

Firm Brochure
(Part 2A of Form ADV)

David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®]
Registered Investment Adviser
(dba: Creative Retirement Planning)

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*This brochure provides you with current information about the qualifications and business practices of **David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®], Registered Investment Adviser, (dba: Creative Retirement Planning)**. If you have any questions about any part of this brochure, our phone and other contact details are listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or any state securities authority.*

***David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®]** is a licensed Registered Investment Adviser. Registration of an Investment Adviser in itself, does not imply any level of skill or training. The oral and written communications of an Adviser (including this form) provide you with information about which you determine to hire or retain an Adviser.*

Additional information is available on the SEC's website: www.adviserinfo.sec.gov.

Updated January 27, 2014

David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®]
(dba: Creative Retirement Planning)

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or as material changes occur from the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010, requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

To keep you informed and provide disclosure as our business continues forward, we will provide you with a new and updated Firm Brochure based on changes or new information, at any time, without charge.

Full Brochure Available

*If you want another copy of this Firm Brochure, please call our home office in Sequim at **1-800-562-9514**. This is also available on our company website at . . .*

www.CreativeIncomePlanning.com .

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Advisory Business

Firm Description

David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®], Registered Investment Adviser, (dba: Creative Retirement Planning), was re-licensed and I re-started offering investment advisory services to our clients in early 2006.

As described below, it is my goal as a Certified Financial Planner[™], to offer a quality and comprehensive financial advisory service for our clients.

This includes professional services for retirement income planning, retirement and gift/estate planning, fixed annuities, reverse mortgages, life and long term care insurance and the investment advisory services described in this Firm Brochure.

The investment advisory part of our business is currently set up as a sole proprietorship. Dave and his wife Vicki, are also sole-owners of a corporation created in early 2011, **Creative Retirement Planning, Inc.** and we have moved the insurance part of our business to this corporation.

Dave was previously licensed as a Series 7 stockbroker, working with KMS Financial Services, Inc. in Seattle and a Registered Investment Adviser from 1993 thru 1999 in Washington State.

In late 1999, my wife and I moved briefly to Central Oregon because we hoped it would improve her health. It was my decision at the time, to not renew my investment advisory licenses while we lived in Oregon. After we moved back to Washington in mid-2002, I worked exclusively as a licensed insurance agent, until I re-established my Registered Investment Adviser license in early 2006.

Dave was born in 1950 and he received a Bachelor of Science degree in Political Science from the University of Oregon in 1973.

Dave has been a licensed insurance agent since 1984, a licensed CFP[®] since 1993, a licensed ChFC[®] since 2006, a licensed Mortgage Loan Originator since 2008, a licensed CLU[®] since 2010 and a licensed RICP[®], a new education for Retirement Income Planning, since April 2013.

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Types of Financial Services Offered

If we agree to work together, it's usually for one of three reasons.

Here's an example of the first situation. I met a wonderful man in Sequim, who came to a few of my seminars in Sequim about ten years ago.

He was a successful retired stockbroker for AG Edwards, several years before we met. He had hand-picked and nurtured a personal portfolio of quality stocks that were solid and productive.

A few years later, he came to another seminar and he set an appointment with me. He was more concerned now because he had recently been diagnosed with early Alzheimers Disease.

He was interviewing me to be a caretaker of his portfolio for his wife and family, who were never involved with any of the investing. I see many situations like this every year where the wise investor wants to start delegating the financial decisions to plan ahead for a productive and responsible transition.

So in this situation, we'll transfer his accounts to either TD or Fidelity Institutional and I'll charge a reasonable and appropriate fee for my time and service.

The second type of situation is when we reposition a client's portfolio, often because of retirement or other events and we also do other financial, retirement, income and estate planning.

For example, I recently got a new client, just before he retired as an airline pilot. Like for many Retirees, this was a major transition for both he and his wife.

We did comprehensive planning for his pension, Social Security and other Income Planning decisions. We helped him make some decisions about his existing life insurance. We helped him put together a Long Term Care insurance program that best suited their situation.

We repositioned his million dollar plus 401k and we allocated part of this, to plan for additional income, to supplement their Social Security and his pension.

We took \$ 500,000 of this and I set up a well-diversified investment portfolio with thirteen Vanguard indexed funds.

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Vanguard's indexed funds have very low costs in comparison to most mutual funds and provide extra diversification that is hard to achieve with individual securities.

As for my pay, I was paid commissions by the insurance companies for that part of our work. And for the \$ 500,000 on the investment side, my Investment Advisor fee is only six-tenths on one percent.

His total fees including both mine and Vanguard's, are well under 1 %, which is only a fraction of the total costs for most mutual funds.

Please note in my "Client and Adviser Agreement" that follows, I never have custody of any client assets and the custodians I use are TD Ameritrade Institutional and Fidelity Institutional.

Further, it is defined in this agreement that I do not make any unilateral discretionary investment decisions for my clients. Any decision to buy or sell will require mutual agreement and this is considered to be "Non-Discretionary" authority.

The third type of situation is when it makes sense for us to bring in another Investment Advisor. In addition to what I do on my own, as stated above, I will often act as a Solicitor for another Registered Investment Advisor, Global Financial Private Capital, LLC, based in Sarasota, Florida. I am neither their employee nor their agent.

I will often recommend Global when my client wants an actively managed conservative portfolio with competitive income and liquidity. Of course this fits the needs of many retirees for at least part of their portfolios.

I like Global because they offer Separately Managed Accounts (individual stocks and other securities) with institutional management and pricing. They provide excellent "Transparency" and full disclosure and offer our clients the high standard of fiduciary responsibility, acting in our client's best interests, unlike most mutual funds and brokers.

These accounts are more actively managed than what I do and their history has been very competitive, so Global does need and does require "Discretionary" authority.

*Yes, we now have their fees to consider but we can eliminate the mutual fund costs and we can often gain several advantages. **I believe that one of the most challenging problems for investing today, is it will be more difficult to be successful with the traditional fixed income choices, assuming increasing interest rates.***

Global has an excellent track record to help us be more productive with minimal risk for fixed income, in comparison to other choices.

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Sample Copy of “Client and Adviser Agreement”

Client and Adviser Agreement

This Agreement is made and entered this _____ day of _____, 201 ____, by and between _____ (“Client”) and David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®], dba: Creative Retirement Planning (“Advisor”).

Creative Retirement Planning is a Registered Investment Advisor under the Securities Act of Washington State. This contract shall be governed and construed in accordance with the laws of the State of Washington.

1. Professional Services Available To Client From Advisor

A. *Financial & Income Planning, using Retirement Analyzer and other software.*

- 1) *Including ways to secure and enhance retirement income.*
- 2) *Plan ahead to pay for long term care.*
- 3) *Coordinate, secure and enhance your estate planning.*

B. *Investment Services provided by Advisor:*

- 1) *We help our Client to determine their “Risk Tolerance” (comfort level).*
- 2) *We use Morningstar Office to help us research existing portfolios and evaluate and compare alternative investment choices.*
- 3) *We help our clients to develop an appropriate savings and investment program to match their financial, income and risk tolerance needs.*
- 4) *We help our clients to manage their IRA(s) and other retirement accounts and we can help them with their additional tax planning opportunities like the “Stretch IRA”, “Roth IRA Rollover” and other choices they can make for themselves and/or loved ones.*
- 5) *We will help our Client to minimize Income, Gift and any Estate Taxes when it is prudent and legal to do so.*
- 6) *We recommend that we meet at least annually, to review our work together and make any changes that may be appropriate.*

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2. The Term Of This Agreement

The term of this Agreement will continue until either party provides the other with **written notice** that changes or cancels this Agreement. If either party is not able to do this personally, the other will accept the **written notice** from their "Legal Representative" (i.e. Spouse, Successor Trustee, Attorney-In Fact, Executor, Personal Representative or someone with similar authority).

3. Advisor's Professional Service Fees

The Advisor will be entitled to the following Service Fees from the Client, once the Service has been completed to the satisfaction of the Client.

A. An "Hourly Fee" or a "Project Fee" for professional services:

Yes No An **Hourly Rate** of \$ _____

Yes No A **Single Fee** for the amount of \$ _____

Professional services to be provided _____

Estimated date of completion _____

B. Portfolio Management Fees:

For assets under management = **0.6 of 1% annually (0.15 of 1% quarterly)**

For amounts over \$ 1,000,000, our fees may be negotiable, depending on the complexity of the Client's needs or time requirements. **Amount = _____ %**

This Service Fee is based on the ending balance of the previous quarter and the annual percentage is pro-rated and applied to the current quarter.

The Client agrees to allow the Custodian we use (TD Ameritrade Institutional or Fidelity Institutional), to deduct this Fee from the Client's account at the beginning of each calendar quarter and credit this amount to the Advisor.

The Advisor is not, nor does he intend to be a "Registered Representative". This means he **will not**, be eligible to receive, extra sales commissions, for any investments managed under this Agreement.

C. "Insurance Products" – the Advisor is also a licensed Insurance Agent. When the Client's needs are best served with insurance (including "Fixed Annuities"), the Advisor is paid a commission by the insurance company.

The Client **will not** be charged any extra "Management Fees" for this.

4. Refund Of Pre-Paid Fees

Any prepaid quarterly fees will be pro-rated up thru the date of termination and refunded promptly to the Client if either party terminates this Agreement.

5. “Discretionary Powers”

*The Advisor **does not** have any “Discretionary Powers”, to make trades, changes, charges, or make a commitment on behalf of the Client under this Agreement, without the Client’s expressed verbal or written permission.*

6. Assignment

*This Agreement **will not** be assigned by the Advisor to anyone else, without the **written consent** of the Client.*

7. Custody Of Client’s Funds

*The Client’s Funds will be held by the Custodian. Any of the Client’s funds collected by the Advisor, will be payable only to the Custodian and the Advisor will **promptly** forward the same, directly to the Custodian.*

8. Confidentiality

Except as the Client agrees, or the Advisor is required by law, the Advisor will keep all of the Client’s identity, financial and personal information confidential. The Client acknowledges receipt of our “Client Privacy Policy”. The Advisor will deliver, or offer to deliver in writing, any updates without charge.

9. Disclosure

*The Client acknowledges receipt of our Firm Brochure (this is Part II of the Advisor’s Form ADV) and a copy of this Agreement. The Advisor will deliver, or offer to deliver in writing without charge, any updates to this brochure, at least annually. In addition, the Advisor will deliver or mail an additional copy of the Firm Brochure, within seven days of the Client’s **written request**.*

10. Responsibility Of The Advisor

It is mutually agreed that the Advisor will only be responsible, based upon any information provided to him by the Client. It is the duty of the Client to provide the Advisor with current and complete information that may affect any decision and recommendation on behalf of the Client by the Advisor.

11. Voting of Security Proxies

The Advisor does not vote any Security Proxies for any client.

12. Client Gives Permission to Their Custodian

The Client agrees and gives permission to the Custodian of any accounts, managed by the Advisor under this Agreement, to send copies of all of the Client's statements or other correspondence, to or from the Custodian, to the Advisor, for his ongoing management of the Client's account(s).

13. Advisor's Professional Ethics

As a licensed Certified Financial Planner™ since 1993, the Advisor has agreed to follow the "Code of Ethics and Professional Responsibility", required by the Certified Financial Planner™ Board of Standards, Inc. The client can access this online at www.cfp.net . If the Client prefers a written copy, the Advisor will provide this promptly to the Client.

14. Cancellation Of This Agreement

*The Client has the unconditional right to cancel this Agreement, **in writing**, without penalty, within **five business days** of the date of this Agreement.*

Client acknowledges their receipt of the following documents from Creative Retirement Planning:

Our Client Privacy Policy

Firm Brochure (ADV Part 2) dated _____.

Client's Signature _____ Date _____

Client's Signature _____ Date _____

By our signatures, we agree to the terms of this Agreement.

Client(s):

<i>Print Name of Client</i>	<i>Client's Signature</i>	<i>Date</i>
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<i>Print Name of Client</i>	<i>Client's Signature</i>	<i>Date</i>
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Advisor:

<i>David R. Nute</i> <i>Advisor's Name</i> <i>dba: Creative Retirement Planning</i>	<i>Advisor's Signature</i>	<i>Date</i>
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Fees and Compensation

Any hourly or single project fees are not due and payable until after the designated professional services have been completed to the satisfaction of the Client.

My personal hourly rate is \$ 300 (three hundred dollars) but this may be partially waived when I believe it is appropriate and only after we have mutually decided to work on an hourly basis. Any "Single Project Fee" will be based on what we mutually agree to be appropriate, prior to incurring any charges.

*As stated in my Client and Advisor Agreement, my ongoing fee for investment management is **0.60 of 1 % annually** and this may or may not be negotiable for amounts over \$ 1 million, depending on the complexity or demands on my time.*

The Client will be informed and required to allow their Custodian (TD Ameritrade Institutional or Fidelity Institutional) to charge their account at the beginning of each quarter and credit this amount to me as payment for my services.

The Client is free to terminate our "Client and Adviser Agreement" at any time, without penalty, and any ongoing fees will stop on the date I have received their written request. Any prepaid quarterly fees will be promptly refunded.

For investments, I do not intend to obtain any additional licensing, i.e., to become a "Registered Representative". This would be required before I would be allowed to receive additional commissions from any broker/dealer.

For any insurance business, including fixed and fixed indexed annuities, medical, life and LTC insurance, the insurance company will pay me a commission and this amount is fixed by the individual insurance company and it is not negotiable with my client. I do not charge additional "Investment Management Fees" to my client for any insurance business.

Insurance commissions vary from company to company, my agent contract with each company, the specific type of insurance or fixed type of annuity, the length of the policy's early withdrawal or surrender charges, any premium bonus, etc.

My fiduciary responsibility requires that I always provide any recommendation or insurance or other product I believe is best suited and available for my Client's needs.

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For example, for most policy forms of fixed types of annuities, if the company is quoting an interest or crediting rate of 4 %, the company typically invests the policy-owner's premium and purchases "Investment Grade Bonds", for the most part, that would pay them at or near the rate of 6 %. My commissions and the company's other expenses and profits typically come from the annual spread of 2 %, in this example.

Any client or prospective client always has the right to ask and receive further information about any of my compensation.

If we contract with Global Financial Private Capital, LLC or any other Registered Investment Advisor and allocate all or part of the Client's portfolio to them to provide more specialized and active management, they will charge additional management fees, in addition to my own. They will also have a separate Advisor Agreement similar to this and provide any additional disclosures needed.

Our business plan provides myself, my employees and family, with a well-diversified income from the many services we offer. As a result, while we are building a significant investment advisory business that is fee-based, a lot of our business often comes from other non-investment advisory fees and commissions.

I sincerely believe that all of the above services help me to provide a higher level of assistance, individualized for each of my clients.

As a Certified Financial PlannerTM, my primary focus is to assist my clients, where I'm qualified, with their overall Financial, Retirement, Long Term Care and Estate Planning when each is appropriate.

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Performance-Based Fees and Side-By-Side Management

I do not charge any performance-based fees (fees based on a share of capital gains, or any capital appreciation, of the assets of a client).

Types of Clients

I provide financial planning, portfolio management services and other services described in this Firm Brochure to individuals, including higher net worth individuals and small business owners. My clients are typically already retired or planning ahead for their future retirement. I do not have a specific "Account Minimum". I help where I can.

Methods of Analysis, Investment Strategies and Risk of Loss

Please note that investing in securities involves risk of loss that clients should be prepared to bear. *(I have described my methods and investment strategies previously, on pages 6 thru 8, of this Firm Brochure.)*

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the Adviser or the integrity of the Adviser's management.

I have no adverse professional history that has ever required discipline by any state licensing authority or other authority.

Other Financial Industry Activities and Affiliations

I have already stated my other activities above under the section of this Firm Brochure regarding "Fees and Compensation".

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Code of Ethics

The following is the “Code of Ethics” that is required and agreed to be followed, by every licensed Certified Financial PlannerTM.

Part I – Principles

These Code of Ethics' Principles express the profession's recognition of its responsibilities to the public, to clients, to colleagues and to employers. They apply to all CFP Board designees and provide guidance to them in the performance of their professional services.

Principle 1 – Integrity

A CFP Board designee shall offer and provide professional services with integrity.

As discussed in “Composition and Scope”, CFP Board designees may be placed by clients in positions of trust and confidence. The ultimate source of such public trust is the CFP Board designee's personal integrity. In deciding what is right and just, a CFP Board designee should rely on his or her integrity as the appropriate touchstone. Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. Within the characteristic of integrity, allowance can be made for innocent error and legitimate difference of opinion; but integrity cannot co-exist with deceit or subordination of one's principles. Integrity requires a CFP Board designee to observe not only the letter but also the spirit of this Code of Ethics.

Principle 2 – Objectivity

A CFP Board designee shall be objective in providing professional services to clients.

Objectivity requires intellectual honesty and impartiality. It is an essential quality for any professional. Regardless of the particular service rendered or the capacity in which a CFP Board designee functions, a CFP Board designee should protect the integrity of his or her work, maintain objectivity, and avoid subordination of his or her judgment that would be in violation of this Code of Ethics.

Principle 3 – Competence

A CFP Board designee shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the CFP Board designee is engaged.

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One is competent only when he or she has attained and maintained an adequate level of knowledge and skill, and applies that knowledge effectively in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation or client referral is appropriate. A CFP Board designee, by virtue of having earned the CFP® certification, is deemed to be qualified to practice financial planning. However, in addition to assimilating the common body of knowledge required and acquiring the necessary experience for certification, a CFP Board designee shall make a continuing commitment to learning and professional improvement.

Principle 4 – Fairness

A CFP Board designee shall perform professional services in a manner that is fair and reasonable to clients, principals, partners and employers, and shall disclose conflict(s) of interest in providing such services.

Fairness requires impartiality, intellectual honesty and disclosure of conflict(s) of interest. It involves a subordination of one's own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated and is an essential trait of any professional.

Principle 5 – Confidentiality

A CFP Board designee shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by the CFP Board designee or in connection with a civil dispute between the CFP Board designee and client.

A client, by seeking the services of a CFP Board designee, may be interested in creating a relationship of personal trust and confidence with the CFP Board designee. This type of relationship can only be built upon the understanding that information supplied to the CFP Board designee will be confidential. In order to provide the contemplated services effectively and to protect the client's privacy, the CFP Board designee shall safeguard the confidentiality of such information.

Principle 6 – Professionalism

A CFP Board designee's conduct in all matters shall reflect credit upon the profession.

Because of the importance of the professional services rendered by CFP Board designees, there are attendant responsibilities to behave with dignity and courtesy to all those who use those services, fellow professionals, and those in related professions. A CFP Board designee also has an obligation to cooperate with fellow CFP Board designees to enhance and maintain the profession's public image and to work jointly with other CFP Board designees to improve the quality of services. It is only through the combined efforts of all CFP Board designees, in cooperation with other professionals, that this vision can be realized.

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Principle 7 – Diligence

A CFP Board designee shall act diligently in providing professional services.

Diligence is the provision of services in a reasonably prompt and thorough manner. Diligence also includes proper planning for, and supervision of, the rendering of professional services.

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CERTIFIED FINANCIAL PLANNER™

CFP®

Certified Financial Planner Board of Standards Inc. owns these certification marks in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Brokerage Practices

The custodians and brokers I use for my clients are TD Ameritrade Institutional and Fidelity Institutional. By choice, I am a Registered Investment Adviser and not a Registered Representative, So I am not licensed to receive any additional sales commissions from any investment company or broker/dealer.

*My fees as described above under “**Fees and Compensation**” on pages 13 and 14, is my total pay for any investment advisory service.*

In addition, TD Ameritrade Institutional and Fidelity Institutional have “Transaction Charges” for any investment trade. I feel these are competitive and quite reasonable. I do not share in any of these charges.

Both custodians offer my clients a comprehensive choice of investments. Their technology allows me to place trades, manage my client’s accounts, research and do what I need to do efficiently.

Further, their most important role is to protect your money !

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Review of Accounts

I personally review and monitor each investment advisory account. I recommend that every investment advisory client meets with me at least on an annual basis, or sooner, if their situation has changed significantly, or if they want to.

At our annual meeting, we'll want to discuss any significant changes in my client's financial situation and their personal lives in general, when these personal changes are likely to affect their financial needs and future planning.

We will also make a mutual decision to adjust any investment allocations, or place any additional trades for tax or other reasons whenever this makes sense.

As stated before, for assets I manage personally, I do not try to "time the market" and after the initial few months of adjusting a new client's portfolio, there is rarely a need to do much trading, unless my client has extra needs for cash or income or reduce market-risk investments. Global is an active manager for the amount allocated to them.

Client Referrals and Other Compensation

*As stated on page 18, under "**Brokerage Practices**", I do not receive any other compensation for providing investment advisory services.*

Except for a tasty gift basket or a free meal, I don't pay anyone else for referrals, nor do I have any other conflicts of interest as I see it.

For the insurance part of my business, where I do not charge any additional investment advisory fees from my clients, the insurance company pays me on a commission basis and I often qualify for free trips, marketing re-imbusement and other bonuses every year, from the various companies I place my insurance business with.

Custody

The custody of all investment advisory client funds and investments are provided by TD Ameritrade Institutional and Fidelity Institutional for my clients' investments.

Investment advisory clients will receive monthly statements directly from TD Ameritrade Institutional and quarterly statements from Fidelity Institutional. I also receive a copy of every statement they send to each of my clients. I review these and I recommend that every client invest their time and do the same.

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Investment Discretion

*As stated before in my “**Client and Advisor Agreement**”, page 10, item 5, I always consult with every client before placing any trade and I do not have, nor do I want, any “Discretionary Authority” to place trades. (Any amount we allocate to Global Financial Private Capital, LLC or any other Registered Investment Advisor will require that you give them “Discretionary” authority. These accounts will be actively managed.)*

Voting Client Securities

I do not vote on behalf of any client’s securities. I frankly do not believe I am well-qualified to do this, nor do I believe this is a good use of my time. I encourage any investment advisory client to make their own voting decisions.

Financial Information

Registered Investment Advisers are required to provide you with certain financial information or disclosures about the adviser’s financial condition. Further, since this investment advisory service part of my business is owned as a sole proprietorship, this requirement also extends to my personal financial condition.

I have no financial commitment that impairs my ability to meet contractual and fiduciary commitments to my clients. And since I do not have custody or have “Discretionary Authority” to make unilateral decisions without the mutual agreement of my investment advisory clients, I have satisfied all financial disclosure requirements.

Requirements for State-Registered Advisers

I believe that all of the preceding parts of this Firm Brochure have satisfied the requirements for this item.

Further, I will define the minimum requirements to obtain and keep the CFP[®], ChFC[®], CLU[®] and RICP[®] licenses I have earned and maintained over the years.

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(dba: Creative Retirement Planning)

I completed the CFP® requirements in early 1993. It took me about two years to complete the required courses. There were six courses total in Financial Planning, Personal Insurance, Investments, Federal Income Tax Planning, Retirement Planning and Employee Benefits and Gift/Estate Planning. Each course was the equivalent of an undergraduate college course in my opinion. Each course had a three hour proctored exam requirement.

In addition to the educational requirements, there was a two-year industry related work requirement, background checks and my agreement to abide by the Code of Ethics for all licensees.

Every two years, I am required to complete an additional 30 hours of Continuing Education, make specific disclosures about my personal and professional conduct and personal financial solvency. I also agree to all ethical requirements of the CFP Board.

I also have additional continuing education requirements for both my insurance and mortgage loan originator.

I completed the requirements for the ChFC® license in 2006. Five of my CFP® courses were transferable to meeting the educational requirements. In addition I completed three additional courses called “Financial Decision-Making for Retirement”, “Financial Planning Applications” and “Financial Planning Process and Environment”.

I completed the requirements for the CLU® license in 2010. Five of my CFP® courses were transferable to meeting the educational requirements. In addition, I completed three courses in Individual Life Insurance, Insurance Law and Planning for Business Owners and Professionals.

Both the ChFC® and the CLU® have continuing education requirements (which is also satisfied with the CFP® continuing education), personal and professional conduct requirements and my agreement to comply with the ethical requirements for each license, similar to the CFP® requirements stated above.

*I successfully completed the **Retirement Income Certified Professional™** designation and license, offered by the American College (where I also received my training for the CLU® and ChFC®). More and more, our clients need assistance to help them plan, preserve and enhance their retirement income.*

I believe all of this extra personal effort and education has helped me to provide a much higher and a more complete level of professional services for my clients

**David R. Nute, CFP®, ChFC®, CLU®, RICP®
(dba: Creative Retirement Planning)**

Privacy Policy

Our Client Privacy Policy

(Updated 1/9/2014)

How and Why We Obtain Information

David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®] and our employees, dba: Creative Retirement Planning and Creative Retirement Planning, Inc. will collect information about you to help serve your financial needs, provide customer service and fulfill our legal and regulatory requirements. Any collection of your personal information is only used to support our normal business operations and service your account.

David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®] and our employees, dba: Creative Retirement Planning and Creative Retirement Planning, Inc, will collect private and non-public personal and financial information about you from information we receive from you. The sources and the information collected may include:

- Information on applications and related forms such as name, address, Social Security number, assets and income, and medical information (if you are applying for insurance);
- Information regarding your transactions with us such as, products or services purchased, account balances and payment history (for our mortgage business only).
- Information from your employer, association or benefit plan sponsor such as name, address, Social Security number, assets and income.

Sharing Information

David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®] and our employees, dba: Creative Retirement Planning and Creative Retirement Planning, Inc. will not disclose private non-public personal information about you to anyone, except in the course of servicing your account, we may share information collected from our customers, as previously described above, to other unaffiliated service providers such as insurance companies, mutual fund or other custodians to provide account maintenance or customer service to your account. We may also disclose your information to government agencies and law enforcement officials (for example, for tax reporting or under court order) as law requires, or other organizations and individuals with your consent (for example, your attorney, tax or other financial professional).

Protecting Your Information

David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®] and our employees, dba: Creative Retirement Planning and Creative Retirement Planning, Inc, maintains physical, electronic and procedural safeguards to guard your non-public personal information to insure we are complying with our own policy, industry practices and state or federal regulations. If you decide to close your account(s) or become an inactive client, we will continue to adhere to these privacy policies and practices as described in this notice.

**David R. Nute, CFP[®], ChFC[®], CLU[®], RICP[®]
(dba: Creative Retirement Planning)**