Part 2A of Form ADV: Firm Brochure

Shore Financial Planning, LLC

D.B.A. Shore Financial Planning and Fiduciary Retirement Services

29 Beach Road #206
Monmouth Beach, NJ 07750

Contact Information:
Joseph E Vecchio, CPA, CFP®, MBA
Phone 732-704-8982
Email: joe@shorefp.com
Website: shorefp.com

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This Brochure provides information about the qualifications and business practices of Shore Financial Planning, LLC, known as "Shore Financial Planning" ("SFP") and Fiduciary Retirement Services ("FRS"). If you have any questions about the contents of this Brochure, please contact Joseph Vecchio at 732-704-8982 or at: joe@shorefp.com.
Shore Financial Planning, LLC is a registered investment adviser in the State of New Jersey and New York. Registration of an Investment Adviser does not imply any level of skill or training. 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.

Additional information about Shore Financial Planning is also available on the SEC's website at www.adviserinfo.sec.gov using the firm's identification number, 299824.

Item 2 - Material Changes

Since the filing of this brochure, on October 12, 2020, the following material changes have been made:

- Shore Financial Planning has registered as an investment adviser in the State of New York
- Shore Financial Planning has added Charles Schwab & Co., Inc. (Schwab) as a custodian. A more detailed description of these services can be found in Item 12, 14 and 15of this brochure.

Since the filing of this brochure, on January19, 2021, the following material changes have been made:

- Items 4, 10, 14 and 19 have been updated to reflect Lucas Ryan Carey CFP®, MS joining Shore Financial Planning as Head of Financial Planning.

Annual Update

We will provide ongoing disclosure information about material changes as necessary and will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact Joseph Vecchio at 732-704-8982 or at joe@shorefp.com.

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Item 4 - Advisory Business

About Shore Financial Planning, LLC

Shore Financial Planning, LLC (SFP), was established in 2018. SFP is solely owned by Joseph Vecchio, CPA, CFP®, MBA.
Lucas Ryan Carey CFP®, MS (CRD#5789644) serves as the Head of Financial Planning.

SFP is a tax-focused, fee-only comprehensive financial planning firm that specializes in providing personalized, confidential financial planning, investment advice, investment management and tax preparation services to individuals. SFP serves as a fiduciary, providing clients with the means to identify their personal financial objectives and find solutions to their financial problem areas by designing and simplifying their cash flow, performing tax planning and individual tax preparation, advising on financial risk and investment allocations, and providing retirement planning and insurance planning. All services are tailored to the client's unique objectives.

SFP does not sell insurance or investment products, nor does it accept commissions as a result of any product recommendations.

Shore Financial Planning, LLC provides the following types of engagements:

1. Shore Open Retainer: a Shore Open Retainer engagement provides integrative/comprehensive financial planning, investment management, and tax preparation services. The client agrees to an ongoing relationship with SFP as their trusted guide in the financial areas of their life. In this engagement, the client's financial goals and objectives are retrieved and documented and recommendations are provided that are uniquely individual to the client and their current situation. Detailed investment advice and specific investment recommendations are provided as part of this process. Implementation of SFP's investment recommendations is always the obligation of the client. SFP will assist the client in implementing the transaction(s) recommended by SFP for the allocation and reallocation of portfolios.

   During the Initial Year of a Standard Open Retainer engagement there are a number of meetings covering -relevant meeting topics to the client (see list below). Discussions and meetings are held face-to-face, via a secure computer link and/or by telephone.

   - Tax preparation
   - Tax planning
   - Budgeting and cash flow
   - Goal setting
   - Record-keeping
   - Analysis of employee benefits
   - Estate planning review
   - Investment recommendations
   - Small business planning
   - Insurance analysis

- Inventory of client assets
- Retirement planning
- Portfolio analysis
- Education planning
- Develop asset allocation strategies
- Debt management

In Renewal Years the number of meetings will depend on what is appropriate for the client's needs, but may include, among other areas:

- Tax planning & tax preparation
- Goal setting/review
- Investment review/update
- Rebalancing of assets
- Financial planning and/or financial services as requested or needed by Client
- Tax preparation is included as part of the Shore Open Retainer Agreement.

2. Shore Custom Project: Project Agreement services are narrower in scope as compared to the Shore Financial Planning Retainer Agreement and usually focus on one or more of the following areas: goal setting, asset/liability analysis, tax planning, tax preparation, cash flow management, investment review, retirement planning, risk management, estate planning and record keeping. The service includes various client consultations as well as written and/or oral recommendations resulting from such consultations. The Shore Custom Project Engagement does not constitute a comprehensive financial planning engagement or include tax preparation. As such, follow-up advice and/or implementation assistance is not provided following the completion of a Shore Custom Project Engagement. Portfolio Review/Recommendation projects do not provide specific investment recommendations for investment portfolios.

3. Financial Tune-Up: The Financial Tune-Up provides the client with a picture of their current financial status and answers up to three burning financial questions they may have in a 1-2-3 format:
1 meeting
2 hours
3 questions answered approach
Planning questions are selected in advance by the client. No follow-up services are provided after the conclusion of the Financial Tune-Up meeting.

4. Financial Action Plan: Provides the client with a review of their current financial and tax position to create a one-time limited financial plan designed to answer the following four questions with actionable advice:
Can you afford to retire?
Are you overpaying on taxes?
Can your portfolio be improved?
Can you eliminate or reduce threats to your retirement?
Clients meet with Shore Financial twice, once for data gathering and a second time for presentation of the Financial Action Plan. No follow-up services are provided after the presentation of the plan.

5. Tax Preparation: Tax preparation is also available on a selective basis as a standalone project.

6. Employer-Sponsored Fiduciary Retirement Services: FRS offers (1) Discretionary

Investment Management Services, (2) Non-Discretionary Investment Advisory Services and/or (3) Retirement Plan Consulting Services to employer-sponsored retirement plans and their participants. Depending on the type of the Plan and the specific arrangement with the Sponsor, we may provide one or more of these services. Prior to being engaged by the Sponsor, we will provide a copy of this Form ADV Part 2A along with a copy of our Privacy Policy and FRS Plan Services Agreement("Agreement") that contains the information required under Sec. 408(b)(2) of the Employee Retirement Income Security Act ("ERISA") as applicable.

The Agreement authorizes our Investment Adviser Representatives ("IARs") to deliver one or more of the following services:

Discretionary Investment Management Services
These services are designed to allow the Plan fiduciary to delegate responsibility for managing, acquiring and disposing of Plan assets that meet the requirements of the Employee Retirement Income Security Act of 1974 ("ERISA"). We will perform these investment management services through our IARs and charge fees as described in this Form ADV and the Agreement. If the Plan is subject to ERISA, we will perform these services as an "investment manager" as defined under ERISA Section 3(38) and as a "fiduciary" to the Plan as defined under ERISA Section 3(21). Specifically, the Sponsor may determine that we perform the following services:
SELECTION, MONITORING & REPLACEMENT OF DESIGNATED INVESTMENT ALTERNATIVES ("DIAs"): Advisor will review with Sponsor the investment objectives, risk tolerance and goals of the Plan and provide to Sponsor an IPS that contains criteria from which Advisor will select, monitor and replace the Plan's DIAs. Once approved by Sponsor, Advisor will review the investment options available to the Plan and will select the Plan's DIAs in accordance with the criteria set forth in the IPS. On a periodic basis, Advisor will monitor and evaluate the DIAs and replace any DIA(s) that no longer meet the IPS criteria.
CREATION & MAINTENANCE OF MODEL ASSET ALLOCATION PORTFOLIOS ("MODELS") Advisor will create a series of risk-based Models comprised solely among the Plan's DIAs; and, on a periodic basis and/or upon reasonable request, Advisor will reallocate and rebalance the Models in accordance with the IPS or other guidelines approved by Sponsor.
SELECTION, MONITORING & REPLACEMENT OF QUALIFIED DEFAULT INVESTMENT ALTERNATIVES ("QDIA(s)") Based upon the options available to the Plan, Advisor will select, monitor and replace the Plan's QDIA(s) in accordance with the IPS.
MANAGEMENT OF TRUST FUND: Advisor will review with Sponsor the investment objectives, risk tolerance and goals of the Plan and provide to Sponsor an IPS that contains criteria from which Advisor will select, monitor and replace the Plan's investments. Once approved by Sponsor, Advisor will review the investment options available to the Plan and will select the Plan's investments in accordance with the criteria set forth in the IPS. On a periodic basis, Advisor will monitor and evaluate the investments and replace any investment(s) that no longer meet the IPS criteria. Sponsor an IPS that contains criteria from which Advisor will select, monitor and replace the Plan's investments. Once approved by Sponsor, Advisor will review the investment options available to the Plan and will select the Plan's investments in accordance with the criteria set forth in the IPS. On a periodic basis, Advisor will monitor and evaluate the investments and replace any investment(s) that no longer meet the IPS criteria.

Non-Discretionary Fiduciary Services
These services are designed to allow the Sponsor to retain full discretionary authority or control over assets of the Plan. We will solely be making recommendations to the Sponsor. We will perform these Non-Discretionary investment advisory services through our IARs and charge fees as described in this Form ADV and the Agreement. If the Plan is covered by ERISA, we will perform these investment advisory services to the Plan as a "fiduciary" defined under ERISA Section 3(21). The Sponsor may engage us to perform one or more of the following Non-Discretionary investment advisory services:
INVESTMENT POLICY STATEMENT ("IPS"): Advisor will review with Sponsor the investment objectives, risk tolerance and goals of the Plan. If the Plan does not have an IPS, Advisor will provide recommendations to Sponsor to assist with establishing an IPS. If the Plan has an existing IPS, Advisor will review it for consistency with the Plan's objectives. If the IPS does not represent the objectives of the Plan, Advisor will recommend to Sponsor revisions to align the IPS with the Plan's objectives.
ADVICE REGARDING DESIGNATED INVESTMENT ALTERNATIVES ("DIAs"): Based on the Plan's IPS or other guidelines established by the Plan, Advisor will review the investment options available to the Plan and will make recommendations to assist Sponsor with selecting DIAs to be offered to Plan participants. Once Sponsor selects the DIAs, Advisor will, on a periodic basis and/or upon reasonable request, provide reports and information to assist Sponsor with monitoring the DIAs. If a DIA is required to be removed, Advisor will provide recommendations to assist Sponsor with replacing the DIA.
ADVICE REGARDING MODEL ASSET ALLOCATION PORTFOLIOS ("MODELS"): Based on the Plan's IPS or other guidelines established by the Plan, Advisor will make recommendations to assist Sponsor with creating risk-based Models comprised solely among the Plan's DIAs. Once Sponsor approves the Models, Advisor will provide reports, information and recommendations, on a periodic basis, designed to assist Sponsor with monitoring the Models. Upon reasonable request, and depending upon the capabilities of the recordkeeper, Advisor will make recommendations to Sponsor to reallocate and/or rebalance the Models to maintain their desired allocations.
ADVICE REGARDING QUALIFIED DEFAULT INVESTMENT ALTERNATIVE ("QDIA(s)"): Based on the Plan's IPS or other guidelines established by the Plan, Advisor will review the investment options available to the Plan and will make recommendations to assist Sponsor with selecting or replacing the Plan's QDIA(s).
PARTICIPANT INVESTMENT ADVICE: Advisor will meet with Plan participants, upon reasonable request, to collect information necessary to identify the Plan participant's investment objectives, risk tolerance, time horizon, etc. Advisor will provide written recommendations to assist the Plan participant with creating a portfolio using the Plan's DIAs or Models, if available. The Plan participant retains sole discretion over the investment of his/her account.
ADVICE REGARDING INVESTMENT OF TRUST FUND: Based on the Plan's IPS, Advisor will review the investment options available to the Plan and will make recommendations to assist Sponsor with selecting investments that meet the IPS criteria. Once Sponsor selects the investment(s), Advisor will, on a periodic basis and/or upon reasonable request, provide reports and information to assist Sponsor with monitoring the investment(s). If the IPS criteria require any investment(s) to be replaced, Advisor will provide recommendations to assist

Sponsor with replacing the investment(s).

Retirement Plan Consulting Services
Retirement Plan Consulting Services are designed to allow our IARs to assist the Sponsor in meeting his/her fiduciary duties to administer the Plan in the best interests of Plan participants and their beneficiaries. Retirement Plan Consulting Services are performed so that they would not be considered "investment advice" under ERISA. The Sponsor may elect for our IARs to assist with any of the following services:
Administrative Support
✓ Assist Sponsor in reviewing objectives and options available through the Plan
✓ Review Plan committee structure and administrative policies/procedures
✓ Recommend Plan participant education and communication policies under ERISA 404(c)
✓ Assist with development/maintenance of fiduciary audit file and document retention policies
✓ Deliver fiduciary training and/or education periodically or upon reasonable request
✓ Recommend procedures for responding to Plan participant requests
Service Provider Support
✓ Assist fiduciaries with a process to select, monitor and replace service providers
✓ Assist fiduciaries with review of Covered Service Providers ("CSP") and fee benchmarking
✓ Assist with preparation and review of Requests for Proposals and/or Information
✓ Coordinate and assist with CSP replacement and conversion
Investment Monitoring Support
✓ Periodic review of investment policy in the context of Plan objectives
✓ Assist the Plan committee with monitoring investment performance
✓ Educate Plan committee members, as needed, regarding replacement of DIA(s) and/or QDIA(s)
Participant Services
✓ Facilitate group enrollment meetings and coordinate investment education
✓ Assist Plan participants with financial wellness education, retirement planning and/or gap analysis

Individually Tailored Services

When providing investment fiduciary services, we will tailor our advice or (if applicable) discretion to meet the investment policies or other written guidelines adopted by the Sponsor. When providing Participant Investment Advice, such advice will be based upon the investment objectives, risk tolerance and investment time horizon of each individual Plan participant.

Potential Additional Retirement Services Provided Outside of the Agreement

In providing Retirement Plan Services, we and our IARs may establish a client relationship with one or more Plan participants or beneficiaries. Such client relationships develop in various ways, including, without limitation:

- as a result of a decision by the Plan participant or beneficiary to purchase services from us not involving the use of Plan assets;

- as part of an individual or family financial plan for which any specific recommendations concerning the allocation of assets or investment recommendations relating to assets held outside of the Plan; or
- through a rollover of an Individual Retirement Account ("IRA Rollover").

If we are providing Retirement Plan Services to a plan, IARs may, when requested by a Plan participant or beneficiary, arrange to provide services to that participant or beneficiary through a separate agreement. If a Plan participant or beneficiary desires to affect an IRA Rollover from the Plan to an account advised or managed by us, IAR will have a conflict of interest if his/her fees are reasonably expected to be higher than those we would otherwise receive in connection with the Retirement Plan Services. IAR will disclose relevant information about the applicable fees charged by us prior to opening an IRA account. Any decision to affect the rollover or about what to do with the rollover assets remain that of the Plan participant or beneficiary alone.

In providing these optional services, we may offer employers and employees information on other financial and retirement products or services offered by us and our IARs.

Termination of engagements

The client may terminate any agreement without penalty or fee by providing written notice of such cancellation to SFP within five (5) business days of the date of signing the agreement. Thereafter, either party may terminate the agreement in accordance with the terms of the Investment Advisory Agreement. Upon termination of any agreement, any prepaid, unearned fees will be promptly refunded and any amount earned but unpaid by client is promptly due to SFP.

Non-Participation in Wrap Fee Programs

SFP does not offer a Wrap Program.

Amount of Assets Under Management

SFP currently reports $3.6 million in discretionary and $4.3 million in non-discretionary Assets Under Management as of January, 2021.

Item 5 - Fees and Compensation

Shore Financial Planning charges its fees as a fixed fee. The specific manner in which fees are charged by SFP is established in a client's written agreement with SFP. SFP does not generally negotiate fees. In certain circumstances, SFP will reduce or waive client fees in the firm's sole discretion.

Shore Open Retainer Fee

Initial Year: The fee for the Initial Year of service in a Financial Open Retainer engagement is a fixed fee ranging from $3,500 to $30,000, taking into account the amount of services needed by the Client, the types of services, and to what extent the services are needed. SFP's fee is predicated upon the life situation of the client and is calculated based upon the client(s) total income, assets, and overall complexity of their financial situation. Our clients' needs vary in levels of complexity and our fees reflect these varied circumstances.

Renewal Years: Renewal fees are calculated in the same manner as the initial year's fee and are based upon the financial situation and needs of the individual client using the client's most current financial information.

Add-ons, Credits, and Miscellaneous Adjustments: A charge of $500 is assessed for each amended tax return prepared, if applicable. A charge of $500 is assessed for additional tax returns prepared (additional return for dependents of the client, etc.).

A credit or adjustment may be applied towards the fee of an open retainer financial planning engagement if a client is upgrading from a project engagement, or for other reasons deemed appropriate at the discretion of SFP.

Custom Project Fee

Services provided under the Shore Custom Project engagement are charged as a fixed fee. The fixed fee takes into account the amount of services needed by the Client, the types of services, and to what extent the services are needed.

The minimum Shore Custom Project Fee is four (4) hours ($1,000) which covers preparation, meeting time and possible follow-up. Any pre-approved out of pocket expenses will be added to the fee prior to final invoicing.

Financial Tune-Up Fee

The cost for a Financial Tune-Up is a fixed fee of $750.

Financial Action Plan

The cost for the Financial Action Plan is a fixed fee of $2,500.

Tax Preparation Fee

Shore Tax Preparation is available on a selective basis as a standalone project with a minimum fee of $500. Fees are determined by the complexity of the taxpayer and are paid in lump sum upon the signing of the tax return. Eligible federal and state returns are filed electronically without an additional fee.

Retirement Plan Services Fees are negotiable and vary based upon the nature, scope and frequency of our services as well as the size and complexity of the plan. A general description of the different types of fees for Retirement Plan Services appears in the fee schedule below:

Fee Type	Fee Range
Asset-Based Fees	$0 to $2,500,000 .50% $2,500,001 to $10,000,000 .35% $10,000,000 and above .20%
Flat Fees	Negotiable based upon size of plan, number of participants, nature, scope and frequency of services provided

Project or Hourly Fees	Negotiable based upon scope of work performed

Depending upon the capabilities and requirements of the Plan's recordkeeper or custodian, we may collect our Fees in arrears or in advance. Typically, Sponsors instruct the Plan's recordkeeper or custodian to automatically deduct our Fees from the Plan account; however, in some cases a Sponsor may request that we send invoices directly to the Sponsor or recordkeeper/custodian.

Sponsors receiving Retirement Plan Services may pay more than or less than a client might otherwise pay if purchasing the Retirement Plan Services separately or through another service provider. There are several factors that determine whether the costs would be more or less, including, but not limited to, the size of the Plan, the specific investments made by the Plan, the number of or locations of Plan participants, services offered by another service provider, and the actual costs of Retirement Plan Services purchased elsewhere. In light of the specific Retirement Plan Services offered by us, the Fees charged may be more or less than those of other similar service providers.

In determining the value of the Account for purposes of calculating any asset-based Fees, Advisor will rely upon the valuation of assets provided by Sponsor or the Plan's custodian or recordkeeper without independent verification.

Unless we agree otherwise, no adjustments or refunds will be made in respect of any period for (i) appreciation or depreciation in the value of the Plan account during that period or (ii) any partial withdrawal of assets from the account during that period. If the Agreement is terminated by us or by Sponsor, we will refund certain Fees to Sponsor to the extent provided in Section 8 of the Agreement. Unless we agree otherwise, all Fees shall be based on the total value of the assets in the account without regard to any debit balance.

All Fees paid to us for Retirement Plan Services are separate and distinct from the fees and expenses charged by mutual funds, variable annuities and exchange-traded funds to their shareholders. These fees and expenses are described in each investment's prospectus. These fees will generally include a management fee, other expenses, and possible distribution fees. If the investment also imposes sales charges, a client may pay an initial or deferred sales charge. The Retirement Plan Services we provide may, among other things, assist the client in determining which investments are most appropriate to each client's financial condition and objectives and to provide other administrative assistance as selected by the client. Accordingly, the client should review both the fees charged by the funds, the fund manager, the Plan's other service providers and the fees charged by us to fully understand the total amount of fees to be paid by the client and to evaluate the Retirement Plan Services being provided.

In the event we receive any third-party payments or subsidies in connection with our Retirement Plan Services, we will disclose such fees to Sponsors in accordance with ERISA and Department of Labor regulations.

No increase in the Fees will be effective without prior written notice.

Client Fees Are Billed

SFP bills clients directly for services. With Client authorization, SFP will directly debit its fees from Client investment accounts. SFP also accepts payment by check, credit card, or electronic funds transfer.

How Often Clients Are Billed

In a Shore Open Retainer engagement SFP's fee is calculated annually, and billed in advance, either quarterly or monthly (based on client preference), with the first payment due and payable upon signing the engagement contract.

For a Custom Project Fee, half of the total fee is due upon signing and the rest is due upon receipt of SFP's recommendations.

For the Financial Tune-Up one-half (50%) is due upon signing and the rest is due at the beginning of the review meeting.

For the Financial Action plan one-half (50%) is due upon signing and the rest is due at the beginning of the Financial Action Plan meeting.

In no event will SFP collect more than $500 more than six months in advance from any Client.

Additional Client Fees Charged

Clients may incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to SFP's fee, and SFP does not receive any portion of these commissions, fees, and costs.

Termination, Prepayment and Refunds

The Client has the right to terminate the contract by written notice without penalty or fee within five (5) business days of signing the contract. Additionally, either party may terminate an agreement, without penalty, at any time upon 30 calendar days with written notice. At termination of any engagement, any prepaid but unearned fees will be promptly refunded by SFP. Any fees that have been earned but not yet paid by client will be due and payable. In a Shore Open Retainer engagement the client's fee will be prorated from the date of termination through the current quarter.

SFP reserves the right to stop work on any account that is more than 30 calendar days overdue. In addition, SFP reserves the right to terminate any financial planning engagement where a Client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in SFP's judgment, to provide proper financial and tax advice.

External Compensation for the Sale of Securities to Clients

SFP does not receive compensation from outside firms or individuals based upon the sale or purchase of securities by a Client.

Item 6 - Performance-Based Fees

SFP does not charge any performance- based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 - Types of Clients

Shore Financial Planning provides comprehensive financial planning and investment management services primarily to individuals and families. We enjoy working with people from all different walks of life. As such, we maintain no minimum net-worth or asset requirements. As discussed above, your chosen relationship agreement and fee will be based on your individual circumstances.

Our Retirement Plan Services are available to clients that are sponsors or other fiduciaries to plans, including 401(k), 457(b), 403(b) and 401(a) plans. Plans include participant-directed defined contribution plans and defined benefit plans. Plans may or may not be subject to ERISA.

We do not require a minimum asset amount for Retirement Plan Consulting Services.

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

Method of Analysis

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

SFP approaches investment portfolio analysis based on a client's internal factors such as their tax situation, overall risk tolerance, current financial situation, and their personal goals and aspirations.

Investment Strategies

In general, SFP recommends no-load mutual funds (i.e., mutual funds that have no sales fees), U.S. government securities, index-based exchange traded funds, money market accounts, certificates of deposit, and individual bonds (government, corporate, agency and/or municipal). Shore Financial Planning does not and will not recommend any individual stocks.

SFP believes in an efficient market where it is very difficult to beat the market year in and year out. Therefore, and generally, SFP uses a long-term passive investment strategy investing in index mutual funds or exchange traded funds though on occasion an active fund may be utilized if appropriate to your personal situation. However, in the course of providing investment advice, SFP may address issues related to other types of assets that you may already own. Any other products that may be deemed appropriate for you will be discussed, based upon your goals, needs and objectives.

Risk of Loss

SFP cannot offer any guarantees or promises that the client's financial goals and objectives will be met. Investing in securities involves risk of loss that clients should be prepared to bear. SFP does not represent, warrant, or imply that the services or methods of analysis used by SFP can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections.

Investors face the following investment risks:

Interest-rate Risk: The risk that investment returns will be affected by changes in the level of interest rates. When interest rates increase, the prices and values of bonds decrease. When interest rates decrease, the prices and values of bonds increase.

Market Risk: The risk that investment returns will be affected by changes in the overall level of the stock market. When the stock market as a whole increases or decreases; virtually all stocks are affected to some degree.

Reinvestment Rate Risk: The risk incurred when an investment's income is reinvested at a lower rate than the rate that existed at the time the original investment was made. This risk is most prevalent when interest rates fall.

Purchasing Power Risk (Inflation Risk): The risk that inflation will affect the return of an investment in real dollars. In other words, the amount of goods that one dollar will purchase decreases with time. Investments that have low returns, such as savings accounts, are not likely to keep up with inflation. Investments with fixed returns, such as bonds, will decrease in value because their purchasing value will decrease with inflation.

Business Risk: The risk associated with a particular industry or firm. These are factors that affect the industry or firm, but do not affect the whole market. They include government regulations, management competency, or local or regional economic factors.

Financial Risk: The risk associated with the mix of debt and equity used to finance a firm. The greater the financial leverage, the greater the financial risk.

Currency Risk (Exchange Rate Risk): The risk that a change in the value of a foreign currency relative to the U.S. dollar will negatively affect a U.S. investor's return.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

In general, cash equivalents provide liquidity with minimum income, and a return of principal with no capital appreciation. Cash equivalents are, however, subject to purchasing power risk.

Fixed income investments provide current income. Usually, the longer the maturity of the security, the higher the income it will generate. Also, with longer maturities, fixed income investments will have greater price volatility and greater opportunity for capital gains or capital losses. Fixed income investments are subject to interest rate risk, reinvestment rate risk, and purchasing power risk. In addition, foreign bonds would be subject to currency rate risk and junk bonds would be subject to business risk and financial risk.

The return of principal for bond funds and funds with significant underlying bond holdings is not guaranteed. Mutual fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Equity investments are subject to greater volatility, thus providing a greater opportunity for capital gains, and a greater opportunity for capital losses. Equity investments offer little or no current income. Equity investments are subject to market risk and interest rate risk, while providing an opportunity to protect against purchasing power risk. Also, stock mutual funds, rather than individual equities, may limit the exposure to business risk and financial risk.

Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

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 your evaluation of SFP or the integrity of SFP’s management.

SFP has not been the subject of any legal or disciplinary events.

Item 10 - Other Financial Industry Activities and Affiliations

Broker-Dealer or Registered Representative Registration

Joseph E. Vecchio (CRD#2979722) the President of Shore Financial Planning, LLC is not a registered representative of a broker-dealer.
Lucas Ryan Carey (CRD#5789644) is not a registered representative of a broker-dealer.

SFP does not maintain registration as a broker-dealer, a branch office of a broker-dealer, or as a registered representative.

Futures Commission Merchant/Commodity Trading Advisor

SFP or Joseph E. Vecchio does not maintain futures or commodity registration.

Material Relationships and Conflicts of Interest

Joseph Vecchio is a member of the Alliance of Comprehensive Planners (ACP). This nonprofit organization provides training and support through an alliance of fee-only comprehensive financial advisors. As a member of the ACP, SFP has the right to use proprietary products and systems designed by the ACP. The ACP offers education in the form of in-person, web- and tele-conferences (which may provide continuing education credits) and services produced by collaborative efforts of the fee-only financial advisors.

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

Although SFP believes that its business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain, clients should be aware that no set of rules can possibly anticipate or relieve all potential conflicts of interest. SFP will disclose to clients any material conflict of interest relating to SFP, its representatives, or any of its employees, which could reasonably be expected to impair the rendering of unbiased and objective advice to the client.

Under SFP's Code of Ethics SFP and its investment advisor representatives and employees shall always be a fiduciary, acting in the best interests of each and every client. SFP's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Joseph Vecchio.

Recommendation of Securities involving Material Financial Interests

Neither our firm, its sole member or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Investing Personal Money in the Same Securities as Clients

Individuals associated with SFP may buy or sell securities for their personal accounts identical or different than those recommended to clients and this poses a conflict of interest. SFP's Code of Ethics is designed to assure that the personal securities transactions of its affiliated persons will not interfere with making decisions in the best interest of clients while at the same time, allowing employees to invest appropriately for their own accounts.

Item 12 - Brokerage Practices

Directed Brokerage

Specific custodian recommendations made to clients are based on their need for such services. While we may recommend a custodian to a client, the client will decide and open their account in their name with their chosen custodian and will enter into an agreement directly with their chosen custodian.

SFP does not maintain custody of your assets, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We may recommend that our clients use TD Ameritrade Institutional or Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as the qualified custodian.

Research and Additional Benefits

SFP currently receives additional benefits by nature of our relationship with TD Ameritrade Institutional and Charles Schwab & Co., Inc. (Schwab). See below and Item 14 for more information.

Clients Directing Which Broker/Dealer/Custodian to Use

SFP requires Clients custody accounts at TD Ameritrade and Schwab when SFP has been given trading authority. On investment management accounts where the Client will execute their own trades based upon our recommendations, we do recommend a specific Custodian for Clients to use. However, Clients may custody their assets at a custodian of their choice.

The Custodian and Brokers We Use (TD Ameritrade and Schwab)

Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate our recommendation of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab’s services and not Schwab’s services that benefit only us.

Aggregation of Client Trades

SFP does not aggregate trades in client accounts.

Item 13 - Review of Accounts

SFP conducts periodic reviews of previous recommendations for Shore Open Retainer engagements. These reviews are done periodically throughout the term of the engagement or when requested by the client. Financial Tune-Up clients do not receive reviews as these services conclude upon the presentation of SFP's advice.

Review of Client Accounts on Non-Periodic Basis

Certain situations may trigger a review of a Shore Open Retainer client's portfolio and financial strategy. Triggering factors include significant changes in their financial condition, major life events, and significant economic or industry developments. These reviews will be tailored to address the triggering event.

Content of Client Provided Reports and Frequency

Shore Financial Planning makes written recommendations at the conclusion of an appointment summarizing the topic discussed, recommendations presented and outcome where appropriate.

If a client, has any brokerage accounts, the client will receive monthly or quarterly statements from their account's custodian, either in paper or electronic form.

Retirement Plan Services: We will contact you at least once a year to review our Retirement Plan Services. It is important that you discuss any changes in the Plan's demographic information, investment goals, and objectives with your IAR. Plans may receive written reports directly from their IAR based upon the services being provided, including any reports evaluating the performance of Plan investment manager(s) or investments.

Item 14 - Client Referrals and Other Compensation

Shore Financial Planning accepts referrals. The referrals come from current clients, personal friends, allied professionals and other similar sources. SFP may pay a set-up and/or periodic fee to be listed on referral "Find an Advisor" websites such as those hosted by NAPFA, Fee-Only Network, or the Alliance of Comprehensive Planners but no fee is paid to these organizations as a result of someone becoming a client.

SFP engages an independent solicitor to provide client referrals. If a client is referred to us by a solicitor, this practice is disclosed to the client in writing by the solicitor and SFP pays the solicitor out of its own funds—specifically, SFP pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. SFP's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable. SFP may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with the Advisor and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fee-only personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise the Advisor and has no responsibility for the Advisor's management of client portfolios or the Advisor's other advice or services. SFP pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to SFP ("Solicitation Fee"). SFP will not charge clients referred through Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

SFP has entered into an arrangement with Dave Ramsey's SmartVestor operated by The Lampo Group, LLC d/b/a Ramsey Solutions ("RS"), under which SFP pays RS flat monthly fees which include a Territory Fee of $700 and a Membership Fee of $249, to advertise its services through SmartVestor™ and to receive client referrals in the form of an initial introduction to interested consumers who are located in Adviser's geographic region. The fees paid by SFP to RS are paid irrespective of whether you become a client of Adviser, and are not passed along to you.

SFP does not accept referral or finder's fees from other firms when a prospect or client is referred to them.

As disclosed under Item 12, above, Advisor participates in TD Ameritrade's institutional customer program and Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Advisor manage and further develop its business enterprise. The benefits received by Advisor or its personnel through participation in the program does not depend on the number of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to Clients, Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Additionally, as disclosed under Item 12, we receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. In addition, Schwab has also agreed to pay for certain products and services for which we would otherwise have to pay once the value of our clients' assets in accounts at Schwab reaches a certain size. You do not pay more for assets maintained at Schwab as a result of these arrangements. However, we benefit from the arrangement because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian. The products and services provided by Schwab, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

Item 15 - Custody

SFP does not accept custody of Client funds. Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Schwab to deduct our advisory fees directly from your account [or if you grant us authority to move your money to another person's account]. TD Ameritrade and Schwab maintains actual custody of your assets. You will receive account statements directly from TD Ameritrade and Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them.

For Client accounts in which SFP directly debits advisory fees:

i. SFP will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
iii. The Client will provide written authorization to SFP, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

We will not serve as a custodian for Plan assets in connection with the Retirement Plan Services. Sponsor is responsible for selecting the custodian for Plan assets. We may be listed as the contact for the Plan account held at an investment sponsor or custodian. Sponsor for the Plan will complete account paperwork with the outside custodian that will provide the name and address of the custodian. The custodian for Plan assets is responsible for providing the Plan with periodic confirmations and statements. We recommend that Sponsor reviews the statements and reports received directly from the custodian or investment sponsor.

Item 16 - Investment Discretion

For those Client accounts where we provide discretionary Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

For those Clients where we provide non-discretionary Investment Management Services, SFP will seek Clients' approval before buying or selling securities or other investments in Clients' accounts. Non-discretionary authority is explained to the Client in detail when an advisory relationship has commenced.

When providing Retirement Plan Services described herein, we may exercise discretionary authority or control over the investments specified in the Agreement. We perform these services to the Plan as a fiduciary under ERISA Section 3(21) and investment manager under ERISA Section 3(38). We are legally required to act with the degree of diligence, care and skill that a prudent person rendering similar services would exercise under similar circumstances. This discretionary authority is specifically granted to us by Sponsor, as specified in the Agreement (*see also, Item 4 above*).

Item 17 - Voting Client Securities

Clients will receive their proxies or solicitations directly from the firm holding their securities. As a matter of firm policy and practice, SFP does not have any authority to and does not vote proxies on behalf of Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients may ask SFP questions about their proxies or solicitations and SFP may provide advice to clients regarding the clients' voting of proxies.

We have no authority or responsibility to vote any security held by the Plan or the related proxies. That authority is reserved by the Sponsor or trustee of the Plan.

Item 18 - Financial Information

SFP does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because SFP does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than $500 per client and six months or more in advance.

Item 19 - Requirements for State Registered Advisers

The firm's principal executives are Joseph Vecchio and Lucas Ryan Carey. Additional information regarding Mr. Vecchio's and Mr. Carey's education and business background is provided in the Brochure Supplement, Part 2B of Form ADV.

Neither Shore Financial Planning, LLC, Joseph Vecchio and/or Lucas Ryan Carey has been involved in any of the items below.

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following: 1) an investment or an investment related business or activity; 2) fraud, false statement(s), or omissions; 3) theft, embezzlement, or other wrongful taking of property; 4) bribery, forgery, counterfeiting, or extortion; or 5) dishonest, unfair, or unethical practices.
- An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: 1) an investment or an investment- related business or activity; 2) fraud, false statement(s), or omissions; 3) theft, embezzlement, or other wrongful taking of property; 4) bribery, forgery, counterfeiting, or extortion; or 5) dishonest, unfair, or unethical practices.

SHORE FINANCIAL PLANNING

BROCHURE SUPPLEMENT

Joseph Vecchio, CPA, CFP®, MBA

Shore Financial Planning, LLC
D.B.A. Shore Financial Planning & Fiduciary Retirement Services
29 Beach Road #206
Monmouth Beach, NJ 07750

Contact Information:
Joseph E Vecchio, CPA, CFP®, MBA
Phone 732-704-8982
Email: joe@shorefp.com
Website: shorefp.com

Date of Brochure: January 21, 2021

This brochure supplement provides information about Joseph Vecchio and Lucas Ryan Carey that supplements Shore Financial Planning LLC's brochure. You should have received a copy of that brochure. Please contact Joseph Vecchio at 732-704-8982 or at joe@shorefp.com if you did not receive Shore Financial Planning LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Vecchio is available on the SEC's website at www.adviserinfo.sec.gov.

Principal Owner: **Joseph Vecchio, CPA, CFP®, MBA**
YOB: 1972

Item 2 -Education and Business Background

Formal Education:

- MBA –Master of Business Administration, Montclair State University 2002 - 2008
- B.S. –Bachelor of Science (Accounting), Seton Hall University 1994 - 1995

Business Background:

- Biltmore International Corporation – Director of Equity Trading 2002 – 2019

- Oscar Gruss – Senior Equity Trader 2001 – 2002
- Hill Thompson Magid & Company – Equity Trader 1997 – 2001
- Rothstein Kass & Company – Staff Accountant 1995 – 1997

Mr. Vecchio has earned certifications and credentials that are required to be explained in further detail:

1. **CPA – Certified Public Accountant** **March 1998**
   CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

2. **CFP® - CERTIFIED FINANCIAL PLANNER™ Professional** **August 2018**
   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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

   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.

Item 3 -Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be critical to the client's evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 - Other Business Activities

None

Item 5 – Additional Compensation

None

Item 6 - Supervision

Joseph Vecchio as Managing Member and CCO of SFP is his own supervisor. There is no one is a supervisory capacity over him. He is bound by the fiduciary duty owed to clients at all times.

Item 7 - Requirements for State-Registered Advisers

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceedings: None

Bankruptcy Petition: None

Head of Financial Planning: **Lucas Ryan Carey CFP®, MS**
YOB: 1980

Item 2 -Education and Business Background

Formal Education:

- MS –Master of Science(Financial Planning), Texas Tech University 2002 - 2003
- B.S. – Bachelor of Science(Finance), Iowa State University 1998 - 2002

Business Background:

- Shore Financial Planning – Head of Financial Planning January 2021 – Present
- Lighthouse Financial Advisors - Senior Financial Advisor 2007 – 2020
- WBI Investments – Financial Planner 2003 – 2006

Mr. Carey has been a CERTIFIED FINANCIAL PLANNER™ since 2007. Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP® Board's initial and ongoing certification requirements.
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. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

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

- Education – Complete a 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 or an accepted equivalent, including completion of a financial plan development capstone course, and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and

- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures;* comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the terms and conditions of certification with CFP Board and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.
You may verify an individual's CFP® certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through FINRA'S BrokerCheck and the SEC's Investment Adviser Public Disclosure databases, which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 -Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be critical to the client's evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 - Other Business Activities

None

Item 5 – Additional Compensation

None

Item 6 - Supervision

Lucas Ryan Carey is supervised by Joseph Vecchio – Chief Compliance Officer (CCO). He is bound by the fiduciary duty owed to clients at all times.

Item 7 - Requirements for State-Registered Advisers

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceedings: None

Bankruptcy Petition: None