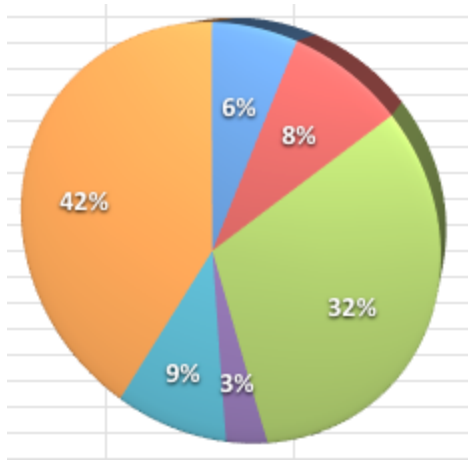


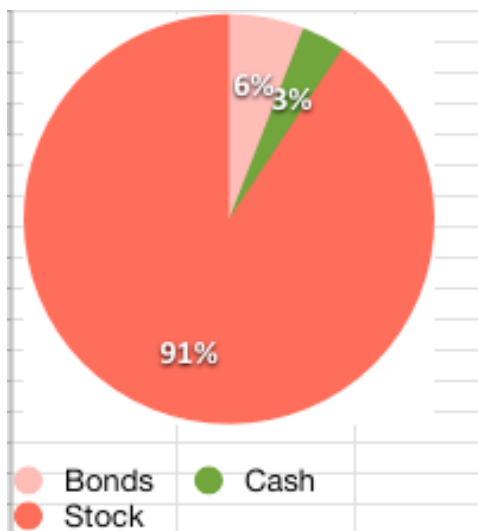
White Paper: Sure you have seen a diversi“pie-d” chart:
HERE are the other 2 they do NOT show you!

There is an old English idiom of “A picture is worth a thousand words”-- this is especially true when you see a pie chart of your financial holdings

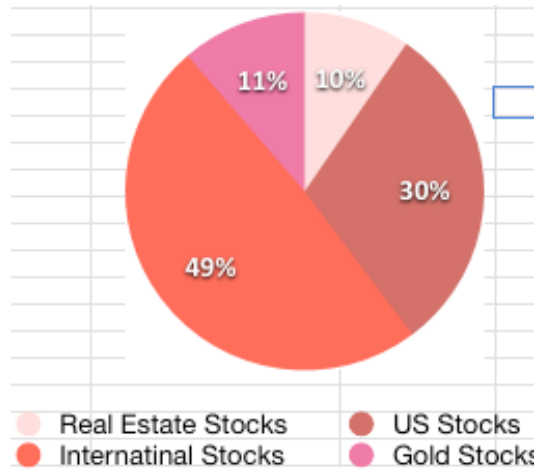
Conservative Clients (“CC”) wants a second opinion from us about his account. We receive the statements for analysis and review. CC gets a chart from their current advisor (look familiar?):



CC assumes they are Diversi“Pie-d” because, he owns 14 funds in 6 asset classes. We then input his data into our system, and our analysis generates this Diversi”Pie” chart:



“WHY / HOW COME THESE “PIES” LOOK DIFFERENT?” asks CC . . . Because OUR “Pie” is by investment TYPE, and THEIR “Pie” is by fund. NOW, CC thinks that maybe their money may NOT be so Diversi”Pie”d . . . then we show CC “deep dive Pie”:



And after looking at “deep dive Pie”, CC concludes they are NOT Diversi”Pie”d at all!The 3 important factors to consider about being Diversi”Pie”d: Investments are just 25% of the “Pie”: ALL INVESTMENT vehicles are “RISK ON” fall into 4 categories / types (bonds, stock, commodities and currency) -- When you diversify your assets between and or among INVESTMENT vehicles, you are NOT REDUCING RISK you are just TRANSFERRING RISK to and from different investment vehicles:

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Liquid “ON”

4 Investment Classes
Diversi”Pie”d
216.251.2100
Risk “ON”

Defined as; a. Liquid, b. Return -20% to +20%, c. NO Loss Protection
(d.Now, e. Later, f. Never, g. Advantaged)

Currency Investments

A) denominated in US Dollar’s
B) denominated in non-US Dollar’s (Foreign Currency)
Yen, Mark, Duetchmark, Pound

Commodity Investments

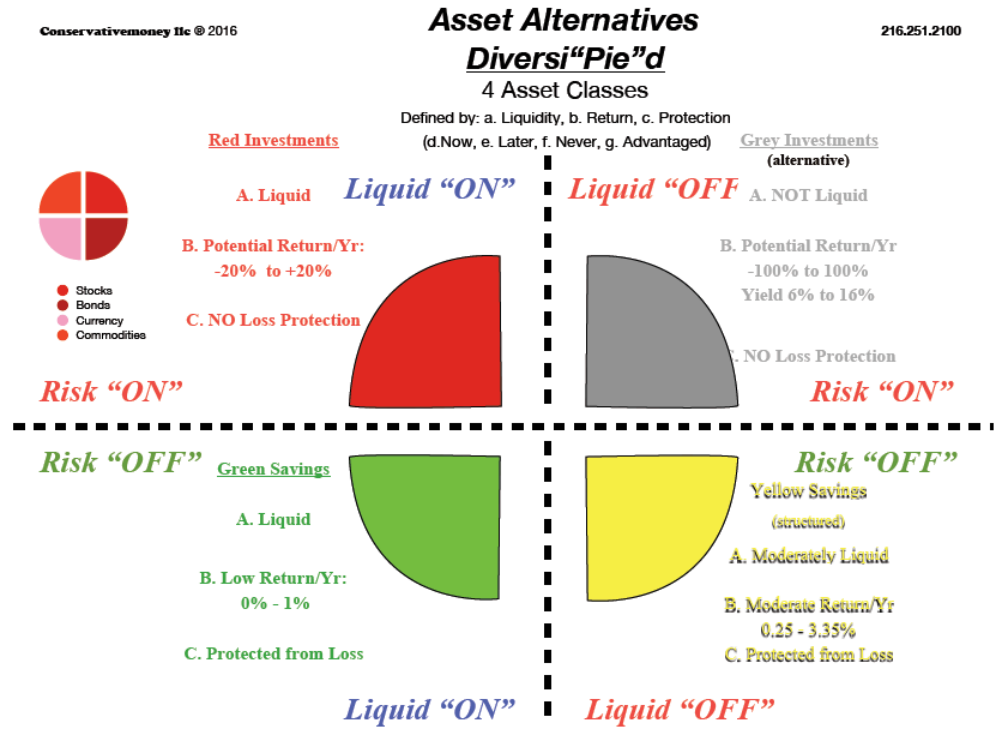
A) Gold
B) Precious Metals
C) Hard Assets

Bonds

A) U.S. Agg. Bond Index
B) Bond Sectors
LT Gov., Int Gov, Gov Agency (GNMA), TIPS
Corp. IG, Corp HY., Short Durat., Float Rate
C) International Bond Index
Emerging Market, Global
D) International Bond Sectors
We will not buy a specific country index

Stocks

A) U.S. Agg. Stock Index
S & P 500
B) Stock Sectors
Growth-Blend-Value, Big-Mid-Small cap
Industry: Real Estate, Health Care, Metal & Mining
C) International Stock Index
Emerging Market, Global
D) International Stock Sectors
We will not buy a specific country index



ALL SAVINGS vehicles are “RISK OFF”. The ONLY way to REDUCE your RISK is to both REDUCE your INVESTMENT exposure and INCREASE your SAVINGS exposure

And after looking at the Diversification by ASSET CLASS, CC think they maybe not only is their money NOT Diversi“Pie”d as they thought . . . but maybe it is too aggressive, and not suitable for their conservative risk tolerance!

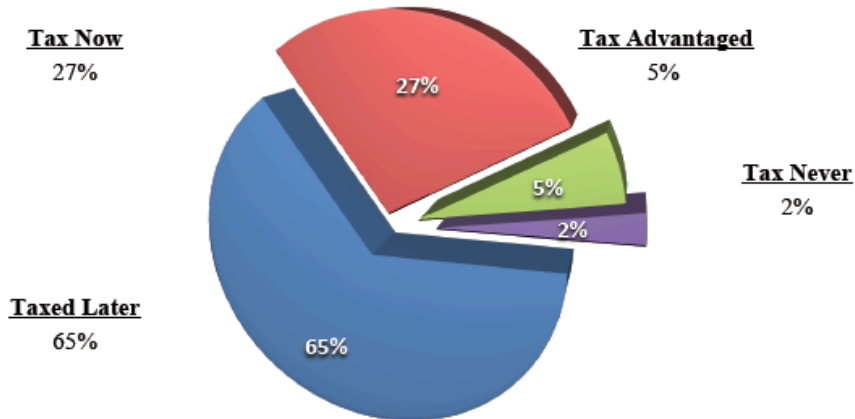
Important Facts To Remember: the 3 types of “Pie” charts are:

- (1) by Asset class (only 4 categories, one of which is “Investments”)
- (2) by Investment (only 4 categories)
- (3) by taxation (only 4 categories)

Diversi“Pie”d

By (3) Taxation

As of 9/30/15



You should view ALL 3 “Pie” charts if you want to get the FULL picture of your financial holdings: **START:** Review ALL 4 ASSET classes **THEN:** Review ALL 4 INVESTMENT classes and **FINALLY:** Optimize your assets using the 4 taxation choices.

WE CAN HELP! -- Your 3 Diversi“Pie”d pictures are worth a thousand words, but it is **ONLY 40%** of the **SOLUTION TO ANSWERING THE QUESTION: WHEN CAN I RETIRE - HOW MUCH MONEY DO I NEED IN RETIREMENT?**

For a comprehensive answer to that question, you need to integrate ALL “5 Pillars” of your retirement income sources:

1. Personal Assets (diversi”pied” by Asset Class, Investment and Taxation)
2. Retirement Assets (diversi”pied” by Asset Class and Investment)
3. Social Security (Maximize Claiming Strategy Report)
4. Employment (integrated with Social Security Taxation)
5. RMD’s (integrated with Alternative Tax Advantaged Investments)

Important Disclosures: Every investor should familiarize themselves with rate of return rules and calculations. The information above is as of the date of this document and should be used for informational and educational purposes only. The document generated we believe is accurate and reliable, based upon information provided by the prospective customer. Conservativemoney LLC does not provide professional legal or accounting services. We highly recommend that you contact and employ a qualified professional who is license, bonded, and insured in the specific area of their expertise.