



*Plan to Live Well*

**Item 1: Cover Page**

**Form ADV Part 2, Firm Brochure  
October 25, 2022**

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This brochure provides information about the qualifications and business practices of Keener Financial Planning. If you have any questions about the contents of this brochure, please contact us at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Registration with the State of Texas or with any state securities authority as a registered investment advisor does not imply a certain level of skill or training.

Additional information about Keener Financial Planning also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The firm's CRD# is 147615.

## **Item 2: Material Changes**

The firm has made no material changes to its ADV Part 2 Brochure from the last annual update to this brochure dated January 1, 2022.

For future filings, this section of the brochure may address only those material changes that have occurred since the firm's last annual update.

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's Website: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or may contact our firm by telephone at (817) 993-0401 or by email at [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) to request a copy at any time.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

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#### Item 4: Advisory Business

Keener Financial Planning is a financial planning and investment advisory firm. We have been in business since 2008. Jean Keener is the majority owner of the firm. In April 2019, the firm moved from state to SEC registration. "Registration" means only that Keener Financial Planning has met the minimum requirements for registration as an investment advisor and does not imply a certain level of skill or training or that the SEC or any other regulator guarantees the quality of our services or recommends them.

Financial planning advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation, and investment selection. We work with the greatest number of clients on retirement planning and investment advice. About 50% of our time is spent providing investment-related advice, and 50% on other aspects of financial planning.

Keener Financial Planning provides modular financial planning and investment management services. That means the scope of our work together can be as narrow or comprehensive as you would like. It can also be short-term or ongoing in nature. We determine the scope and nature of the relationship in our complimentary initial consultation.

Relationships can be based on an hourly (usually flat-fee) project or ongoing retainer. In either case, all advisory relationships begin with development of a financial plan. We work with you to define goals and understand your values and preferences. Based on the scope of the engagement, we then prepare analyses of the current financial situation and possible future scenarios. Next, we present our written analysis and recommendations along with an action list.

**For hourly (and flat-fee) projects**, upon completion of this presentation the initial engagement is concluded. You are free to call and ask questions or get clarification on the issues addressed in the engagement for up to a year after the recommendations meeting at no additional cost subject to reasonable limitations determined by KFP. You may re-engage Keener Financial Planning as needed on an hourly or flat-fee project basis. Periodic financial reviews are recommended and it is the client's responsibility to initiate this review. If the client has not signed a retainer service agreement, this is the default relationship after the initial engagement.

**For retainer clients**, the process continues with KFP implementing the investments and supporting you in completing any action items on your list.

For new clients, the retainer includes both ongoing planning and investment management services. Existing clients may have alternate legacy service options.

Investment management:

- Completion of investment account paperwork
- Implementation of investment recommendations at an independent 3<sup>rd</sup>-party custodian
- Quarterly review of the portfolio for rebalancing purposes (including your outside accounts like employer retirement plans) unless otherwise stated in your service agreement

- Rebalancing buy/sell trades are executed with your advance approval if we manage your accounts on a non-discretionary basis; if we have discretionary authority, trades do not require this pre-approval but will be consistent with the objectives stated in your Investment Policy Statement.

#### Ongoing Planning:

- Support and assistance from us on implementing your financial plan including coordination with insurance agents, tax preparers, and estate planning attorneys.
- Review and updating of your retirement plans annually, and more frequently if needed to address changes in your situation.
- Review and consideration of other financial planning issues as needed including cash flow, major purchase decisions, estate planning, consideration of tax consequences of financial decisions, and insurance needs
- Updates from us as we identify changes to legislative or tax issues relevant to your situation

After the initial planning process, in-person or virtual meetings with retainer clients are scheduled twice a year. Additional sessions are offered as needed.

We provide investment advice on mutual funds, exchange traded funds, stocks, bonds, certificates of deposit, variable annuities, and variable life insurance products. Advice on individual stocks and bonds is provided in the context of the security's role in your overall asset allocation and financial goals. Because each mutual fund or exchange traded fund has its own investment advisor, selection of that advisor is inherent in recommending particular funds.

You are welcome to provide parameters for us to work within when we provide investment recommendations. The most common requests in this area generally include a request for a particular mutual fund family, the exclusion of exchanged-traded funds, use of socially conscious criteria, or inclusion of funds provided with no transaction fee at a particular brokerage. We can discuss any preferences during the initial consultation to determine if your requests can be accommodated in advance of initiating the engagement.

Investment management services are provided on a discretionary basis for new clients. Some existing clients receive services on a non-discretionary basis. The service agreement specifies whether your services are discretionary or non-discretionary.

- Under a discretionary agreement, we will make trades based upon the objectives agreed to in the financial planning process and outlined in your investment policy statement, including any reasonable restrictions you may choose to place on the types of investments included in your portfolio. It is your responsibility to notify us promptly regarding any change in your financial situation or objectives or your investment account restrictions.
- Under a non-discretionary agreement, after we provide an investment recommendation for your account, you need to provide approval prior to our execution of the trade. Please see Item 16 for more information about discretionary authority.

Retirement Rollovers-No Obligation/Conflict of Interest: A client leaving an employer typically has four options (and may engage in a combination of these options): 1) leave the money in his former employer's plan, if permitted, 2) roll over the assets to his/her new employer's plan, if one is available and rollovers are permitted, 3) rollover to an Individual Retirement Account (IRA), or 4) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences).

Keener Financial Planning may recommend an investor roll over plan assets to an IRA.

- In the event the client was already receiving ongoing retainer services, the fee does not change as a result of the rollover.
- If the client had engaged KFP's service on a project basis, the rollover to an IRA would not result in any more or less compensation for the services rendered. If the client re-engaged our services on a project basis in the future, fewer accounts to review would likely result in less time spent on your behalf and lower fees.
- If the client had engaged KFP's service on a project basis but intended to switch to ongoing retainer services in the event of a rollover recommendation, KFP would receive additional compensation as a result of the additional services to be provided. Retainer services include a broad range of services for financial planning and distribution management and managing the assets from this account would be just part of that service. In this scenario, Keener Financial Planning has an economic incentive to encourage an investor to roll plan assets into an IRA that Keener Financial Planning will manage as part of retainer services.

There are various factors that Keener Financial Planning may consider before recommending a rollover, including but not limited to: i) the investment options available in the plan versus the investment options available in an IRA, ii) fees and expenses in the plan versus the fees and expenses in an IRA, iii) the services and responsiveness of the plan's investment professionals versus those of Keener Financial Planning, iv) required minimum distributions and age considerations, and vi) employer stock tax consequences, if any. No client is under any obligation to roll over plan assets to an IRA managed by Keener Financial Planning.

Keener Financial Planning has established a business continuity plan to facilitate continued service in the event of disruptive situations such as natural disasters, destruction of office space, or prolonged loss of Internet connectivity at our office location. We have also documented a succession plan in the event of the Principal's incapacity or death.

As of January 20, 2022, our firm had approximately \$215.2 million in regulatory assets under management. \$212.5 million is under discretionary agreements; \$2.7 million is under non-discretionary agreements. The firm advises clients on approximately \$708.3 million, including the regulatory assets under management figure.

### **Item 5: Fees and Compensation**

Keener Financial Planning is fee-only. That means that all of our compensation comes directly from you, the client. We receive no 3<sup>rd</sup> party compensation from commissions, products recommended or referral fees. Being fee-only allows us to focus exclusively on your best interest

and provide objective recommendations to help you achieve your financial goals. It can sometimes also result in lower total investment costs. All fees are negotiable at our sole discretion.

**Financial planning fees** are based on a rate of \$260 per hour for engagements led by a Firm Financial Planner. Engagements led by the Firm Principal are based on a rate of \$320 per hour. Existing clients' fee quotes may be based on a lower rate. We are usually able to provide a flat-fee quote for the initial engagement at the conclusion of the complimentary initial consultation. With the flat-fee quote, as long as we stay within the original scope of our project, you won't be charged any incremental hourly fees.

Occasionally, a flat-fee quote isn't possible when the complexity of the project is undetermined. In these situations, we proceed with the project on an hourly basis providing frequent updates on status and time spent.

To begin a financial planning engagement, you provide a deposit of the lesser of \$500 or 50% of the fee quote. The remainder of the fee is due at the conclusion of the recommendations meeting. Payment by check or credit card is accepted.

The engagement may be terminated at any time by either party upon written notice to the other party. If the engagement is terminated within 5 days of signing the client service agreement, no fees would be due and any unearned prepaid fees would be refunded. Should client terminate the engagement after this date, client is responsible and will be invoiced for any time charges incurred by Keener Financial Planning in the preparation of their plan.

**Retainer services** are provided for a flat annual fee. The annual fee is based on the services to be provided, the number of investment accounts, complexity of your situation, and household total investment assets.

The minimum annual retainer for ongoing planning and investment management is \$3,000. The fee covers both financial planning and investment management, and the proportion of the fee relevant to planning or investment management varies based on the client situation. There is no minimum account size, but we believe that investment costs matter and should be kept low. In the event of investment assets under \$300,000, we would only offer retainer services if most of our fee would be allocated to the financial planning services to be provided rather than the investment management. Fees and minimums are negotiable at our sole discretion, and existing clients may qualify for lower minimums.

For clients electing retainer services at the beginning of the relationship, the initial financial planning fee is paid in addition to the ongoing retainer services fee for the first year. A \$500 deposit is due upon signing of the service agreement, and the balance of the initial planning fee is due when the plan is delivered. After the first year, maintaining and updating the financial plan is included in the ongoing retainer services fee.

Fees commence on the date of signing the retainer service agreement. Fees for the first quarter of service are pro-rated based on the number of days services are actually received. Generally, with your authorization, fees are deducted from your investment accounts around the first of the next quarter.

If you request invoicing, invoices are generated during the first week of the last month of the quarter. Invoices are due on the first day of the following quarter.

Retainer services may be terminated by either party at any time by providing a written notification to the other party. Upon termination, the client is responsible for pro-rated fees for the quarter to date and will be invoiced.

You will incur additional fees at the independent custodian where assets are held. The custodian's fees may include (but are not limited to) transaction fees, account fees, statement fees and fees for additional services requested. A fee schedule is available from the custodian and you should review it.

The mutual funds and exchange traded funds used in investment management accounts also carry ongoing investment expense ratios which are part of your overall investment expenses.

We also conduct **group education workshops** on financial planning topics such as "Maximizing Your Employee Benefits," "Retirement Savings Strategies," and "Women and Money." Keener Financial Planning may impose a fee for educational workshops. Generally, the employer, civic, or nonprofit group sponsoring the workshop pays any fees charged by Keener Financial Planning. Workshop fees are flat fees based on material costs and internal estimates for preparation and presentation time at the standard hourly rate. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement.

We may also provide **advice to employers for their retirement plans**. Advice focuses mainly on the area of types of retirement plans, providing recommendations on plan providers, and investment option selection. Keener Financial Planning provides this advice with the same policies and fee schedule as engagements for individuals.

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

Keener Financial Planning does not charge performance-based fees or engage in side-by-side management.

#### **Item 7: Types of Clients**

Keener Financial Planning provides advice primarily to Individuals, High Net Worth Individuals, and Pension and Profit Sharing Plans. Occasionally we also provide advice to trusts and small businesses.

We have no asset or net worth minimums for financial planning or investment management services. However, we do have a minimum annual retainer of \$3,000 for ongoing planning and investment management services. There is no minimum account size, but we believe that investment costs matter and should be kept low. In the event of investment assets under \$300,000, we would only offer retainer services if most of our fee would be allocated to the financial planning services to be provided rather than the investment management.

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

We use a long-term, passive investment strategy with a focus on matching market performance, keeping costs low, and achieving appropriate diversification given your risk tolerance, time horizon, and goals.



We use index mutual and exchange-traded funds with stock and bond holdings to implement this strategy through a combination of domestic/international, small/medium/large market cap stock, and short/medium-term bonds. Funds for REITS and commodities may also be used in small percentages to increase diversification. We occasionally use actively managed funds to target specific asset classes where the value provided by the fund's investment manager is deemed to outweigh the additional costs of the active management. Based on academic research, small cap and value stocks are overweighted in client portfolios relative to the broad market indices.

Funds for each asset class are selected based on a number of factors including cost, historical performance, quantity of stocks/bonds in the fund, effectiveness of delivering the target asset class, reputation of the manager, and overlap with other funds being used. In addition, the firm selects the lowest cost share class available in a client's account when recommending mutual funds. The firm completes a structured due diligence process of all standard recommended funds every 6 months, as well as when new information becomes available.

While we don't recommend individual securities, we may offer advice on those that the client already owns. This advice focuses primarily on concentration issues, tax consequences of selling, and asset allocation. We may also consider analyst review and fundamental metrics in our recommendations.

While we believe our investment strategy is designed to create the best opportunity for positive investment returns for a given level of risk, it cannot guarantee that an investment objective or goal will be achieved. Some investment decisions made by us may result in loss, which may include the original principal amount invested. You must be able to bear the various risks involved in investing, which may include market risk, liquidity risk, interest rate risk, currency risk or political risk, among others.

Low-cost, no-load, index investments have the potential to be affected by tracking error risk, which is defined as a deviation from the stated benchmark index. While small cap and value stocks are expected to outperform the broad market index based on historical analysis, they may underperform the broad market for extended periods of time.

As the firm does not do block trading, clients may receive better or worse pricing on ETFs than other clients or employees on the same day depending on market fluctuation and the time of execution.

### **Item 9: Disciplinary Information**

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any disciplinary events.

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

We are not affiliated or have a material relationship with any another financial industry entities.

Our policies require that we conduct business activities in a manner that avoids actual or potential conflicts of interest between the firm, personnel and the client, or that may otherwise be contrary to law. We will provide disclosure to the client, prior to and throughout the term of an

engagement, of any conflicts of interest which will or may reasonably compromise our impartiality or independence.

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

Code of Ethics: We adhere to the CFP® Code of Ethics. A summary of the Code of Ethics' Principles is outlined below.

A CFP® professional must:

- 1) Act with honesty, integrity, competence, and diligence.
- 2) Act in the client's best interest.
- 3) Exercise due care.
- 4) Avoid or disclose and manage conflicts of interest.
- 5) Maintain the confidentiality and protect the privacy of client information.
- 6) Act in a manner that reflects positively on the financial planning profession and CFP® certification.

We will, upon request, promptly provide a complete code of ethics.

At times we as individuals may hold positions in securities that may also be recommended to clients. We may also buy a security for ourselves at or near the same time that we recommend selling the same security to a client (or vice versa) based on the unique situation of each individual. Because we don't engage in block trading, we expect that prices for ETFs purchased or sold in an employee's account on the same day as a client trade will vary based on market fluctuation and the time of execution. However, at no time will we receive preferential treatment over clients. We enforce the applicable rules of the Investment Advisor Act of 1940 including the provision against insider trading. We maintain the required personal securities transaction records for all employees and require prior approval for trades in restricted securities.

### **Item 12: Brokerage Practices**

We do not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. We typically recommend TD Ameritrade (TD Ameritrade Institutional, Division of TD Ameritrade, Inc., member FINRA/SIPC/NFA) when clients select discretionary investment management services. For our hourly clients our recommendations may include TD Ameritrade, Vanguard, Charles Schwab and Co., Inc. and Fidelity.

In recommending custodians (or broker/dealers), we will take into account the range and quality of services provided to the client. We may also take the following characteristics into consideration when entertaining their recommendation.

- The provider's ability to minimize total trading costs while maintaining its financial health.
- Whether the provider can maintain and commit adequate capital when necessary to complete client trades, respond during volatile market periods, and minimize the number of incomplete trades.
- Whether the custodian is properly registered and in good standing with the appropriate regulatory body(s) having regulatory jurisdiction.
- Whether there are any current or pending regulatory action(s), civil claims, Criminal actions, etc.
- Custodian's financial strength and stability.
- Operational and servicing capabilities.
- Whether they can search for and obtain liquidity to minimize market impact.
- Accommodate client requirements during unusual market conditions.
- Execute unique trading strategies.
- Execute and settle difficult trades.
- Account for its trade errors and correct them in a satisfactory manner.
- Infrastructure commitments, such as technology.
- Proprietary and/or third-party research.

We do not receive fees or commissions from any of these arrangements, although we may benefit from electronic delivery of client information, electronic trading platforms and other services provided by custodians for the benefit of clients. We may also benefit from other services provided by custodians, such as research, continuing education, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

We do not consider potential client referrals to us from brokerages in the brokerage recommendations we provide to our clients.

We do not direct brokerage for specific client transactions except occasionally individual bonds, for which we may select a broker-dealer to secure better pricing for the client than offered by the custodial broker-deal on an individual trade.

### **Item 13: Review of Accounts**

Account reviews and advice are completed under the supervision of a CERTIFIED FINANCIAL PLANNER™ professional. Initial financial planning engagements for hourly (and flat-fee) projects terminate upon delivery of the plan or advice to the client. After the initial engagement, if the client has not engaged Keener Financial Planning for Retainer Services, no ongoing automatic reviews

are provided. While periodic financial reviews are strongly recommended, it is the client's responsibility to initiate reviews or request additional advice.

Retainer clients with Investment Management services have reviews completed internally on a quarterly basis unless otherwise stipulated in the client's individual service agreement. The firm uses investment rebalancing software to monitor and generate trades as needed to maintain asset allocation within tolerance bands of the investment policy statement, ensure proper cash is available in the accounts, optimize asset location, and capitalize on tax loss harvesting opportunities. Review with the client is no less than once a year, and it is the client's responsibility to make themselves available for the review meeting. Investment clients with additional outside accounts are responsible for providing Keener Financial Planning with statements from the outside accounts so that they can be included in the review process and overall asset allocation.

Portfolio "snapshot" reports are provided when Keener Financial Planning is engaged to provide investment advice during the initial engagement or an Ad-Hoc review. Account Summary reports are provided on an annual basis to Retainer clients at the review meeting. Additional reports may include XRay, investment detail, correlation matrices, stock intersection, and other similar reports. The firm does not provide ongoing performance reporting.

Clients will receive account statements directly from mutual fund companies and/or brokerage companies in which they hold investments. These statements are typically provided on a monthly or quarterly basis and as transactions occur.

Keener Financial Planning maintains model portfolios comprised of recommended mutual funds and ETFs in varying percentages to achieve the recommended asset allocation. The percentage targets are established in the financial planning process. Retainer clients each have an Investment Policy Statement identifying their model portfolio and asset allocation percentages. The mutual funds and ETFs are selected for the models based on the analysis process described in Item 8 above.

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

We do not receive compensation for referrals from any third party.

We receive continuing education, case consultation, and educational materials/tools from various mutual fund companies, insurance companies, insurance agents, attorneys, tax preparers, and other professionals. Our policy is to accept only those services which enhance our ability to provide quality service and advice to our clients. Any referrals we make for clients are based on our professional judgment of the best service provider for the client's situation.

We do not compensate any third party for client referrals.

Jean Keener, Rachel Songer, Patty Priddy, and Samuel Pond are members of the Garrett Planning Network (GPN), a nationwide network of professional, fee-only advisors. GPN members are committed to providing competent, unbiased financial advice to individuals from all walks of life. GPN provides ongoing educational and operational support to members and facilitates the sharing of best practices through its member community. Clients and potential clients may be referred to Keener Financial Planning from GPN's website, [www.garrettplanningnetwork.com](http://www.garrettplanningnetwork.com). Keener Financial Planning pays operational fees to GPN, but nothing is paid to GPN for client referrals.

Clients referred by GPN do not pay more for Keener Financial Planning's services than clients who learn about us from another referral source.

Jean Keener, Patty Priddy, Rachel Songer, Samuel Pond, and Elizabeth Shurtz are also members of the National Association of Personal Financial Advisors. All Firm Registered Investment Advisors are members of the Financial Planning Association. Keener Financial Planning is also a member of the Greater Keller Chamber of Commerce. Clients and potential clients may be referred to Keener Financial Planning from these organizations, but nothing is paid to them for client referrals. Clients referred by these sources do not pay more for Keener Financial Planning's services than clients who learn about us from another referral source.

### **Item 15: Custody**

We do not accept custody of client funds. All assets are custodied at an independent 3<sup>rd</sup>-party custodian.

You must receive at least quarterly account statements from your qualified custodian. If you are not receiving at least quarterly custodial account statements, please contact us at the number on the cover page of this brochure.

For accounts where the client requests the use of third party Standing Letters of Authorization ("SLOA"), the firm is deemed to have custody of client funds or securities. The firm is not required to obtain a surprise annual examination of client assets; however, they are required to list these accounts in Item 9 of ADV Part 1.

### **Item 16: Investment Discretion**

Similar to a limited power of attorney, discretionary authority allows our firm to implement investment decisions, such as the purchase or sale of a security on behalf of your account, without requiring your prior authorization for each transaction in order to meet your stated investment objectives. This authority will be granted through your execution of both our engagement agreement and the selected custodian's account opening documents. Your account custodian will specifically limit our firm's authority within your account to the placement of trade orders.

Non-discretionary account authority requires your ongoing prior approval involving the investment and reinvestment of account assets, portfolio rebalancing, or for our firm to give instructions to the custodian maintaining your account (i.e., wire instructions, etc.). Under a non-discretionary engagement, you will be required to execute our firm's client services agreement that describes our limited account authority, as well as the custodian of record's account opening document that includes their limited power of attorney form or clause. Due to the requirement for your pre-approval of all transactions, you must make yourself available and keep our firm updated on your contact information so that instructions can be efficiently carried out on your behalf.

### **Item 17: Voting Client Securities**

We do not accept authority to vote client securities on their behalf.

### **Item 18: Financial Information**

We will not take physical custody of your assets.

Our engagements do not require that we collect advance fees from you of \$1,200 or more for our advisory services that we will perform six months or more into the future.

Due to the nature of our firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.



*Plan to Live Well*

Form ADV Part 2B, Brochure Supplement: Jean Keener, CFP®, CRPC®

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**October 25, 2022**

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This brochure supplement provides information about Jean Keener that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Jean Keener is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 5560479.

## Educational Background and Business Experience

### Jean Keener – Principal

Jean's formal education comes from University of North Texas PDI where she received the Certificate in Financial Planning in 2007. Jean also holds a Master of Music degree from the University of Missouri-Kansas City earned in 1997 and a Bachelor of Music degree awarded by Indiana University with honors in 1995.

Most recent positions:

- Keener Financial Planning, LLC, Principal, CFP®, CRPC®, 2008 – Present
- The Dallas Morning News, Recruitment Advertising Director, 2007 – 2008
- The Dallas Morning News, Real Estate Advertising Director, 2006 - 2007
- The Dallas Morning News, Online Real Estate Manager, 2002 - 2006

Jean is a CERTIFIED FINANCIAL PLANNER™ professional and holds the Chartered Retirement Planning Counselor designation. Jean is also a NAPFA-Registered Financial Advisor.

### Disciplinary Information

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

### Other Business Activities

Ms. Keener has no outside business activities.

### Additional Compensation

Ms. Keener has nothing to disclose in this regard.

### Supervision

Jean Keener, Firm Principal supervises her own work. She can be reached at 817-993-0401 or info@KeenerFinancial.com.

### About the CFP® Professional Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.



To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.
- CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **About the CRPC® designation:**

The **CRPC** Program focuses on the pre- and post-retirement needs of individuals. The College for Financial Planning® awards the CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> AND CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of 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.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee.

#### **About being a NAPFA-Registered Financial Advisor:**

The National Association of Personal Financial Advisors (NAPFA) is a membership organization. To become a NAPFA-Registered Financial Advisor, the member must meet the following criteria:

- **Fiduciary Standard:** The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client.
- **Advice across Disciplines:** NAPFA-Registered Financial Advisors are broadly trained to bring together and apply the separate disciplines comprising personal finance—income tax, financial position and cash flow, retirement preparation, estate planning, investments, and risk management. NAPFA-Registered Financial Advisors and their associated firms help clients by offering a full range of coordinated advice on issues surrounding a client's personal financial situation—not limiting their advice to marketable financial assets alone.
- **Education:** Bachelor's degree, in any discipline from an accredited institution.
- **Specialized Education Requirement:** NAPFA requires the Certified Financial Planner™ credential to meet the advanced, broad-based education in financial planning requirement.
- **Peer Review:** Submit a financial plan for peer review.
- **Continuing Education Requirement:** 60 hours total every two years.
- **Experience:** An individual must have had at least 36 months of experience being primarily engaged in the provision of comprehensive financial planning services.

**Fee Only Compensation:** The advisor must be compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Members nor Affiliates may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations.



*Plan to Live Well*

Form ADV Part 2B, Brochure Supplement: Rachel Songer, CFP®

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**October 25, 2022**

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**Website:** [www.KeenerFinancial.com](http://www.KeenerFinancial.com)

This brochure supplement provides information about Rachel Songer that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Rachel Songer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 6073340.

## Educational Background and Business Experience

### Rachel Songer – Financial Planner

Born in 1990, Rachel's formal education comes from Texas Tech University where she earned a Bachelor of Science degree in Personal Financial Planning in 2012. Rachel is a Certified Financial Planner® professional and a NAPFA Registered Financial Advisor.

Most recent positions:

- Keener Financial Planning, LLC, Financial Planner, February 2016 - Present
- Keener Financial Planning, LLC, Planning Associate, January 2014 – January 2016
- Keener Financial Planning, LLC, Planning Assistant, February 2013 – December 2013

### Disciplinary Information

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

### Other Business Activities

Ms. Songer has no outside business activities.

### Additional Compensation

Ms. Songer has nothing to disclose in this regard.

### Supervision

Rachel Songer reports to Jean Keener, Firm Principal. Advice provided by Rachel is monitored periodically through collaboration on financial plan development and joint participation in client meetings. She can be reached at 817-993-0401 or info@KeenerFinancial.com.

### About the CFP® Professional Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.
- CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **About being a NAPFA-Registered Financial Advisor:**

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- **Education:** Bachelor’s degree, in any discipline from an accredited institution.
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- **Peer Review:** Submit a financial plan for peer review.
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*Plan to Live Well*

Form ADV Part 2B, Brochure Supplement: Patricia Priddy, CFP®, CRPC®

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This brochure supplement provides information about Patricia Priddy that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Patricia Priddy is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 6595138.

## Educational Background and Business Experience

### Patricia Priddy – Financial Planner

Born in 1964, Patricia's formal education includes a Certificate in Financial Planning from Southern Methodist University, an MBA from Texas Tech University, and a Bachelor of Science in Computer Science from Texas A&M. Prior to becoming a financial planner, Patty served as a Senior Business Consultant with Arthur Andersen LLP and in accounting and financial analyst positions with other firms. Patricia is a CERTIFIED FINANCIAL PLANNER™ professional and holds the Chartered Retirement Planning Counselor designation. Patricia is also a NAPFA Registered Financial Advisor.

Most recent positions:

- Keener Financial Planning, LLC, Financial Planner, March 2017 - Present
- Fluent Financial, LLC, Investment Adviser Representative, August 2016 – February 2017
- LPL Financial, LLC, Registered Representative, July 2016 – February 2017
- Bacon Financial Management, Inc., Associate, March 2015 – July 2016
- The Dealey Group, Accounting Manager, January 2007 – August 2013

### Disciplinary Information

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

### Other Business Activities

Ms. Priddy has no outside business activities.

### Additional Compensation

Ms. Priddy has nothing to disclose in this regard.

### Supervision

Patricia Priddy reports to Jean Keener, Firm Principal. Advice provided by Patricia is monitored periodically through collaboration on financial plan development and joint participation in client meetings. She can be reached at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com).

### About the CFP® Professional Designation:

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- pass the final examination; and
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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.

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- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee.

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- **Peer Review:** Submit a financial plan for peer review.
- **Continuing Education Requirement:** 60 hours total every two years.
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Form ADV Part 2B, Brochure Supplement: Samuel Pond, CFP®

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This brochure supplement provides information about Samuel Pond that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Samuel Pond is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 6826918.

## Educational Background and Business Experience

### Samuel Pond – Financial Planner

Born in 1992, Samuel's formal education comes from Utah Valley University where he earned a Bachelors of Science in Personal Financial Planning in 2019. Samuel is a Certified Financial Planner® professional and NAFPA-Registered Financial Advisor.

Most recent positions:

- Keener Financial Planning, LLC, Financial Planner, May 2021 - Present
- Keener Financial Planning, LLC, Financial Planning Associate, May 2020 – May 2021
- Carter Financial Management, Registered Representative, June 2019 – May 2020
- Carter Financial Management, Intern, June 2018 – August 2018
- Segelke Financial Group, Intern, January 2018 – March 2018
- Diversify, Inc, Account Manager, January 2017 – January 2018

### Disciplinary Information

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

### Other Business Activities

Mr. Pond has no outside business activities.

### Additional Compensation

Mr. Pond has nothing to disclose in this regard.

### Supervision

Samuel Pond reports to Jean Keener, Firm Principal. Advice provided by Samuel is monitored periodically through collaboration on financial plan development and joint participation in client meetings. Ms. Keener can be reached at 817-993-0401 or info@KeenerFinancial.com.

### About the CFP® Professional Designation:

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**Examination** – Pass the comprehensive CFP® Certification Examination. The examination, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

**Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

**Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

**Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

**Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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**Education:** Bachelor’s degree, in any discipline from an accredited institution.

**Specialized Education Requirement:** NAPFA requires the Certified Financial Planner™ credential to meet the advanced, broad-based education in financial planning requirement.

**Peer Review:** Submit a financial plan for peer review.

**Continuing Education Requirement:** 60 hours total every two years.

**Experience:** An individual must have had at least 36 months of experience being primarily engaged in the provision of comprehensive financial planning services.

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Form ADV Part 2B, Brochure Supplement: Trista Jacobs

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**Website:** [www.KeenerFinancial.com](http://www.KeenerFinancial.com)

This brochure supplement provides information about Trista Jacobs that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Trista Jacobs is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 7495675.

## **Educational Background and Business Experience**

### **Trista Jacobs – Financial Planning Associate**

Born in 1975, Trista's formal education comes from the University of South Dakota where she earned a Bachelor of Science degree in Biology in 1997. Trista is a licensed Certified Public Accountant in South Dakota, and has completed her Certified Financial Planner® education at the American College of Financial Planning.

Most recent positions:

- Keener Financial Planning, LLC, Financial Planning Associate, September 2021 - Present
- Jacobs Family Dentistry, PC, Chief Financial Officer, February 2002 – March 2019
- Deloitte & Touche, LLP, Senior Tax Consultant, January 2001 – February 2002
- Deloitte & Touche, LLP, Tax Consultant, August 1998 – January 2001

### **Disciplinary Information**

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

### **Other Business Activities**

Ms. Jacobs has no outside business activities.

### **Additional Compensation**

Ms. Jacobs has nothing to disclose in this regard.

### **Supervision**

Trista Jacobs reports to Jean Keener, Firm Principal. Advice provided by Trista is monitored periodically through collaboration on financial plan development and joint participation in client meetings. She can be reached at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com).





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**Form ADV Part 2B, Brochure Supplement: Elizabeth Shurtz, CFP®**

**October 25, 2022**

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**Website:** [www.KeenerFinancial.com](http://www.KeenerFinancial.com)

This brochure supplement provides information about Elizabeth Shurtz that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Elizabeth Shurtz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 6416118.

## Educational Background and Business Experience

### Elizabeth Shurtz – Financial Planner

Born in 1970, Elizabeth's formal education comes from Baylor University where she earned a Bachelor of Arts degree in Computer Science in 1992. Early in her career, she worked for Ernst & Young and Sabre Decision Technologies. While taking time out of the workforce to raise two sons, she held leadership positions in several civic organizations including the Carroll Elementary PTO, the Eubanks Intermediate PTO, and Southlake Association of Gifted and Talented. Elizabeth is a Certified Financial Planner® professional.

Most recent positions:

- Keener Financial Planning, LLC, Financial Planner, April 2022 - Present
- TD Ameritrade, Portfolio Consultant, April 2018 – August 2018
- Keener Financial Planning, LLC, Financial Planner, February 2016 – April 2018
- Keener Financial Planning, LLC, Planning Associate, October 2014 – January 2016
- Keener Financial Planning, LLC, Planning Assistant, May 2014 – October 2014

### Disciplinary Information

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

### Other Business Activities

Ms. Shurtz has no outside business activities.

### Additional Compensation

Ms. Shurtz has nothing to disclose in this regard.

### Supervision

Elizabeth Shurtz reports to Jean Keener, Firm Principal. Advice provided by Elizabeth is monitored periodically through collaboration on financial plan development and joint participation in client meetings. She can be reached at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com).

### About the CFP® Professional Designation:

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**Peer Review:** Submit a financial plan for peer review.

**Continuing Education Requirement:** 60 hours total every two years.

**Experience:** An individual must have had at least 36 months of experience being primarily engaged in the provision of comprehensive financial planning services.

**Fee Only Compensation:** The advisor must be compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Members nor Affiliates may receive commissions, rebates, awards, finder’s fees, bonuses or other forms of compensation from others as a result of a client’s implementation of the individual’s planning recommendations.



Form ADV Part 2B, Brochure Supplement: Steven Myers

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**October 25, 2022**

**Main Office:**

1692 Keller Parkway  
Keller, TX 76248

**Satellite Office:**

2626 Cole Avenue, 3rd Floor  
Dallas, TX 75201

**Phone:** 817-993-0401

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**Website:** [www.KeenerFinancial.com](http://www.KeenerFinancial.com)

This brochure supplement provides information about Steven Myers that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Myers is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 4586888.

## **Educational Background and Business Experience**

### **Steven Myers – Financial Planner Associate**

Born in 2000, Steven's formal education comes from Edinboro University where he earned a Bachelors of Science in Business Administration with a concentration in Personal Financial Planning in 2022.

Most recent positions:

- Keener Financial Planning, LLC, Financial Planning Associate, June 2022 – Present
- Keener Financial Planning, LLC, Financial Planning Analyst, August 2021 – June 2022
- Keener Financial Planning, LLC, Financial Planning Intern, May 2021 – August 2021
- Erie Insurance, IT Analyst Intern, May 2020 – November 2020

## **Disciplinary Information**

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

## **Other Business Activities**

Mr. Myers has no outside business activities.

## **Additional Compensation**

Mr. Myers has nothing to disclose in this regard.

## **Supervision**

Steven Myers reports to Jean Keener, Firm Principal. Advice provided by Steven is monitored periodically through collaboration on financial plan development and joint participation in client meetings. Ms. Keener can be reached at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com).



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**Form ADV Part 2B, Brochure Supplement: Megan Coyne, CFP®**

**October 25, 2022**

**Main Office:**

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Keller, TX 76248

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This brochure supplement provides information about Megan Coyne that supplements the Keener Financial Planning brochure. You should have received a copy of that brochure. Please contact Jean Keener at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com) if you did not receive the Keener Financial Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Megan Coyne is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Individual" using the individual's CRD number 6742692.

## Educational Background and Business Experience

### Megan Coyne – Financial Planner

Born in 1996, Megan’s formal education comes from Virginia Polytechnic Institute and State University where she earned a Bachelors of Science in Finance in 2018. Megan is a Certified Financial Planner® professional and NAFPA-Registered Financial Advisor.

Most recent positions:

- Keener Financial Planning, LLC, Financial Planner, October 2022 - Present
- Woodward Financial Advisors, Financial Planning Associate, January 2020 – September 2022
- Marotta Wealth Management, Wealth Manager, June 2018 – January 2020

## Disciplinary Information

Neither Keener Financial Planning, LLC nor any of its personnel have been subject to any legal or disciplinary events.

## Other Business Activities

Ms. Coyne has no outside business activities.

## Additional Compensation

Ms. Coyne has nothing to disclose in this regard.

## Supervision

Megan Coyne reports to Jean Keener, Firm Principal. Advice provided by Megan is monitored periodically through collaboration on financial plan development and joint participation in client meetings. She can be reached at 817-993-0401 or [info@KeenerFinancial.com](mailto:info@KeenerFinancial.com).

## About the CFP® Professional Designation:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:



**Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

**Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

**Ethics** – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

**Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

**Ethics** – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **About being a NAPFA-Registered Financial Advisor:**

The National Association of Personal Financial Advisors (NAPFA) is a membership organization. To become a NAPFA-Registered Financial Advisor, the member must meet the following criteria:

**Fiduciary Standard:** The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client.

**Advice across Disciplines:** NAPFA-Registered Financial Advisors are broadly trained to bring together and apply the separate disciplines comprising personal finance—income tax, financial position and cash flow, retirement preparation, estate planning, investments, and risk management. NAPFA-Registered Financial Advisors and their associated firms help clients by offering a full range of coordinated advice on issues surrounding a client’s personal financial situation—not limiting their advice to marketable financial assets alone.

**Education:** Bachelor’s degree, in any discipline from an accredited institution.

**Specialized Education Requirement:** NAPFA requires the Certified Financial Planner™ credential to meet the advanced, broad-based education in financial planning requirement.

**Peer Review:** Submit a financial plan for peer review.

**Continuing Education Requirement:** 60 hours total every two years.

**Experience:** An individual must have had at least 36 months of experience being primarily engaged in the provision of comprehensive financial planning services.

**Fee Only Compensation:** The advisor must be compensated solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. Neither Members nor Affiliates may receive commissions, rebates, awards, finder's fees, bonuses or other forms of compensation from others as a result of a client's implementation of the individual's planning recommendations.