

**Brochure**

**Form ADV Part 2A**

**Item 1 - Cover Page**

**Transition Planning & Guidance™, LLC**

**CRD# 167866**

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**February 13, 2017**

This Brochure provides information about the qualifications and business practices of Transition Planning & Guidance™, LLC. If you have any questions about the contents of this Brochure, please contact us at (404) 919-9518 or [admin@transitionpg.com](mailto:admin@transitionpg.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Transition Planning & Guidance™, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Transition Planning & Guidance™, LLC is also available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

**Item 2 - Material Changes**

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. Various state regulations require us to either deliver or offer to deliver the Brochure at least annually, and we will comply with these regulations. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was made on February 25, 2016. Of course the complete Brochure is available to clients at any time upon request.

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## ***Item 4 - Advisory Business***

### General Information

Transition Planning & Guidance™, LLC (“TransitionPG®”) was formed in 2010, and provides consulting services to help clients achieve their financial, personal and professional goals in life. This firm bridges the gap between financial planning and coaching. Most financial planners coach on finances. Most coaches advise on personal and professional issues. TransitionPG® consults in all three aspects – financial | personal | professional. This firm is different from other financial firms because it does not sell financial products and does not manage money. In fact advice relating to asset allocation or the selection of securities is generally incidental. TransitionPG® works on a retainer basis, offering fixed-rate packages and hourly rates.

TransitionPG® clients tend to be going through a transition in life causing them to reflect on life and make a change. Transition includes individuals going through a divorce, loss of a spouse, career change, sale of business, retirement, graduation and countless other challenges that occur in life. During these difficult times, most people need help in defining and achieving financial, personal and professional goals.

Nivedita (“Niv”) Persaud is the sole principal owner of TransitionPG®. Please see ***Brochure Supplement***, Exhibit A, for more information on Ms. Persaud.

### **SERVICES**

TransitionPG® offers consulting services in three areas: financial review, life strategy and professional progression.

#### Financial Review

Financial Review consulting services generally include advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls for personal and business, retirement planning, education funding, and investment asset allocation and diversification. At the outset of each client relationship, TransitionPG® spends time with the client asking questions, discussing the client's financial circumstances, and broadly identifying major goals of the client. Depending on a client's particular situation, financial review may include some or all of the following:

- Gathering factual information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Evaluating net worth by reviewing assets and liabilities;
- Reviewing income and expenses and developing a spending plan;
- Recommending saving strategies to achieve financial goals;
- Making recommendations to help achieve retirement plan goals and objectives, including retirement plan choices for self-employed and employed;
- Creating an asset allocation plan to help meet the goals and objectives of the client, including education, retirement and tax planning;
- Providing estate planning advice;

- Assessing risk and reviewing basic health, life, disability and long term healthcare insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

This advice may be given verbally or written in a document.

When appropriate, TransitionPG® suggests at least three advisory firms for the client to interview for ongoing investment management. TransitionPG® receives no compensation from these referrals.

#### Life Strategy

Life Strategy consulting services include helping clients develop a personal mission statement, identify goals and create a plan of action. Some clients retain TransitionPG® for ongoing tracking and monitoring of implementing their plan.

#### Professional Progression

Professional Progression consulting services include helping clients grow their business, plan their career or find work/life balance.

With respect to any account for which TransitionPG® meets the definition of a fiduciary under Department of Labor rules, TransitionPG® acknowledges that both TransitionPG® and its Related Persons are acting as fiduciaries. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between TransitionPG® and Client.

#### ***Item 5 - Fees and Compensation***

All services are billed at either an hourly rate (usually \$200 per hour) or an agreed-upon fixed fee, depending upon the nature of the engagement, the scope of services and complexity of the situation. Clients are billed monthly for their services.

#### ***Item 6 - Performance-Based Fees and Side-By-Side Management***

TransitionPG® does not have any performance-based fee arrangements. “Side-by-Side Management” refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because TransitionPG® does not manage money and has no performance-based fee accounts, it has no side-by-side management.

#### ***Item 7 - Types of Clients***

TransitionPG® serves individuals, businesses, trusts and estates.

#### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

##### Methods of Analysis and Investment Strategies

As a part of its service offering, TransitionPG® may assist clients with asset allocation planning and, to a limited degree, selection of securities. When appropriate, TransitionPG® may recommend up to three Managers for clients to consider for ongoing management of an investment portfolio.

In researching firms to serve as Managers for TransitionPG's® clients, TransitionPG® evaluates each Manager based on a number of factors. TransitionPG® reviews the investment philosophy of each firm, its performance in various market conditions, its personnel, and its fee structure. TransitionPG® also considers the custodial and other brokerage arrangements of the Manager. TransitionPG® seeks to help each client find the best match to the client's individual circumstances, but makes no claims or guarantees as to the performance of the Manager(s).

TransitionPG® may also assist with asset allocation and portfolio diversification within the client's 401(k). When requested, TransitionPG's® strategic approach is to make recommendations for a client's 401(k) in accordance with the Financial Review that has been developed specifically for each client.

#### Risk of Loss

While TransitionPG® investment recommendations seek to diversify clients' investment portfolios across various asset classes consistent with their Financial Review in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money.

*Management Risks.* TransitionPG's® investment recommendations are based on TransitionPG's® experience, research and proprietary methods. The value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that TransitionPG® (or a Manager) recommends an asset allocation or specific securities that may be adversely affected by unanticipated market movements, and the risk that TransitionPG's® specific investment choices could underperform their relevant indexes.

#### ***Item 9 - Disciplinary Information***

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of TransitionPG® or the integrity of TransitionPG's® management. TransitionPG® has no disciplinary events to report.

#### ***Item 10 - Other Financial Industry Activities and Affiliations***

Neither TransitionPG® nor its Management Person has any other financial industry activities or affiliations to report.

#### ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

##### Code of Ethics and Personal Trading

TransitionPG® has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. TransitionPG's® Code has several goals. First, the Code is designed to assist TransitionPG® in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, TransitionPG® owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with TransitionPG® (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for TransitionPG's® associated persons. Under the Code's Professional Standards, TransitionPG® expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, TransitionPG® associated persons are not to take inappropriate advantage of their positions in relation to TransitionPG® clients.

#### Participation or Interest in Client Transactions

TransitionPG® does not conduct any trading activities for its clients. While persons associated with TransitionPG® could trade in the same securities that Managers select for client accounts, such associated persons would not have knowledge of the Manager's trading activity on behalf of client account until after the trades were complete. Therefore, no conflict of interest exists.

#### ***Item 12 - Brokerage Practices***

##### Best Execution and Benefits of Brokerage Selection

TransitionPG® does not have discretion or manage accounts on an ongoing basis. However, TransitionPG® will generally review the Manager's brokerage arrangements when considering a Manager for a client.

#### ***Item 13 - Review of Accounts***

TransitionPG® provides consulting services for a financial review, life strategy or professional progression. Clients can continue retaining TransitionPG® to help implement, monitor or update findings from original consulting services. TransitionPG® will provide additional written reports as needed or requested by the client.

#### ***Item 14 - Client Referrals and Other Compensation***

TransitionPG® receives no compensation from recommending financial products or referring Managers.

#### ***Item 15 - Custody***

TransitionPG® does not have custody of client accounts, and therefore has no disclosure with respect to this item.

#### ***Item 16 - Investment Discretion***

TransitionPG® does not have discretion or manage accounts on an ongoing basis. TransitionPG® will recommend one or more Managers to each client, but the client retains the authority to hire and fire such Manager(s).

#### ***Item 17 - Voting Client Securities***

TransitionPG® does not have discretion over client accounts and does not vote proxies on their behalf.

#### ***Item 18 - Financial Information***

TransitionPG does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

***Item 19 - Requirements for State-Registered Advisers***

Nivedita Persaud is the principal executive officer and management person of TransitionPG®; her background information is provided elsewhere in this Form ADV (please see Brochure Supplement).

Neither TransitionPG® nor any Supervised Person of TransitionPG® is compensated on a performance-fee basis. Neither the firm nor its Management Person has any disciplinary history requiring disclosure, and neither TransitionPG® nor its Management Person has any relationship or arrangement with any issuer of securities.

No other disclosure is required under this item

# **Exhibit A**

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Nivedita Persaud**

**CRD# 4518325**

**of**

**Transition Planning & Guidance™, LLC**

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February 13, 2017

This Brochure Supplement provides information about Nivedita (“Niv”) Persaud, and supplements the Transition Planning & Guidance™, LLC (“TransitionPG®”) Brochure. You should have received a copy of that Brochure. Please contact TransitionPG® at (404)919-9518 if you did not receive TransitionPG’s® Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Nivedita Persaud is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Nivedita Persaud (year of birth 1967) is the Founder and Chief Compliance Officer of TransitionPG®. As a Transition Consultant, Niv offers consulting advice in all aspects of life – financial, personal and professional. Consulting services include financial review, life strategy and professional progression. Clients retain the services of TransitionPG® for consultation in one or more areas. Financial review consulting focuses on the non-investment part of financial planning, such as budgeting, savings strategies, defining financial goals and developing a plan of action to attain those goals. TransitionPG® does not manage money nor sell financial products. Not every client of TransitionPG® receives advisory services.

Niv has over two decades of professional experience as a strategy and finance executive. Her business experience includes management consulting, executive search, operations and sales. Prior to founding TransitionPG® in 2010, she was Vice President and Relationship Manager at Commerzbank AG from 2005 to 2009. Niv served as a Financial Advisor with Merrill Lynch from 2002 to 2005. While at Merrill Lynch, Niv was a member of the Atlanta Complex Management Team and coached new financial advisors on identifying target markets, sales strategy, portfolio construction and implementation. In 2003, she received the Outstanding Performer Award for her peer group in the Atlanta Complex for creating de novo business and producing consistent growth. Niv's work history also includes firms such as Korn/Ferry International and Northern Trust.

Niv attained her Certified Financial Planner™ professional\* designation in 2005. She also holds a Chartered Retirement Planning Counselor (CRPC®)\*\* designation and a Certified Divorce Financial Analyst™ (CFDA™)\*\*\* designation. She graduated from the Georgia Institute of Technology with a Bachelor of Industrial Engineering which established her strong foundation in analytical and management skills.

Niv actively gives back to the community through her volunteer efforts. Current information regarding civic and volunteer activities can be found at <http://www.linkedin.com/in/nivpersaud>.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

\*\*The CRPC® is a professional designation awarded by the College for Financial Planning to individuals who complete a study program and pass a final multiple-choice examination. Successful applicants earn the right to use the CRPC® designation with their names for two years. Every two years, CRPC® professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation. The CRPC® Program focuses on the pre- and post-retirement needs of individuals, and addresses issues such as estate planning and asset management. CRPC® candidates must comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Candidates must also disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

\*\*\*The CFDA™ designation is awarded by the Institute for Divorce Financial Analysts. Individuals who hold this designation have completed a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings; including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete and requires at least two years' experience in the financial or legal industry.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Niv has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Niv is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Niv has no other income or compensation to disclose.

***Item 6 - Supervision***

As the sole owner of TransitionPG®, Niv Persaud supervises all duties and activities of the firm, and is responsible for all advice provided to clients. She can be reached at 404-829-4305.

***Item 7 - State Requirements for State-Registered Advisers***

In addition to Item 3 above, state-registered advisers are required to disclose all material facts regarding any event in which a supervised person of the firm was found liable in certain legal proceedings, or was the subject of a bankruptcy petition. Niv Persaud has no event to disclose with respect to this item.