

We Put You in Charge!

Choice of Services – You get to decide what type and level of service you want. We have no “average” clients, no “standard” plan and no generic solutions to retirement problems. We recognize that each person is unique and has individual needs. Sure, we have a systematic way of working, but we let you decide what you need from a simple retirement reality check or a tax-efficient cash flow and investment analysis to a complete extremely comprehensive plan.

Choice of Payment Methods – For financial planning services some want to work on an hourly basis, but most prefer a fixed fee method.

For investment advisory services you may choose strictly fee compensation (with no commissions ever) either on a percentage of assets or a negotiated annual retainer basis.

Or you may find a fee with commission offset arrangement to be more economical. Beginners or smaller investors may prefer to stay with a straight commission arrangement. Whichever method you choose, you will always know what you are paying for and how much it costs.

Conflicts of Interest – No advisor is free from conflicts of interest. We try to be upfront about ours and we have done our best to reduce them:

- We are independent financial advisors and work only for our clients.
- We have no proprietary products; unlike many large firms, you will not see our brand name on any investments.
- We buy our research materials from many sources so we can't be coerced to make only biased recommendations.
- We do not originate investment products; we only help you select those that are appropriate for you.
- We do not underwrite stocks or bonds.
- We are not investment bankers; so we are not beholden to any corporations.
- We do not make markets in any securities; we have no “inventory” to unload.

THE RETIREMENT SOURCE® is a fee-based financial planning firm founded by Charles D. Vaughan, CFP® and incorporated in 1988. It was built on the principle that clients should have as much control over all aspects of their *quality of life* as is possible to achieve in retirement.



Mr. Vaughan was the author of the “Investments” column for *The Cincinnati Business Courier* from its founding in May 1984 through May 1991. In all he has written nearly 300 columns and articles on various financial topics and has taught dozens of seminars including ten semesters at the Osher Lifelong Learning Institute at the U.C.

He is President and Chief Strategist of **THE RETIREMENT SOURCE®**, Branch Manager and Registered Advisory Associate for Crown Capital Securities, L.P.— Registered Investment Advisor, Member FINRA and SIPC.

Credentials: Certified Financial Planner® (CFP®) 1983
Certified Fund Specialist (CFS) 1994
Chartered Retirement Planning Counselor (CRPC) 1998
Accredited Asset Management Specialist (AAMS) 2002
Accredited Wealth Management Advisor (AWMA) 2007

Memberships: Financial Planning Association
Greater Cincinnati Planned Giving Council
Cincinnati Estate Planning Council

MISSION STATEMENT

*Our mission as THE RETIREMENT SOURCE® is to help our clients build and preserve their **quality of life** for the longest conceivable time horizon.*

THE RETIREMENT SOURCE®
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Registered Broker Dealer • Member FINRA and SIPC

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THE RETIREMENT SOURCE®

Wealth Management Since 1988

Enjoy Your Retirement



RETIREMENT – We Make it BetterSM

Retirement is About Spendable Cash

The first question anyone asks us about potential retirement is, “Will I have enough money to...”

- ✓ Continue to live at my current lifestyle
- ✓ Take care of my family’s needs (including adult children and aging parents)
- ✓ Cover all potential medical costs
- ✓ Pay for the enormous potential cost of long term care
- ✓ Help educate my grandchildren
- ✓ Support my favorite charities
- ✓ Leave an inheritance for my family

Most people mistakenly call this “income”. What they really mean is will they have enough **spendable cash** to meet their chosen objectives.

In today’s complex financial markets what was traditionally called “income” simply will not be sufficient for the vast majority of retirees. With questionable Social Security benefits, disappearing pensions and shrinking yields, people desperately need a reliable solution.

In more than 48 years of investment research experience, Chief Strategist, Charles D. Vaughan, CFP® has observed the fact that there is no single investment vehicle or strategy that has proven successful in all circumstances.

As Retirement Planning Strategists for the past twenty years, we have built a comprehensive range of alternatives for producing tax-efficient cash flow under virtually any circumstances. By combining long-term historical analysis with newly developed investment instruments and advanced technology, we have created a unique customizable set of solutions.

By studying the methods and techniques of the world’s smartest investors – the institutional, endowment and pension fund managers, we have sought ways to achieve targeted **absolute returns** at acceptable risk levels. While there is no guarantee of success, this approach is preferable to the usual plan for **relative returns** that considers it a success when only losing

10% while the “market” loses 15%. Absolute returns plan to meet cash needs regardless of external factors.

The key to this **Risk-Controlled Investing** approach is to diversify not only by asset class and individual investment, but also to utilize a broad range of strategies that have historically had low correlations. This method accepts the fact that some investments will not be doing as well as others under certain circumstances, but will do better under other circumstances. This multi-faceted balance increases the probability of less a volatile performance and more stable returns permitting a more reliable cash flow.

Whether investing for immediate retirement income or building wealth for future generations, the studies done by Professor Roger Ibbotson and others have consistently proven that a substantial portion of historical long-term investment returns has come from reinvested income.

What is it You Really Want?

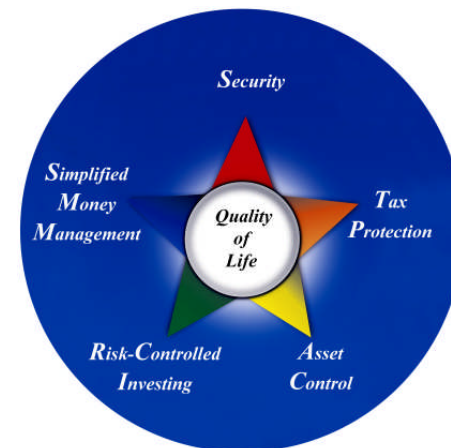
When we asked that question of scores of people contemplating retirement, the answer we got was surprisingly almost universal across the entire spectrum of respondents regardless of social or career background or financial resources:

“I just want to be sure I will be able to sustain my family’s living standard as long as I live and if I am unable to take care of myself, somebody will do it for me the way I would want it done and when I am gone, I want to make sure my loved ones are taken care of and that

Many people said they felt that traditional retirement planning was upside down, which left cash needs unmet, many risks exposed and tax saving and investment opportunities unexplored and personal values overlooked.

We built our comprehensive **S-T-A-R-S System for Retirement SuccessSM** in direct response to these client needs. It is a values-based system that considers all financial and estate planning issues in the context of seeking the highest level of control over **quality of life** for the family and achieving a feeling of being consistently successful.

S-T-A-R-S stands for the five important inter-related areas of planning that center on **quality of life** issues and help to build control, completeness and confidence:



Security – Know what is **ENOUGH** and what hidden risks might threaten your **quality of life** and understand your **Margin of Error**.

Tax Protection – Understand how **Cash Flow – Not Income** thinking could save substantial amounts of income taxes and potentially estate taxes.

Asset Control – Consider **Who Can If You Can’t** planning to give you more peace of mind that your successors could effectively take over if need be.

Risk-Controlled Investing – See how managing **Cash, Risk and Taxes** could help to improve your **Net⁴** returns (net after all costs and market depreciation, income taxes, estate taxes and inflation).

Simplified Money Management – **You Can’t Manage What You Can’t Find**.

Build a reliable, comprehensive system for managing all aspects of your financial life to improve your own control and enable your successors to take over and continue your plans if and when needed.