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CAPITAL  
PLANNING  
ADVISORS  
INCORPORATED

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Financial, Business & Succession Advisors



2150 River Plaza Drive, #260 ▪ Sacramento, CA 95833-4140  
Phone: 916.286.7650 ▪ Fax: 916.290.0926 ▪ [www.capitalplanningadvisors.com](http://www.capitalplanningadvisors.com)

# *You've Got Questions...*

While every client comes with a unique set of circumstances that require an individual solution, there are some common questions that most have before they meet with us.

*Will I be able to retire as planned?*

*How can I maximize my business exit value?*

*How can I minimize the volatility of my investments, while maximizing returns?*

*Is my retirement in jeopardy?*

*What about retirement income volatility?*

*Business succession?*

*Market volatility?*

*Estate taxes?*

*Employee benefits?*

*Key employee retention?*

If these questions resonate with you, the advisors at Capital Planning Advisors have the answers you are looking for.

Financial  
Business  
Succession  
Planning

Advisory  
Investment  
Wealth  
Management

Alternative  
Investments &  
1031 Exchange  
Real Estate TIC's

Life  
Disability  
Long Term Care  
Insurance &  
Annuities

Qualified &  
Non Qualified  
Plan



# *Welcome to Capital Planning Advisors, Inc.*

More than ever, individuals and businesses are seeking independent advice from a team of professionals to help them achieve their financial goals. Here are some of the most important reasons why our clients say they chose Capital Planning Advisors:

- *Our Tradition of Service to Clients* – we are privileged to be entrusted with assisting in your most important planning decisions, and are here to help you at every step.
- *Our Process, Focused on Your Unique Needs* - every client we work with is important, and no two plans are the same.
- *Our Broad Range of Investment Opportunities* – we are proud to offer a broad spectrum of programs, to provide the appropriate solutions for every client.
- *Our Team of Experienced Professionals* – ours is a tightly regulated industry, so every member of our professional staff has undergone intense training, certification, and ongoing continuing education.
- *Our Comprehensive List of Strategic Partners* – our network of advisors that we coordinate with in the process of completing our client plans.
- *Our History of Satisfied Clients* – our job is not done when your plan is complete, our service to you continues on for years and decades as your wealth changes, your goals adjust and your life evolves. It is our ongoing partnership with you that sets us apart.



# *Our Process, Focusing On Your Unique Needs*

We believe the first step in developing an effective financial plan is to first understand your values and goals – where you want to go as a business person, family member, and individual. From there we develop a coordinated plan that typically will include multiple recommendations, financial planning techniques, or investment and insurance strategies designed to help you accomplish your short and long term goals.

We also believe that the most successful planning results are accomplished when all your advisors work as a team. For this reason, our specialists strive to work in partnership with your other advisors to ensure implementation of your plan, in addition to ongoing support for years to come.



# Our Team of Experienced Professionals



CA Insurance License  
#0A31777



## *Lawrence A. Hansen, Financial Advisor / Principal*

Larry Hansen is a Financial Advisor and Principal at Capital Planning Advisors, Inc. Larry's area of focus is working with businesses, and their owners in the areas of Financial, Business, Succession & Estate Planning, Advisory Investment Management, Alternative Investments, Insurance, & both Qualified and Non-Qualified Retirement Plans. Larry has been advising clients since 1991 with past affiliations including Northwestern Mutual Financial Network, and The Todd Organization as an Executive Benefit Consultant to mid-sized to fortune sized companies.

Larry is a graduate of Biola University, with a B.S. in Business. He is licensed in Life, Health, Long-Term Care, Variable Life and Annuities, and Series 6 (Investment Company Products/Variable Contracts Limited Representative,) Series 63 (Uniform Securities Agent State Law Exam,) Series 7 (General Securities Representative) and Series 66 (Investment Advisor Representative) securities licenses. He is a Court of the Table and Life Member of the Million Dollar Round Table, as well as a member of the National Association of Insurance and Financial Advisors, the Association for Advanced Life Underwriting, the Sacramento Area Commerce and Trade Organization and Western Pension Benefits.

Larry also serves in the community on the Leadership Team, and as a worship band leader, at Bayside Life Church; and on the Sacramento Cabinet of William Jessup University in Rocklin, CA.



CA Insurance License  
#0D68647

## *William Hayward, MBA, Financial Advisor*

Bill Hayward began working with us in 2005 after gaining experience with several financial services firms including E\*Trade Securities and Citibank.

Bill's focus after 10 years in the industry is to determine strategies to help meet the needs of our clients and to coordinate the implementation of those recommendations. His areas of specialty are Traditional and Alternative Investments including 401(k) and Pensions as well as insurance planning.

Bill currently holds a California Life and Health Insurance License as well as Series 7 (General Securities Representative) and 66 (Investment Advisor Representative) Investment Licenses. Bill also holds a B.A. in Finance and a Master's Degree in Business Administration (MBA) from California State University, Sacramento. Bill is also an active board member with a Non-Profit Organization in the Sacramento Area.



CA Insurance License  
#0F01604

## *Holly Bawden, Operations Manager*

Holly joined us in 2004 after gaining 18 years of experience with several financial services firms, including Northwestern Mutual Financial Network, Connecticut Mutual, New England Financial and Penn Mutual. Holly is responsible for client customer service and insurance application coordination, as well as managing our office. She holds a Life and Health Insurance License and brings over 20 years of financial services industry experience.



# *Our Comprehensive List of Strategic Partners*

Through our partnership with National Financial Partners, one of the ten largest publicly traded broker/dealers in the country\*, we possess the tools and services of the largest of national financial services firms. This unique combination allows us to provide advisory planning recommendations consistent with our clients' goals, values and purpose. Coupled with investment advisory solutions from institutional money managers, traditional and alternative investments\*\*, we offer insurance and annuity plans from approximately 300 insurance companies.

The professionals at Capital Planning Advisors, Inc. work with more than 196 investment management companies to ensure that our clients have access to the solutions that appropriately meet their goals.

- American Funds
- Grubb & Ellis
- John Hancock
- Fidelity Investments
- Vanguard
- Aletheia
- Inland Securities Corporation
- ICON Securities Corporation
- PIMCO
- Noble Royalties

*Here are some of the more than 300 insurance companies we represent:*

- AXA
- Sun Life Financial
- MetLife
- John Hancock
- ING
- Pacific Life
- Lloyd's of London
- Nationwide
- Mass Mutual
- Prudential Life Insurance Companies
- New York Life Insurance and Annuity Corporation
- Principal Financial
- Unum
- Advanced Settlements, Inc.
- Allianz Life
- Bankers Life Ins. Co.
- Guardian Life
- Hartford Life Ins. Co.
- Lifestyle Settlement, Inc.
- Lincoln Financial Companies
- Sun Financial
- Transamerica



# Opportunity

## TRADITIONAL INVESTMENTS

Stocks

Bonds

Mutual  
Funds

Index  
Funds

ETF's

Separate  
Accounts

## REAL ESTATE

1031  
Exchange

REITs

Real Estate  
Value Funds

## PRIVATE STRATEGY

Tax  
Credit

Concentrated  
Stock Strategy

Managed  
Futures/Hybrids

Private  
Equity

Hedge  
Funds

## REAL ASSET

Oil & Gas

Equipment  
Leasing

Timber



\* June 27, 2008 InvestmentNews.com

\*\*Alternative investments, including hedge funds, real estate, and managed futures involve a high degree of risk, often engage in leveraging and other speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds, often charge high fees which may offset any trading profits, and in many cases the underlying investments are not transparent and are known only to the investment manager. The performance of alternative investments, including hedge funds and managed futures, can be volatile. An investor could lose all or a substantial amount of his or her investment. These types of investments may not be suitable for all investors. Please consult with a financial or legal professional before investing in alternative investments.

Mutual funds are sold by prospectus, which is available from your Financial Representative or directly from the Fund Company. Please carefully consider investment objectives, risks, charges, and expenses before investing. For this and other information about any mutual fund investment please obtain a prospectus and read it carefully before you invest. Investment return and principal value will fluctuate with changes in market conditions such that shares may be worth more or less than original cost when redeemed.

Variable annuities are sold by prospectus only. The prospectus contains the investment objectives, risks, fees, charges, expenses and other information regarding the contract and underlying funds, which should be considered carefully before investing. Please contact your Financial Representative or the issuing Insurance Company to request a prospectus. Investors should read the prospectus before investing. Annuities are long-term investment vehicles designed for retirement purposes. Withdrawals of taxable amounts are subject to income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. Early withdrawal may be subject to withdrawal charges. Partial withdrawals may also reduce benefits available under the contract as well as the amount available upon a full surrender.

All products may not be available in all states. An investment in a variable annuity involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the total amount invested. The purchase of a variable annuity is not required for, and is not a term of, the provision of any banking service or activity.



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