
Rick MacBarron, JD*, CFP® ChFC, CLU



JURIS DOCTOR -
Case Western
Reserve University,
1977*

*Certified Financial
Planner™
Practitioner
Certification-The
CFP Board of
Standards, 2005*

*Chartered Financial
Consultant
Designation- The
American College,
1997*

*Chartered Life
Underwriter
Designation- The
American College,
1987*

Visit us at:

www.rickmacbarron.com

*Licensed, not practicing
CA Insurance License # 0B67618

Phone: 949.474.6847
Facsimile: 949.756.2624
Branch Address:
18400 Von Karman Ave.
Suite 400
Irvine, CA 92612

Richard K. MacBarron, JD*, CFP®, ChFC, CLU is a fee based Estate, Business Succession, Investment and Executive Benefits financial planner who has focused on the needs of the highly affluent for the past 29 years.

In addition to his financial planning practice, Rick has also held management positions within the financial services industry. Rick was formerly the Co Regional Chief Executive Officer of the Irvine California office of Lincoln Financial Advisors/Sagemark Consulting. As a Regional Chief Executive Officer, Rick was involved on a daily basis in the Estate, Business Succession, Investment and Executive Benefits planning areas.

Prior to joining Sagemark, Rick was a Registered Representative of, and a manager with, Aetna Life & Casualty for 11 years. During that time he held a variety of positions involving Estate and Business Succession planning.

Before his Aetna affiliation, Rick practiced law in Connecticut for three years. During his law practice, Rick was active in the fields of Estate and Business planning as well as Estate Settlement and Administration.

Rick is an active member of the Orange County chapters of the Estate Planning Council, the Society of Financial Service Professionals, and the Financial Planning Association.

Rick MacBarron is a registered representative of Lincoln Financial Advisors Corp. Securities offered through Lincoln Financial Advisors Corp., a broker-dealer. Investment advisory services offered through Sagemark Consulting, a division of Lincoln Financial Advisors Corp., a registered investment advisor. Insurance offered through Lincoln Marketing and Insurance Agency, LLC and Lincoln Associates Insurance Agency, Inc., and other fine companies. .CRN-1144720-030915

CFP® - CERTIFIED FINANCIAL PLANNER™ Practitioner Certification

In order to become a CFP® professional, four criteria must be satisfied. First is education: theoretical and practical financial planning knowledge is developed by completing a comprehensive course of study at a CFP Board approved college or university. Second is the examination: a comprehensive 2 day, 10 hour CFP® Certification must be passed.. Third is experience: 3 years minimum experience in the financial planning process is required prior to certification. Fourth is ethics: the CFP Board's *Standards of Professional Conduct* must be followed. A background check is also performed.

In addition, every 2 years, 30 hours of continuing education must be completed to stay current with developments in the financial planning profession to better serve clients.

ChFC® - Chartered Financial Consultant Designation

There are 9 courses that are required to be taken and passed to receive this designation. It includes in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. To ensure that those who earn the ChFC® are the most qualified and knowledgeable in financial services, there are additional program requirements which must be fulfilled:

- Experience requirements
- Take the Professional Ethics Pledge
- Professional Achievement in Continuing Education (PACE) Recertification Program requirements

CLU® - Chartered Life Underwriter Designation

CLU® is the world's most respected designation of insurance expertise. 8 courses provide an in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

Provides clients with insurance solutions, such as:

- Personal and business risk management
- Retirement and estate planning
- Business succession
- Life insurance, tax, annuities and income replacement

J.D.

Juris doctor, or doctor of Jurisprudence, commonly abbreviated J.D., is the degree commonly conferred by law schools. It is required in all states except California (which includes an option called law office study) to gain Admission to the Bar. Gaining admission to the bar means obtaining a license to practice law in a particular state or in federal court