1% of A.U.M. up to \$1 million with a minimum of \$10,000 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 6 months, our Retirement Enrichment Program, an enrollment in a credit protection program, annual tax preparation at Level 3, and estate planning documents prepared by an attorney.

- **One Time Comprehensive Plan:** Total Fee of \$4,500. \$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 \$350/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.

Tax Services

- Level 1: Hourly rate of \$200/hr.
- Level 2: Fixed rate of \$400.
- Level 3: Fixed rate of \$1000. There is a 20% discount if set up for quarterly billing, one year commitment.

Add On Services

Small Business (defined as less than 10 employees and filed on Schedule C) Fixed Rate
\$100 - \$400

Rental Property - \$100 per property

Casualty Loss - \$200 fixed rate

Additional State (beyond 2) - \$100 per state

Dependent Child's Return - \$100 fixed rate

Admin Work - \$70/hr (i.e. Organizing receipts, etc.)

- 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.

Tax service fees are paid upon completion of the tax work. Fees are paid by check.

- 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.

Item 7

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.

Item 9

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.

Item 10

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.

Item 11

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.

Item 12

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.

Item 13

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.

Item 14

Referrals and Compensation

- A. We do not give financial advice or provide asset management unless payment is made.
- B. We do not compensate non-advisory personnel (solicitors/promoters) for client referrals.

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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.

Item 16

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.

Item 17

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.

Item 18

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.

Receipt of Form ADV Part 2A

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

Name _____

Signature _____

Spouse Name _____

Spouse Signature _____

Date _____

Form ADV Part 3 – Client Relationship Summary

Date: 07/26/2024

Item 1: Introduction

ZYNERGY RETIREMENT PLANNING is an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client accounts on a weekly basis. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Our minimum account size is \$250,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. Ongoing planning and money management fees are paid with a \$500 deposit up front and then quarterly in arrears with the initial deposit credited back after the first quarter. Financial planning fees take a \$500 deposit up front and the balance is paid at plan presentation. Hourly service is billed after work completion. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** Please also see our [Brochure](#) for additional details.

Form ADV Part 3 – Client Relationship Summary

Date: 07/26/2024

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee
- For hourly fees, each additional hour we spend working for you would increase the advisory fee and thus we have an incentive for you to agree to have us complete more work for you
- For fixed fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/143861> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 732-822-9719.

Exhibit A – Material Changes to Client Relationship Summary

We updated our minimum account size to \$250,000 in Item 2.
We removed reference to fixed fees in Item 3.