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## Facts About The TRU™ Method

- What it is:** A proprietary, patent-pending mathematically engineered process aimed at more accurately gauging maximized and sustainable retirement income from savings, creating monthly “retirement paychecks.” It was developed with the goal of resolving the high failure rates resulting from real-world application of the “4% Rule” withdrawal strategy created by William Bengen in 1994 and its variants, which are commonly used today by many financial advisors.
- Where it’s available:** Compass Point Retirement Planning of Wakefield, MA, is the only retirement planning company in America offering the TRU™ Method.
- Who created it:** Michael LaBrie, AAMS, AIF, RMA, Compass Point Retirement Planning co-founder, owner, president and advisor, created the TRU Method based on a proprietary mathematically engineered formula designed to eliminate retirement income gaps.
- How it works:** The TRU Method identifies and eliminates “The ValueGap,” a newly discovered valuation error almost always present in a retiree’s investment pricing. The TRU Method calculates a dramatically more accurate estimate of the maximum income amount a retiree may live on throughout retirement. The process considers over 200 years of historical data and factors specific to the retiree including chosen asset allocation, life expectancy and real-world costs for the portfolio.
- Rather than using a static withdrawal rate like the 4% Rule, the TRU Method sets a more precise and accurate rate resulting in a maximized yet steady and sustainable income stream.
- Why it’s needed:** The problems with application of the 4% Rule in real-world scenarios are historically worse than realized by most financial professionals. This can lead retirees to set a path toward running out of money prematurely or set a course that greatly compromises the lifestyle they could have afforded.
- The TRU Method was engineered to use the ValueGap discovery to correct the core problem behind these outcomes and create more accurate estimates of available retirement income for retirees.