

## Investment Strategies Designed to Stand the Test of Time

# New York Financial

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## The Creative Planners Group, Ltd.

Success means different things to different people. For some, it is the accumulation of power, wealth and material possessions. For others, it is the ability to live simply, but comfortably, in retirement, with enough left over to pass along to family members or a favorite charity.

The Creative Planners Group (CPG) has been helping individuals, families and businesses at all levels of the financial spectrum reach their financial goals since 1988, through good times and bad. More than an investment advisor, this Westchester County-based company considers all aspects of a client's life, including financial circumstances, risk tolerance, liability management and long-term goals, before devising a strategy aimed at maximizing wealth while minimizing volatility, costs and taxes. Dedicated to providing a comprehensive spectrum of advice, CPG also provides full tax and accounting services. Founder and President Leonard Sander spent the first 13 years of his career with the U.S. Department of Treasury/Internal Revenue Service (IRS) and the U.S. Attorney's Office and maintains the Enrolled Agent (EA) certification.

- Wealth Management
- Financial Planning
- Investing
- Tax Preparation
- Small Business Accounting
- Incorporation Services
- More...

"We pride ourselves on doing complete, independent and balanced planning," Sander says.

### Structured Investing

Standing against the noise and product-driven focus that characterizes so much of Wall Street today, CPG has adopted a specialized and prudent investment philosophy known as *Structured Investing*. Based on Nobel Prize-winning economic research, CPG's *Structured Investing* investment philosophy offers a fundamental way of looking at markets and thinking about economics and human behavior. It is:

- Guided by 80+ years of academic and behavioral research
- Grounded in vast global diversification
- Engineered, monitored and managed with strict discipline

Financial science over the past 50 years has led to a powerful understanding of the investment risks worth taking and those that are not. By using the research available to us, CPG believes that investing is largely a matter of identifying the risks



Back row: Mike Sander, Lenny Sander, Ben Sander  
Front row: William Pellegrino, Gina DiRubba

that are potentially rewarded and choosing the degree of these risks to take.

### Long-Term Commitment

As an independent firm with total managed assets of more than \$115 million, The Creative Planners Group provides objective, highly personalized service. CPG is committed to the principle that every recommendation it makes must be in a client's best interest. This sense of responsibility and of putting clients first is shared by Leonard Sander and his sons, Michael and Ben. Together, they represent more than 40 years of experience in wealth management.

"There is continuity at this firm that helps us get to know our clients intimately," Leonard says. "They are like an extended family, and they know this firm is going to be here for a long time."



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