

## Item 1: Cover Page

### The Table Financial Planning LLC

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### **Form ADV Part 2A – Firm Brochure**

(618) 363-4050

Dated June 23, 2023

This Brochure provides information about the qualifications and business practices of The Table Financial Planning LLC, “TTFP”. If you have any questions about the contents of this Brochure, please contact us at (618) 363-4050. 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.

The Table Financial Planning LLC is registered as an Investment Adviser with the States of Arizona, Texas, California, Wyoming and Virginia. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about TTFP is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 291812.

## Item 2: Material Changes

The following changes have been made to this version of the Disclosure Brochure:

Item 1: States of Registration, addition of Virginia

Item 4: States of Registration, addition of Virginia

Form ADV Part 2B: Addition of State-Registered Advisor, Tamra Ivanoff

# Item 3: Table of Contents

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# Item 4: Advisory Business

## Description of Advisory Firm

The Table Financial Planning LLC is registered as an Investment Adviser with the States of Arizona, Texas, California, Wyoming and Virginia. We were founded in November 2017 and registered in Arizona in 2018. Andrea Clark is the principal owner of TTFP. The Firm currently has discretionary assets under management of \$16,166,150 as of 6/23/2023.

## Types of Advisory Services

### Financial Planning

We provide financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

The advisor will provide a written disclosure of any conflict of interest that may exist between the advisor and the client. The client is under no obligation to act upon the investment advisor's recommendations. The client may elect to act upon the recommendations, but the client is under no obligation to affect the transaction through the investment advisor.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals. We also offer 401(k) plans for small businesses, providing participant education, basic financial planning service, and investment advice to participants. We do not have discretion or custody of participant accounts and use third parties to administer the plans.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds)

for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working

longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

### **Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, clients work with a planner to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client’s information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, we will meet at the client's convenience. The plan and the client’s financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

### **Investment Management Services**

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

### **Educational Seminars and Speaking Engagements**

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does TTFP provide individualized investment advice to attendees during these seminars.

### **Pension Plan Consulting Services**

If a client is a small business owner wishing to implement an employer sponsored retirement savings plan or seeks advice on such, TTFP will provide resources to educate the client on plan options and answer ongoing questions pertaining to the maintenance of the plan.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementations are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

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

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. *California residents: per CCR Section 260.238(j), lower fees for comparable services may be available from other sources.*

## Comprehensive Financial Planning

Comprehensive Financial Planning consists of an ongoing fee that is paid monthly, in advance, at the rate of \$100 - \$600 per month based on complexity. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated, and any unearned fee will be refunded to the client.

## Financial Planning Hourly Fee

Financial Planning fee is an hourly rate of \$300.00 per hour. The fee may be negotiable in certain cases. Half the fee is due prior to the engagement and the other half at the completion of the engagement. In the event of early termination by the client, any fees for the hours already worked will be due. If a refund is owed to the client, it will be made via the original payment method within 15 days. Fees for this service may be paid by electronic funds transfer or check.

## Pension Plan Consulting Services (TTFP advice-only, no 3(38) fiduciary service)

TTFP charges an hourly rate of \$300/hour for advice as it relates to the implementation of an employer-sponsored retirement plan. This rate is not negotiable and is paid in arrears as services are provided. Fees will be paid by electronic funds transfer or check.

Our ongoing advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
All Assets Under Management	0.50%

The annual advisory fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The advisory fee is a flat percentage of assets under management and is calculated by assessing the percentage rate listed in the above table and applying the fee to the account value as of the last day of the previous quarter. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

AUM-based Advisory fees are directly debited from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

## Educational Seminars/ Speaking Engagements

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to \$2000.00 per seminar or free to \$50.00 per participant. Fees are negotiable. Half of the fees are due prior to the engagement, and the other half are to be paid within 15 days of the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, number of hours of preparation needed, and the number of attendees. In the event of inclement weather or a flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise cancelled, the Speaker's fee is waived, but the Client will still be



responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50 % of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee. Educational Seminars and Speaking Engagements may be provided pro-bono at TTFP's discretion.

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as 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 fund 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 our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees.

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

We provide financial planning and portfolio management services to individuals.

We provide pension plan consulting services to small business owners.

We do not have a minimum account size requirement.

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

Our primary method of investment analysis is Passive Investment Management.

### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

### **Material Risks Involved**

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse

effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

TTFP and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

TTFP and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

TTFP and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of TTFP or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

No TTFP employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No TTFP employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

TTFP does not have any related parties. As a result, we do not have a relationship with any related parties.

TTFP only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. *The firm also adheres to the code of ethics and professional responsibility adopted by the CFP Board of Standards, Inc, and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.*

### Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates 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.

### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its “related persons” do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients.

### **Trading Securities At/Around the Same Time as Client’s Securities**

Because our firm and its “related persons” do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients, we do not trade in securities at or around the same time as clients.

## Item 12: Brokerage Practices

The Table Financial Planning LLC does not have any affiliation with Broker-Dealers. TTFP does not maintain custody of the assets on which we advise. TTFP is independently owned and operated and is not affiliated with any qualified custodians we recommend. Clients who desire TTFP to assist in direct management of assets are given the following recommendations for Qualified Custodians: The Vanguard Group, Inc. dba Vanguard Group Inc (“Vanguard”), a registered broker-dealer, member SIPC, or Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC. Clients are not required to use these custodians. These custodians do not charge the client a fee to grant discretion, nor does TTFP charge any additional fees in assisting *comprehensive financial planning only* clients in this way. The client will pay neither more nor less for any of their executed transactions with this custodian when granting discretion to TTFP. If fees should apply to any transaction with a qualified custodian, the client will be notified in advance in writing and required to approve such actions.

### **How we select custodians/brokers**

TTFP recommends custodians based on the reputation and services provided by the Firm. We will recommend a custodian/broker that will hold client assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. TTFP considers a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)

- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Ability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- The breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds [ETFs], etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security, and stability
- Prior service to us and our clients

### **Vanguard**

The client will open an account with Vanguard by entering into an account agreement directly with them. We do not open the account for you and will be unable to directly assist you in doing so. We will do our best to answer questions related to opening an account with Vanguard.

Once an account has been opened by the client, a limited power of attorney may be enacted if the client wishes for TTFP to have such authority and may be revoked at the client's discretion. If you do not wish to place your assets with Vanguard and execute a limited power of attorney, then we cannot manage your account at Vanguard. Client accounts may be opened directly with Vanguard's retail business. Because Vanguard does not provide an institutional platform for Registered Investment Advisors, even when an advisor-client limited power of attorney is present, TTFP will not have the ability to have advisory fees deducted directly from client accounts. Advisor-client fees and compensation will follow items outlined in TTFP's advisor-client agreement. TTFP receives no economic or non-economic benefit from Vanguard.

### **Schwab**

Schwab Advisor Services TM is Schwab's business serving independent investment advisory firms like TTFP. They provide TTFP and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to retail customers. The client can do a digital onboarding with Schwab to open an account or have TTFP assist in that process. Schwab also makes available various support services. Some of those services help TTFP manage or administer our clients' accounts, while others help TTFP manage and grow our business.

Qualified Custodian support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of our custodians' support services:

***Services that benefit you*** include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available include some to which TTFP might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. The services described in this paragraph generally benefit the client and the clients' account(s).

**Services that may not directly benefit the client.** The Qualified Custodians also make available to TTFP other products and services that benefit TTFP but may not directly benefit the client or the clients' account(s). These products and services assist TTFP in managing and administering our clients' accounts. They include investment research, both the Qualified Custodian's own and that of third parties. TTFP may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at the Qualified Custodian. In addition to investment research, they also make available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client account
- Provide pricing and other market data
- Facilitate the payment of our fees from our clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

**Services that generally benefit only TTFP.** By using a Qualified Custodian, TTFP will be offered other services intended to help manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

The Qualified Custodian may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to TTFP. The Qualified Custodian may also discount or waive their fees for some of these services or pay all or a part of a third party's fees.

### **Our interest in Qualified Custodial Services**

The availability of these services from Qualified Custodians benefits TTFP because the Firm does not have to produce or purchase them. Also, TTFP does not have to pay for Qualified Custodian services. These services are not contingent upon TTFP committing any specific amount of business to the Qualified Custodian in trading commissions or assets in custody. TTFP may have an incentive to recommend that the client maintain client account(s) with the Qualified Custodian, based on TTFP's interest in receiving services that benefit the business rather than based on the client's interest in receiving the best value in custody services and the most favorable execution of client transactions. This is a potential conflict of interest. TTFP believes that the selection of the Qualified Custodian as custodian and broker is in the best interests of clients. TTFP's selection is primarily supported by the scope, quality, and price of the Qualified Custodian services (see "How we select brokers/custodians") and not the Qualified Custodian services that benefit only TTFP.

If the client requests the Firm to arrange for the execution of securities brokerage transactions for the client's account, the Firm shall direct such transactions if the client is using one of the broker/dealers listed above. The Firm shall periodically and systematically review its policies and procedures regarding recommending broker/dealers to its clients in light of its duty to obtain best execution.

The Firm will not arrange to execute transactions at other broker/dealers than those listed above.

### **Aggregating (Block) Trading for Multiple Client Accounts**

We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”).

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

Client accounts with the Investment Management Service will be reviewed regularly by Andrea Clark, Owner and CCO. The account is reviewed with regards to the client’s investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletion of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

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

TTFP may enter into solicitation agreements pursuant to which it compensates third-party intermediaries for client referrals that result in the provision of comprehensive financial planning and investment advisory services by TTFP. TTFP will disclose these solicitation arrangements to affected investors, and any cash solicitation agreements will comply with Rule 206(4)-3 under the Advisers Act. Solicitors introducing clients to TTFP may receive compensation from TTFP, such as a retainer, a flat fee per referral and/or a percentage of introduced capital. Such compensation will be paid pursuant to a written agreement with the solicitor and generally may be terminated by either party from time to time. The cost of any such fees will be borne entirely by TTFP and not by any affected client.

As disclosed under Item 12, above, TTFP receives no economic or non-economic benefits from Qualified Custodians.

## **Item 15: Custody**

TTFP does not accept custody of client funds. The qualified custodian will send quarterly, or more frequent, account statements directly to the client. The client should carefully review those statements from their broker-dealer, bank, or other qualified custodian.

## **Item 16: Investment Discretion**

For those client accounts where TTFP provides investment management services, TTFP maintains discretion over client accounts concerning 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 Authority, granting the firm discretion



over the account(s). Clients will be responsible for communicating any limits they would like to place on discretionary authority.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

## Item 19: Requirements for State-Registered Advisers

### **Andrea Clark (CRD# 6895668)**

#### **Educational Background**

- 2017 – CFP education, The American College of Financial Services
- 2010 – AFC®, AFCPE
- 1992 – BS Engineering & Public Policy, Washington University in St Louis
- 1989 – BS Mathematics, Morningside College

#### **Business Experience**

- 11/2017 – Present, The Table Financial Planning LLC, Owner and CCO
- 09/2012 – Present, Zeiders Enterprises, Personal Financial Counselor
- 03/2012 – 08/2012, unemployed, military PCS

- 05/2010 – 02/2012, MHN Government Services, Personal Financial Counselor
- 12/2009 – 04/2010, H&R Block, tax preparer
- 09/2009 – 12/2009, full-time student, AFCPE, pursuing AFC

## Professional Designations, Licensing & Exams

**CERTIFIED FINANCIAL PLANNER™ (“CFP®”):** 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”).<sup>1</sup>

**Accredited Financial Counselor®, AFC®:** AFC® professionals are certified through the Association for Financial Counseling and Planning Education (AFCPE).<sup>2</sup>

### FINRA Series 65 - Uniform Investment Adviser Law Examination, Sept 2017

## Other Business Activities

Client referrals may come from Financial Point (FP); no commission or referral fee is paid by Andrea Clark. FP is contacted by these people through their access to employee assistance programs or other beneficiary programs that will pay for financial planning. FP dictates how many hours can be billed to work with each person, Andrea advises the client, and the invoice is paid by FP upon conclusion of the engagement.

Andrea also provides financial advice to individuals through AFCPE’s Veteran Counseling Initiative, where military and military veterans receive the service as Pro Bono Veteran Financial Counseling. Andrea provides no more than 3 hours of services each month in this capacity and receives compensation from AFCPE for these services.

## Performance Based Fees

TTFP is not compensated by performance-based fees.

## Material Disciplinary Disclosures

No management person at The Table Financial Planning LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Material Relationships That Management Persons Have With Issuers of Securities

The Table Financial Planning LLC, nor Andrea Clark, have any relationship or arrangement with issuers of securities.

## Additional Compensation

Andrea Clark does not receive any economic benefit from any person, company, or organization, in exchange for

providing clients advisory services through TTFP.

## Supervision

Andrea Clark, as Owner and Chief Compliance Officer of TTFP, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

## Requirements for State Registered Advisers

Andrea Clark has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Any material conflicts of interest will be disclosed before entering into or renewing an advisory agreement.

## Business Continuity Plan

TTFP has a written Business Continuity Plan (“BCP”), last revised August 22, 2022. The BCP attempts to prepare for business disruptions of varying severity and scope. Although it is impossible to anticipate every scenario, the plan strives to enable TTFP to resume doing business even after the occurrence of events that are most likely to affect business operations.

The firm’s policy is to respond to a Significant Business Disruption by safeguarding employee lives and firm property, making a financial and operational assessment, quickly recovering, and resuming operations, and protecting all of the firm’s books and records. In the event that the company determines an inability to continue business, clients will be notified quickly.

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<sup>1</sup> 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.

<sup>2</sup> The AFC® certification is accredited through The National Commission for Certifying Agencies (NCCA) and is earned through a combination of education, exam, and experience requirements, as well as a commitment to a code of ethics. The education curriculum includes a holistic counseling framework of life cycle financial decisions and was completed by Andrea Clark through a 2-course university program. Upon completing the educational requirement, candidates must pass a comprehensive 3-hour professional examination and accrue 1,000 hours of experience providing financial planning education and counseling to clients. All AFC® professionals commit to a Code of Ethics, Professional Standards, and Standards of Practice.

# The Table Financial Planning LLC

15108 E Sunburst Dr  
Fountain Hills, AZ 85268  
(618) 363-4050

<https://thetablefinancialplanning.com/>

Dated June 23, 2023

## Form ADV Part 2B – Brochure Supplement

*For*

### **Andrea Clark - Individual CRD# 6895668**

Owner, and Chief Compliance Officer

This brochure supplement provides information about Andrea Clark that supplements The Table Financial Planning LLC (“TTFP”) brochure. A copy of that brochure precedes this supplement. Please contact Andrea Clark if the TTFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Andrea Clark is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6895668.

## Item 2: Educational Background and Business Experience

### **Andrea Clark**

#### **Educational Background**

- 2017 – CFP education, The American College of Financial Services
- 2010 – AFC®, AFCPE
- 1992 – BS Engineering & Public Policy, Washington University in St Louis
- 1989 – BS Mathematics, Morningside College

## Business Experience

- 11/2017 – Present, The Table Financial Planning LLC, Owner and CCO
- 09/2012 – 01/2023, Zeiders Enterprises, Personal Financial Counselor
- 03/2012 – 08/2012, unemployed, military PCS
- 05/2010 – 02/2012, MHN Govt Services, Personal Financial Counselor
- 12/2009 – 04/2010, H&R Block, tax preparer
- 09/2009 – 12/2009, full-time student, AFCPE, pursuing AFC

## Professional Designations, Licensing & Exams

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**Accredited Financial Counselor®, AFC®:** AFC® professionals are certified through the Association for Financial Counseling and Planning Education (AFCPE).<sup>2</sup>

### FINRA Series 65 - Uniform Investment Adviser Law Examination, Sept 2017

## Item 3: Disciplinary Information

No management person at The Table Financial Planning LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Client referrals may come from Financial Point (FP); no commission or referral fee is paid by Andrea Clark. FP is contacted by these people through their access to employee assistance programs or other beneficiary programs that will pay for financial planning. FP dictates how many hours can be billed to work with each person, Andrea advises the client, and the invoice is paid by FP upon conclusion of the engagement.

Andrea also provides financial advice to individuals through AFCPE’s Veteran Counseling Initiative, where military and military veterans receive the service as Pro Bono Veteran Financial Counseling. Andrea provides no more than 3 hours of services each month in this capacity and receives compensation from AFCPE for these services.

## Item 5: Additional Compensation

Andrea Clark does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through TTFP.

## Item 6: Supervision

Andrea Clark is responsible for supervision. She may be contacted at (618) 363-4050.

## Item 7: Requirements for State Registered Advisers

Andrea Clark has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

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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.

<sup>2</sup>The AFC® certification is accredited through The National Commission for Certifying Agencies (NCCA) and is earned through a combination of education, exam, and experience requirements, as well as a commitment to a code of ethics. The education curriculum includes a holistic counseling framework of life cycle financial decisions and was completed by Andrea Clark through a 2-course university program. Upon completing the educational requirement, candidates must pass a comprehensive 3-hour professional examination and accrue 1,000 hours of experience providing financial planning education and counseling to clients. All AFC® professionals commit to a Code of Ethics, Professional Standards, and Standards of Practice.

# The Table Financial Planning LLC

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<https://thetablefinancialplanning.com/>

Dated June 23, 2023

## Form ADV Part 2B – Brochure Supplement

*For*

### **Sherry Irwin - Individual CRD# 7688773**

Chief Operations Officer

This brochure supplement provides information about Sherry Irwin that supplements The Table Financial Planning LLC (“TTFP”) brochure. A copy of that brochure precedes this supplement. Please contact Andrea Clark if the TTFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Sherry Irwin is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7688773.

## Item 2: Educational Background and Business Experience

### **Educational Background**

- 2000 – San Diego State University, Master’s Degree, Business (MBA)
- 1987 – University of Minnesota, Bachelor of Arts, Economics

### **Business Experience**

- Mar 2022 –Present, The Table Financial Planning LLC, COO
- 2017 - 2022 – Microsoft Corporation, Principal Engineering Manager
- 2016 - 2017 – McKesson, Director of Product Management
- 2015 - 2016 – InEight, Senior Program Manager
- 2013 - 2015 – Predixion Software, Director of Program Management
- 1999 - 2013 – Microsoft Corporation, Senior Program Manager



## **Professional Designations, Licensing & Exams**

### **FINRA Series 65 - Uniform Investment Adviser Law Examination, Aug 2022**

#### **Item 3: Disciplinary Information**

Sherry Irwin has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

#### **Item 4: Other Business Activities**

Sherry Irwin has no other business activities.

#### **Item 5: Additional Compensation**

Sherry Irwin does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through TTFP.

#### **Item 6: Supervision**

Andrea Clark is responsible for supervision. She may be contacted at (618) 363-4050.

#### **Item 7: Requirements for State Registered Advisers**

Sherry Irwin has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or bankruptcy petition.

# The Table Financial Planning LLC

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(618) 363-4050

<https://thetablefinancialplanning.com/>

Dated June 23, 2023

## Form ADV Part 2B – Brochure Supplement

*For*

### **Tamra Ivanoff - Individual CRD# 7696775**

Associate Planner

This brochure supplement provides information about Tamra Ivanoff that supplements The Table Financial Planning LLC (“TTFP”) brochure. A copy of that brochure precedes this supplement. Please contact Andrea Clark if the TTFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Tamra Ivanoff is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7696775.

## Item 2: Educational Background and Business Experience

### **Educational Background**

- 2022 – ChFC® and CFP®, The American College of Financial Services
- 2013 – AFC®, AFCPE
- 1991 – BS Mathematics, Black Hills State University

### **Business Experience**

- 08/2022 – Present, The Table Financial Planning LLC, Associate Planner
- 12/2016 – Present, Zeiders Enterprises, Personal Financial Counselor
- 09/2014 - 12/2016, ACS Financial Readiness, volunteer
- 06/2013 – 12/2014, unemployed, military PCS

- 10/2010 – 05/2013, MHN Government Services, Personal Financial Counselor Intern
- 09/2010 – 05/2011, full-time student, AFCPE, pursuing AFC

## Professional Designations, Licensing & Exams

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**Accredited Financial Counselor<sup>®</sup>, AFC<sup>®</sup>:** AFC<sup>®</sup> professionals are certified through the Association for Financial Counseling and Planning Education (AFCPE).<sup>2</sup>

**ChFC<sup>®</sup>-Chartered Financial Consultant:** The ChFC<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold ChFC<sup>®</sup> certification. It is credentialed through The American College of Financial services.<sup>3</sup>

## Item 3: Disciplinary Information

Tamra Ivanoff has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

Tamra provides financial advice to individuals through AFCPE’s Veteran Counseling Initiative, where military and military veterans receive the service as Pro Bono Veteran Financial Counseling. Tamra provides no more than 3 hours of services each month in this capacity and receives compensation from AFCPE for these services.

## Item 5: Additional Compensation

Tamra Ivanoff does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through TTFP.

## Item 6: Supervision

Andrea Clark is responsible for supervision. She may be contacted at (618) 363-4050.

## Item 7: Requirements for State Registered Advisers

Tamra Ivanoff has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

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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.

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.

<sup>2</sup>The AFC® certification is accredited through The National Commission for Certifying Agencies (NCCA) and is earned through a combination of education, exam, and experience requirements, as well as a commitment to a code of ethics. The education curriculum includes a holistic counseling framework of life cycle financial decisions and was completed by Andrea Clark through a 2-course university program. Upon completing the educational requirement, candidates must pass a comprehensive 3-hour professional examination and accrue 1,000 hours of experience providing financial planning education and counseling to clients. All AFC® professionals commit to a Code of Ethics, Professional Standards, and Standards of Practice.

<sup>3</sup>ChFC®-Chartered Financial Consultant: The ChFC® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold ChFC® certification. It is credentialed through The American College of Financial services. This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued; the individual is required to submit 30 hours of continuing education every two years.