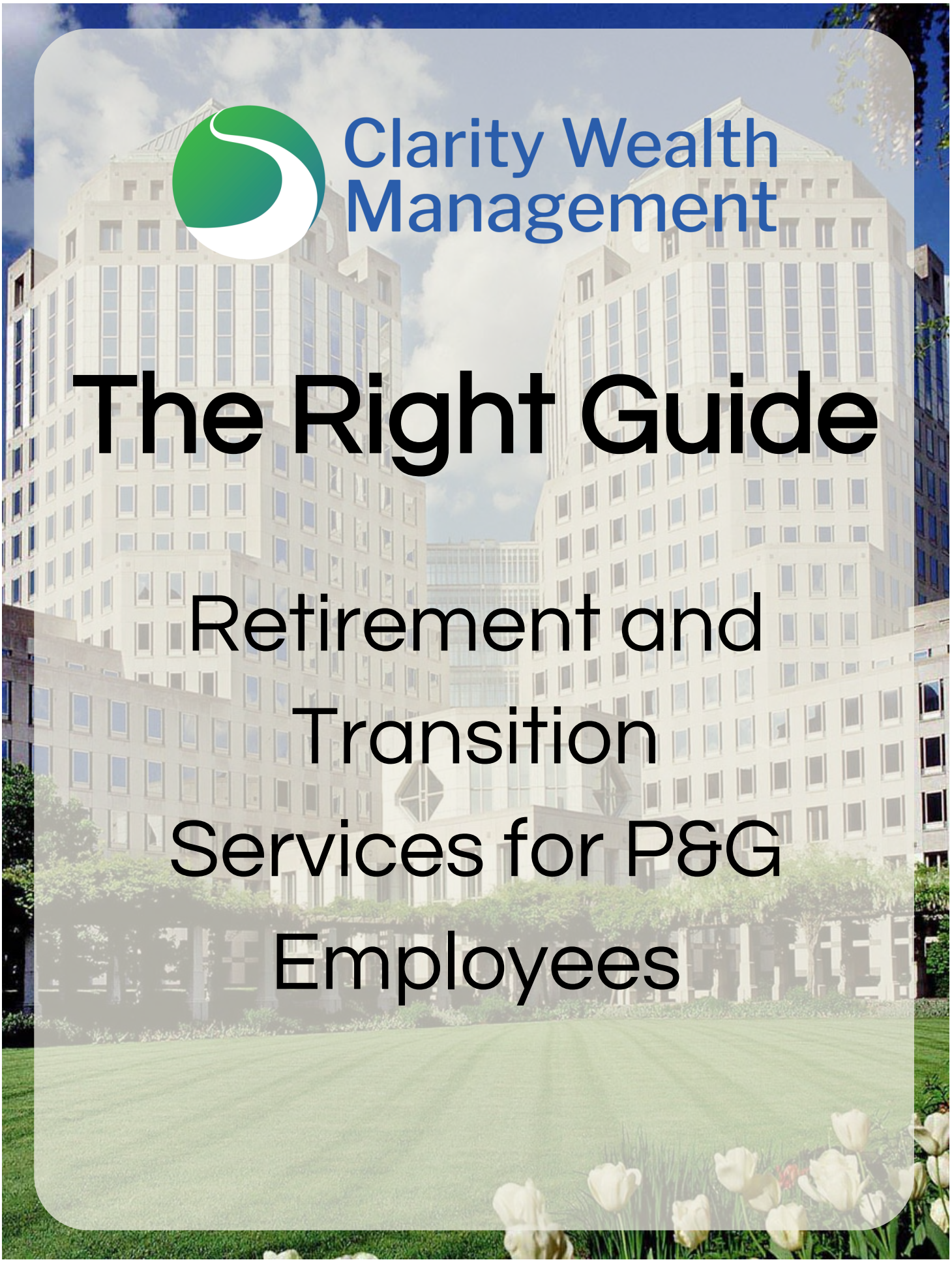
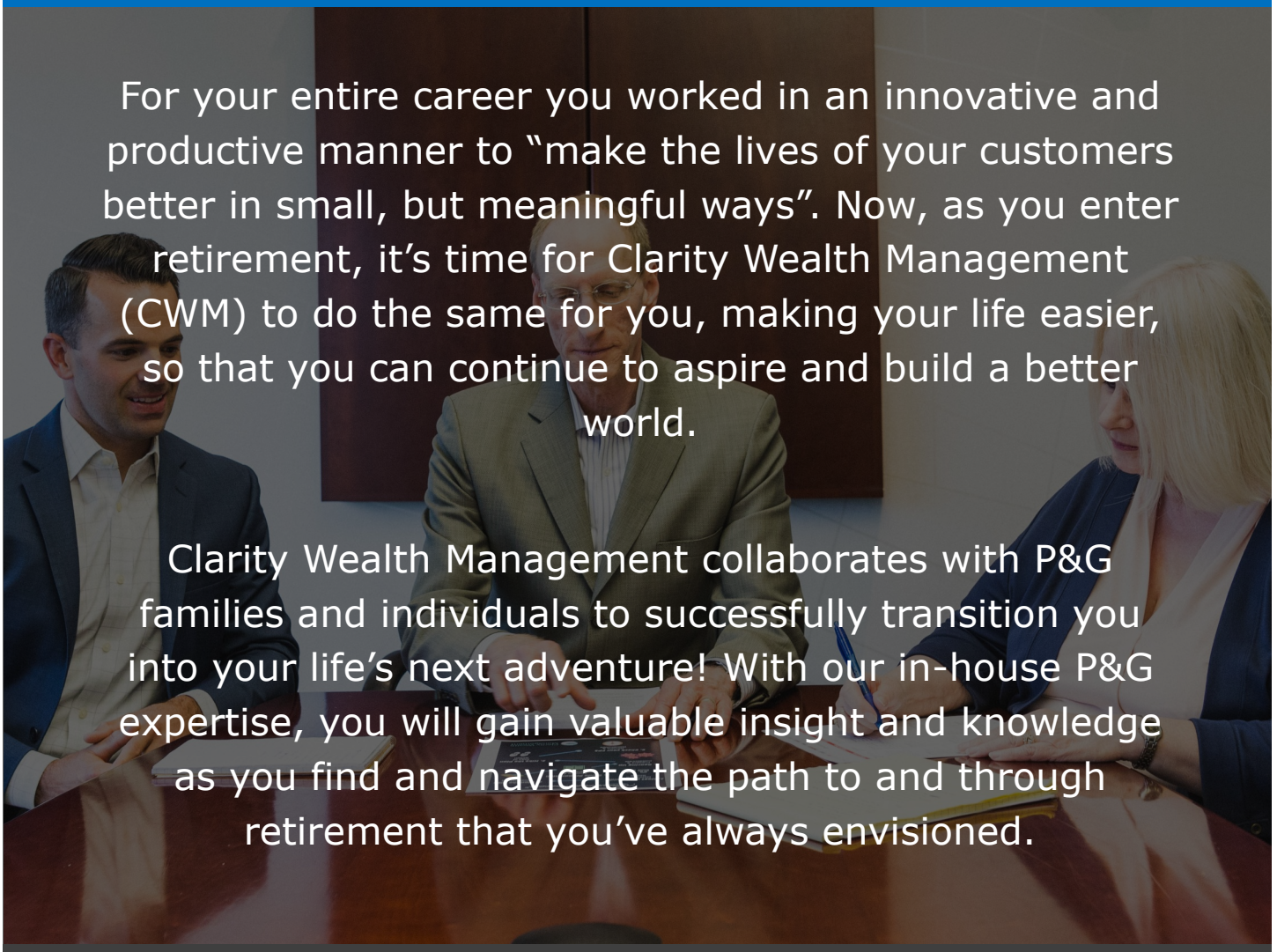


Clarity Wealth Management

The Right Guide

Retirement and Transition Services for P&G Employees

Finding Your Path



For your entire career you worked in an innovative and productive manner to "make the lives of your customers better in small, but meaningful ways". Now, as you enter retirement, it's time for Clarity Wealth Management (CWM) to do the same for you, making your life easier, so that you can continue to aspire and build a better world.

Clarity Wealth Management collaborates with P&G families and individuals to successfully transition you into your life's next adventure! With our in-house P&G expertise, you will gain valuable insight and knowledge as you find and navigate the path to and through retirement that you've always envisioned.

We use our unique tool, The Clear Path Process™ *to properly and confidently organize your P&G Retirement Plan and Transition Plan to give you the financial freedom that you want and deserve.*

The Clear Path Process™

Meet the Experts

With over 36 years of combined experience, CWM has diversified and comprehensive expertise in the unique situations of P&G retirees.

Jay A. Finke, CFP **jay.finke@lfg.com**

Founder and managing partner of Clarity Wealth Management, Jay has obtained vast knowledge and expertise in the issues and decisions facing P&G employees and retirees. In his 26 years, Jay has helped P&G clients of all statuses retire comfortably and confidently. As he tells his clients:

"You'll only retire from P&G once. Working with a number of P&G clients, I've essentially 'retired' from P&G dozens of times and know what considerations to think through in the process to help you make the very best choices for you and your family's future path."

Matt Held, CFP **matt.held@lfg.com**

Matt is the lead advisor and partner of Clarity Wealth Management. He has over 10 years of experience working with P&G executives, employees, and retirees. Working to develop CWM's *Clear Path Process*™ and the P&G Pack of Essential Tools, he has a specialized knowledge in all realms of the P&G Retirement Plans.

He collaborates with P&G families to help them find their clear path to and through retirement.

Hope Young **hope.young@lfg.com**

Hope has been with Clarity Wealth Management since 2002 as a Financial Planning Assistant. Prior to joining CWM, she worked as an Administrative Support Specialist for the Director of Commercial Development in the Food and Beverage Department at P&G. For over 20 years, her role gave her valuable insight into the P&G culture and first-hand experience of P&G's complex compensation and retirement plans.

With her extensive knowledge of P&G, she is a valuable asset in establishing and servicing P&G client accounts.

Why Clarity Wealth Management?

With over 36 years of combined experience, Clarity Wealth Management has diversified and comprehensive expertise in the unique challenges and opportunities facing P&G employees as they consider their transition away from P&G.

We offer:

- In-House Expertise
- The P&G Essentials
- Comprehensive Client-First Planning

Our local and national team have additional training, experience, skillsets, and regulatory credentials to supply all of your financial needs to create the best plan for your path.

At Clarity Wealth Management, we work closely with a select group of local attorneys and accountants who are leaders in their profession and are extremely well-versed in the unique circumstances and challenges that P&G clients face. Collectively, they have over 230 years of estate and tax planning experience, including over 200 years of experience assisting P&G clients. Together, we work tirelessly and dedicate ourselves to finding your clear path.

A Guide to Answer Your Questions

Trying to decide whether to retire or take a separation package from P&G? The Clear Path Process™ *from Clarity Wealth Management is designed to find answers to questions such as these:*

When can I afford to retire?

Can I afford to retire once I satisfy the rule of 70?

When I retire, should I leave my profit sharing plan at P&G or roll it over to an IRA? What are the advantages and disadvantages of either strategy?

How does the NUA Lump Sum Distribution method work? Is it something that will benefit my situation?

What do other clients do when they face the same decisions I'm facing?

How should I think about my stock option grants?

What is the true value of my P&G stock options?

How long should I keep my stock option grants and when should I exercise them?

How do income taxes affect the way I should be planning to exercise my stock options?

How does my concentration in P&G stock affect my overall risk and reward equation as it relates to my investment portfolio and my retirement income planning?

The Pack of P&G Essentials

Clarity Wealth Management

Clarity Wealth Management has created a pack of essential tools designed to simplify the decision that P&G employees and retirees must make on their life's journey—both while employed at P&G and after they've transitioned to a "post-P&G" world. With the guidance of *The Clear Path Process* ™ and this additional pack of tools, CWM offers impartial, objective, and analytical answers and guidance on your path to and through retirement.

Essentials we offer include:

The Retirement Risk Reducer™:

Reassurance of Retiring with Peace of Mind

The PST Maximizer™:

Creates Proper PST Planning

The Stock Options Analyzer™:

Analyzes P&G Stock Option Strategies

The Legacy Enhancer™:

Capturing Your Legacy for Future Generations

The Retirement Risk Reducer™

With The Retirement Risk Reducer™ process, we demonstrate how a distribution-oriented portfolio differs from the accumulation-type portfolio you've been accustomed to your entire lifetime. As distribution planning experts, we design portfolios and income plans that help protect you from unforeseen challenges and unavoidable risks that you will encounter on your retirement journey.

As part of our tool, The Retirement Risk Reducer™, we run multiple scenarios to see how your portfolio and income stream will hold up against various market scenarios. We test various combinations of portfolio designs, asset allocations, tax and inflation assumptions as well as spending patterns to give you an accurate look at your financial path.

We believe that optimism can be a wonderful quality in life but a dangerous attribute for designing your retirement. The Retirement Risk Reducer™ ensures that your retirement planning is based upon historically-proven, time-tested methods of minimizing risk to your portfolio and especially your retirement cash flow while maximizing the return on your portfolio given the risk levels that are appropriate for your situation.

The PST Maximizer™

As an employee of Procter and Gamble, a valuable benefit you've accrued over the years has been the contributions that P&G has made to the profit sharing plan. When it's time to leave the company, you have a major choice in terms of what to do with your personal PST balance. Do you leave it at P&G and take advantage of the low-cost fund choices? Do you roll it over to an IRA? Do you take a direct distribution of stock out of the plan to take advantage of the Net Unrealized Appreciation rules? Do you do some combination of the above?

While you'll only retire or separate from P&G and go through this decision once in your life, given our extensive experience with P&G employees and retirees, we have essentially "retired" from P&G many times.

Utilizing The PST Maximizer™, we'll help analyze the various considerations you need to think through as you walk the retirement or separation path and will help ensure that you make the very best possible choices for you and your family.

The Stock Options Analyzer™

In our experience, many P&G executives rely on their own gut feeling or homemade analysis to determine how long to hold their options before exercising them. Often, they wait until the final year or months of exercise availability before they finally pull the trigger. In our planning process, we use The Stock Options Analyzer™. This tool utilizes advanced metrics that are impartial, objective, and not tied to the emotional biases of the options holder. We analyze the past performance and risk metrics of P&G stock to determine and create the most probable time frames and price points at which to exercise each option grant. We proactively design a stock option exercise program specifically geared towards obtaining the maximum value from each grant while attempting to minimize the downside risk inherent in stock option assets. We evaluate the tax impact of stock option exercises to assess the benefits or disadvantages of taxable option income on your adjusted gross income.

We help you to see the full picture and get a true understanding of the leverage that stock options provide. The Stock Options Analyzer™ allows you to see a clear path to your ultimate final destination.

The Legacy Enhancer™

Whether your estate is fairly modest or you've reached that point in your life when you realize that you have more assets than you really need, The Legacy Enhancer™ process will help to ensure that what you have left when you're gone will be utilized in the fashion that is most in line with your goals and objectives. Whatever your legacy may be, it can ultimately only go to one of three places: your family and friends, charities, or taxes. In utilizing the Legacy Enhancer™ process, we help you decide what you want your financial legacy to be and who you want to help the most. Utilizing The Legacy Enhancer™ process, we develop strategies to deal with the IRD (Income in Respect of a Decedent) issues inherent in your PST Plan or Rollover IRA balance.

We help ensure coordination between estate planning documents, beneficiary designations, life insurance policies, asset titling, and various other aspects of your estate planning that all play a part in how your estate will function while you're alive and how it will be distributed at the time of your death. We help you understand the various charitable planning paths available to you for lifetime gifting and bequests at death, present options for how best to leave your family what you deem appropriate and strategies to then maximize what you can do for the charities of your choice.

We believe the best way to predict a successful retirement path is to create it. But how do you go about creating a path to and through retirement that will allow you to meet your personal goals and objectives and give you the confidence and conviction you need to stay the course when the path gets a little rocky? After all, even the best laid plans can be influenced by future events and circumstances that are impossible to predict today.

At Clarity Wealth Management, we have a variety of tools in our P&G Essentials to ensure that you stay the course and maneuver around the obstacles that are sure to present themselves in the years to come. Our CWM experts work in a determined and thorough way to ensure that you enjoy the retirement path you've worked for and have always envisioned during your time at P&G.

Visit www.claritywealth.org to walk your path to and through retirement today!

Contact:
8044 Montgomery Road
Suite 450
Cincinnati, OH 45236

ClarityWealth@LFG.com

Jay Finke is a registered representative of Lincoln Financial Advisors.

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