



818 N. Mountain Avenue  
Suite 102  
Upland, CA 91786

909•920•3138 office  
909•920•9450 fax



**RETIREMENT PLANNING  
& MANAGEMENT GROUP**

REGISTERED INVESTMENT ADVISOR

*offering*

**Medi-Cal Solutions**

*Securities offered through  
LPL Financial  
Member FINRA/SIPC*

Form ADV Part II substitute disclosure form



Retirement Planning & Management Group  
818 N. Mountain Avenue, Suite 102  
Upland, California 91786  
(909) 920-3138 Office  
(909) 920-5460 Fax

[www.savingmomanddad.com](http://www.savingmomanddad.com)

*Securities offered through LPL Financial  
Member FINRA/SIPC*

## **OUR ADVISORY SERVICES EXPLAINED**



Begun in 1989 as a sole proprietorship and incorporated in 1999, Retirement Planning & Management Group (RPMG) is a fee-only registered investment advisor that assists individuals to plan and manage their retirement from full-time employment.

A separate service of RPMG, Medi-Cal Solutions, assists elderly and disabled individuals to secure Medi-Cal benefits for extended medical assistance.

---

### **Financial Planning Services**

We follow a five-step financial planning process to guide you to your successful retirement.

#### **Getting to know you, PERSONALLY**

Your relationship with your financial advisor is personal. We need to know your personal values, investment experience and goals.

Most of all, we need to know YOU, personally. The more we know how you think and feel, the better we can create a mutually-satisfying relationship.

#### **Getting to know you, FINANCIALLY**

Before we can plan for your financial future, we must have a clear picture of your present financial status. We examine and discuss your income, expenses, debts and investments. We also discuss your investment experience and your perceptions about investment return and risk.

To aid you we ask to see your most recent tax returns, insurance policies and statements, investment reports, retirement plan statements and work-related benefits statements. We also need to see any estate planning documents, such as power of attorneys, wills and trusts.

## Developing Strategies and Recommendations

We work with you to develop basic strategies to address your goals. During this stage we examine several distinct areas:

- ➔ **Tax analysis:** We analyze your tax return to understand your current tax situation. We consider tax consequences for every aspect of your financial planning. We look for ways to increase tax deductions and credits to decrease federal and state income taxes.
- ➔ **Investment analysis:** We use technical and fundamental analysis to examine your current investments and develop diversified portfolios designed to meet your expectations for return and tolerance for risk. We advise our clients on various type of investments, including exchange-listed and over-the-counter securities, corporate and government bonds, certificates of deposit, municipal securities, mutual funds and variable annuities. We use public sources of information for our analysis, including financial newspapers and magazines, rating agencies, commercial securities research and company reports. We may also invest in the same securities as those we recommend to our clients in our capacity as registered representatives or licensed insurance agents.
- ➔ **Risk management analysis:** We determine whether you have sufficient assets and income to cover major financial losses resulting from disability, extended medical care or death.
- ➔ **Retirement analysis:** The objective of retirement planning is to provide reliable retirement income. This applies to already-retired clients as well as those who are working towards retirement. In our analysis we consider the effects of inflation and taxes on your current and projected income needs. We project amounts of savings and investments required to achieve necessary retirement levels. We also advise clients on the most advantageous methods of withdrawing income from retirement plans.
- ➔ **Estate planning analysis:** We identify the consequences of your current estate planning preparation. We provide guidance to established tax-efficient plans for managing your assets when you are incapacitated and transferring your assets smoothly when you pass away.
- ➔ **Business analysis:** For many clients, their business is their primary asset and main source of income. We work with your current advisors to understand your firm's current position and future plans. We review your company structure and options for qualified retirement plans.



## **Implementing your strategies**

We prepare specific action steps to implement the strategies you have approved.

Retirement Planning and Management Group, Inc. is registered with the California Department of Corporations as a Registered Investment Advisor. Retirement Planning and Management Group does not provide asset management services. However, Robert J. Cullen, CFP®, the founder and owner of Retirement Planning and Management Group, provides asset management services, offers access to securities and insurance products through his capacity as a registered representative with LPL Financial, a general securities broker dealer and investment advisor having membership in the Financial Industry Regulatory Authority and registered with the Securities and Exchange Commission. Additionally, associate planners of Retirement Planning & Management Group may be registered representatives with and offer securities and insurance products through LPL Financial.



You may choose to implement recommendations created by Retirement Planning & Management Group representatives through LPL Financial but you have no obligation to do so. If you choose to enact any financial planning recommendations through the associated person of Retirement Planning & Management Group, the associated person will receive customary fees and/or commissions in our capacity as registered representatives or licensed insurance agents.

## **Monitoring your progress**

We provide periodic services to monitor your progress toward achieving your goals. We recommend that you meet with your advisor every six months. We also encourage you to contact us for 'event-oriented' consultations, such as inheritances, accelerated retirement decisions and medical care crises.

## **Financial Planning Fees and Services**

We charge \$250 per hour for financial planning consultations with a senior planner, billed in 15-minute increments. Services provided by associate planners are billed at \$120 per hour, billed in 15-minute increments. Additionally, we bill \$35 per hour for specialized clerical projects. During meetings involving a senior planner and associate planner, only the fee for the senior planner will apply.

Upon occasion, planners may set a flat fee for specific planning projects. These fees would be set according to the planner's perceived complexity and estimate of time required to complete the project(s).

## Supplemental

Under terms of the LPL Financial Agreement for the Strategic Asset Management program, Robert Cullen, as agent for LPL Financial, may use discretion for mutual fund transactions, however would not use discretion for other securities transactions placed through LPL Financial. At no time are securities transactions handled through Retirement Planning & Management Group.

Fees are collected for services to be performed no more than six months in advance. Clients may receive a full refund within five days of signing an agreement for services. After five days any refund of fees will be based on the time and effort expended by Retirement Planning & Management Group advisors.

We maintain network alliances with other professionals including pension consultants, accountants, mortgage brokers, tax preparers and attorneys. We may recommend the services of such professionals, but you are under no obligation to follow our recommendations. We receive no compensation for any referrals.

Senior planners affiliated with Retirement Planning & Management Group are required to have the professional designation Certified Financial Planner <sup>TM</sup> or an equivalent financial planning designation or be actively enrolled in a program to obtain an appropriate professional designation. Senior planners must have at least three years of financial planning experience.

Associate Planners work under direct supervision of Senior Planners. Associate Planners are expected to have completed at least two years of college.

**Our current location is:  
818 N. Mountain Avenue #102, Upland, CA 91786  
(909) 920-3138**

## Arbitration

In the event a dispute arises from our advisory business relationship, you agree to have the dispute settled by a single, neutral arbitrator to be chosen by you and us. If we cannot agree on a choice of arbitrator, then you agree to have a single, neutral arbitrator appointed by a court of competent jurisdiction. Judgment rendered by the arbitrator may be entered in any court having suitable jurisdiction. You agree that this agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under the federal securities laws. You agree that arbitration is binding and final upon both parties.

---

**This brochure has been produced to provide you with background information about Retirement Planning & Management Group advisory services. This brochure is given to you in lieu of Form ADV Part II. This brochure is given to all potential clients before any contractual agreement for advisory services is executed.**



**Robert J Cullen, CFP®, AEP™**  
**Senior Financial Planner**

Robert graduated in 1972 from Winona State University, Winona, Minnesota, with a BA in history and English. During the mid-1970's Robert worked in Europe as a reporter for the *Stars and Stripes*, the English language newspaper published for American servicemen. During this time Robert attended Boston University's overseas Master of Science in Business Administration program.

Upon returning from Europe in 1980, Robert specialized in financial journalism. Concurrent with the rise of the personal computer, Robert became known nationwide as an expert on investment software for investors and financial professionals. For his editorial work, Robert is listed in *Who's Who in Finance and Industry* and *Who's Who in America*.

Robert obtained his Certified Financial Planner™ credential in 1989. Robert initially built his investment advisory practice through classes presented through adult education programs at numerous colleges in the Los Angeles area. During the early 1990s, Robert developed expertise in government benefit programs and in 2004 wrote "Saving Mom & Dad ...and You" to help families cope with long term care crises.

In recognition of his writing and educational skills, Robert was selected in 2005 to serve on the faculty advisory committee of the Accounting/Finance Department of Cerritos College. Robert also serves his community as a member of the finance committee on the board of directors for a non-profit Inland Empire healthcare agency.

**Yvonne Lannon**  
**Senior Medi-Cal Associate**

Eight years experience working with government and private agencies equipped Yvonne to fight aggressively yet tactfully to obtain Medi-Cal benefits for her clients. Frequently this requires attending hearings on behalf of her clients to assure correct application of Medi-Cal regulations. Yvonne also assists nursing home and hospital administrators to secure Medi-Cal benefits for patients.

As Yvonne is not licensed to handle neither securities nor insurance, she focuses solely on processing applications for Medi-Cal benefits.

Yvonne holds an associates of arts degree in paralegal studies. She is pursuing completion of her bachelor of arts degree in political science and administrative studies.

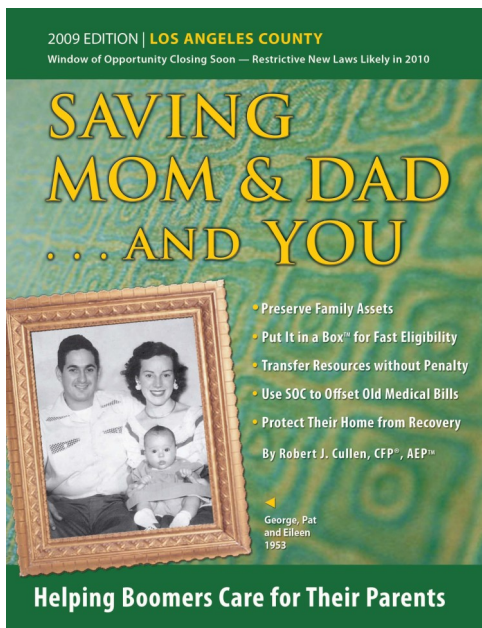


# Medi-Cal Solutions

Our representatives also provide specialized crisis assistance for disabled and elderly clients. For individuals and families lacking sufficient assets and income to pay for long-term care, our advisors provide Medi-Cal qualifying services.

More than one course of action is typically available to obtain Medi-Cal eligibility. Upon completion of an initial consultation, you will know your options, the advantages and disadvantages of each option and attendant costs. These costs will include our fees and may include other costs such as taxes, early withdrawal penalties for certain investments and legal fees to attorneys.

We charge \$250 per hour for services provided by a senior planner, billed in 15-minute increments. When appropriate, services are provided by associate planners at the hourly charge of \$120 per hour, billed in 15-minute increments. During meetings involving a senior planner and associate planner, only the fee for the senior planner will apply.



Senior Planner Robert Cullen published the updated version of this book in 2009. Custom editions available for Orange, San Bernardino, Riverside and LA counties.

You are not obligated to pursue any options or strategies developed by our planners during an initial consultation. However, should you decide to have us process your Medi-Cal application from "A to Z," your senior or associate planner will quote a flat fee based upon his/her perceived complexity of your application. Flat fees to process fully an application for benefits can range from \$1,800 to \$5,000. We complete and process all paperwork and provide assistance to meet post-eligibility Medi-Cal requirements. Payment of fees is due upon execution of an Advisory Agreement.

Our representatives also provide assistance to maintain Medi-Cal eligibility. This includes assistance to complete annual redetermination of eligibility recertifications. A fee of \$475 is charged for this service. On occasion we provide Medi-Cal qualifying assistance to long-term care facilities. Facility representatives pay us to expedite approval for applications they have originated.

Medi-Cal planning is often imprecise because of conflicting and unclear implementation of Medi-Cal regulations by county officials. Recommendations by our representatives are based upon our professional judgment and experience, but we cannot guarantee the results of our recommendations, because government officials at county, state and federal levels may change Medi-Cal regulations and procedures retroactively.