



**Firm Brochure**  
(Part 2A of Form ADV)

**Long Financial Planning**  
**17 N. State Street Suite 1700**  
**Chicago, IL 60602**  
**Phone: 312-373-9265**  
**Fax: Same as Phone**  
**[www.longfinancialplanning.com](http://www.longfinancialplanning.com)**  
**[chris@longfinancialplanning.com](mailto:chris@longfinancialplanning.com)**

This brochure provides information about the qualifications and business practices of LONG FINANCIAL PLANNING. If you have any questions about the contents of this brochure, please contact us at: 312-373-9265, or by email at: [chris@longfinancialplanning.com](mailto:chris@longfinancialplanning.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about LONG FINANCIAL PLANNING is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

March 31, 2019

## Material Changes

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### **Material Changes since the Last Update**

Since our last annual updating amendment in March 2018, we have made the following changes to our Firm Brochure:

1. The fee for a Financial Review Meeting will rise to \$995 for clients who contact us after March 31, 2019 to schedule a meeting. The fee is payable when scheduling the meeting and is non-refundable if the client cancels the meeting within 24 hours of the scheduled meeting time.
2. The hourly fee for Financial Review Meeting follow-up meetings is \$350 for meetings scheduled after March 31, 2019.
3. The hourly fee for qualified plan employee education is \$350, with a daily fee of \$2500 for an 8-hour day.
4. Christopher Long is a 100% vs. 99% owner
5. Our office address has changed. Our new address is:

17 N. State St.

Suite 1700

Chicago, IL 60602

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 312-373-9265 or by email at: [chris@longfinancialplanning.com](mailto:chris@longfinancialplanning.com).

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## Advisory Business

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### Firm Description

LONG & ASSOCIATES LLC DBA LONG FINANCIAL PLANNING, was founded in 2002.

LONG FINANCIAL PLANNING provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

LONG FINANCIAL PLANNING is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, LONG FINANCIAL PLANNING advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. LONG FINANCIAL PLANNING does not act as a custodian of client assets. The client always maintains asset control. LONG FINANCIAL PLANNING places trades for clients under a limited power of attorney.

For Full Financial Planning Clients a written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement and other reports. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

An introductory meeting is offered for clients who are considering the Full Planning Service, which may be by telephone or videoconference if an in person meeting is not possible. The meeting is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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**Principal Owners**

CHRISTOPHER LONG is a 100% owner.

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**Types of Advisory Services**

LONG FINANCIAL PLANNING provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations.

On more than an occasional basis, LONG FINANCIAL PLANNING furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2018 LONG FINANCIAL PLANNING manages approximately \$19,690,000 in assets for approximately 27 clients. Approximately \$19,690,000 is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis. The firm also advises clients on assets that it does not manage directly (e.g. assets in 401k plans). These assets amount to approximately \$17,160,000. The firm advises 6 qualified plan clients on a 3(21) and 3(38) basis with total assets of approximately \$16,630,000.

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**Tailored Relationships**

The goals and objectives for each client are documented in our financial planning software. Investment policy statements for Full Financial Planning Clients are created that reflect the stated goals and objective.

Agreements may not be assigned without client consent.

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**Types of Agreements**

The following agreements define the typical client relationships.

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**Full Financial Planning**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of Full Financial Planning.

Most Full Financial Planning Clients choose to have LONG FINANCIAL PLANNING manage their assets where possible in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis. **THE IS NO ADDITIONAL CHARGE FOR ASSET MANAGEMENT SERVICES.**

Although Full Financial Planning is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or LONG FINANCIAL PLANNING may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

The fee for full financial planning is predicated upon client net worth. The minimum annual fee for full financial planning begins at \$6,000/year with an additional minimum non-refundable one-time startup fee of \$2,000. Existing client's fees may be different and calculated on a different basis.

See Table Below for more information:

Individual Client Retainer Fee Schedule*	Annual Fee				
	< \$1MM	\$1-\$1.5MM	\$1.5-\$2.99MM	\$3-\$4.99MM	>\$5MM
Pre-Retirement/Accumulation Phase	\$ 6,000	\$ 8,000	\$ 10,000	\$ 12,500	+1500 per add'l/\$1MM or portion of \$1MM
Self-Employed/Pre Retirement	\$ 7,000	\$ 9,000	\$ 11,000	\$ 14,000	+2000 per add'l/\$1MM or portion of \$1MM
Retired/Withdrawal Phase	\$ 8,000	\$ 10,000	\$ 12,000	\$ 15,500	+2500 per add'l/\$1MM or portion of \$1MM
One-Time Start Up Fee	\$ 2,000	\$ 2,000	\$ 2,500	\$ 3,000	+500 per add'l/\$1MM or portion of \$1MM

\*Fee Calculated at the beginning of the Engagement for the current calendar year, and then in December of each year for the next calendar year.  
 Fee will be set for the entire calendar year. Annual Fee is paid on a quarterly or monthly basis

Fees are NOT NEGOTIABLE. Since financial planning is a discovery process, rare situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided.

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### Financial Review Meetings

LONG FINANCIAL PLANNING provides Financial Review Meetings for clients who need advice on a limited scope of work. The fee for a Financial Review Meeting is \$995 for up to a three hour meeting. For clients who contact us after March 31, 2019 the fee will be \$995 per meeting payable when the meeting is scheduled. For clients who cancel a meeting within 24 hours of the scheduled meeting time the fee is non-refundable.

On very rare occasions LONG FINANCIAL PLANNING may conduct a shorter-follow up meeting for a client who has recently met for a Financial Review in the prior 12 months. These meetings are charged at an hourly fee of \$350.

A Financial Review meeting is a limited scope engagement and does not constitute a financial plan. No asset management is provided for Financial Review clients

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### **Services for Qualified Retirement Plans**

LONG FINANCIAL PLANNING provides consulting services to qualified retirement plans (401k plans). These services include reviewing the cost and performance of the investments in the plan, reviewing the Investment Policy Statement (IPS) of the plan, recommending changes to the investment selections in the plan and to the IPS, reviewing the investments in the plan for compliance with the plan's IPS. LONG FINANCIAL PLANNING also provides quarterly and annual reports on the performance of the assets in the plan.

For plans with less than \$500,000 in assets the annual fee is \$3000.

For plans with assets between \$500,000 and \$1MM in assets the annual fee is \$5000.

For plans with assets between \$1MM and \$3MM the annual fee is \$7,000.

For plans with assets between \$3MM 5MM the annual fee is \$10,000.

For plans with assets greater than \$5MM to annual fee is determined on a case by case basis but will be at least \$10,000

LONG FINANCIAL PLANNING also provides participant education about the investment options in their qualified plan. This serviced is charged on an hourly basis. The current hourly fee is \$350 or \$2,500 per day.

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### **Asset Management**

Assets are invested primarily in no-load or mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. LONG FINANCIAL PLANNING does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities,

investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through LONG FINANCIAL PLANNING.

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### **Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying LONG FINANCIAL PLANNING in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, LONG FINANCIAL PLANNING will refund any unearned portion of the advance payment.

LONG FINANCIAL PLANNING may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, LONG FINANCIAL PLANNING will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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### **Description**

LONG FINANCIAL PLANNING charges fixed fees and hourly fees for new client engagements.

Full Financial Planning Services are based on the client's net worth and employment status.

Fees are NOT NEGOTIABLE.

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### **Fee Billing**

Full Financial Planning engagement fees are billed quarterly, in *ADVANCE* meaning that we invoice you *BEFORE* the three-month billing period has *BEGUN*. Payment in full is expected upon invoice presentation.

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### **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

LONG FINANCIAL PLANNING, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be

managed, related accounts, account composition, negotiations with clients, etc.).

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### **Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to LONG FINANCIAL PLANNING.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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### **Past Due Accounts and Termination of Agreement**

LONG FINANCIAL PLANNING reserves the right to stop work on any account that is more than 30 days overdue. In addition, LONG FINANCIAL PLANNING 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 LONG FINANCIAL PLANNING's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

## **Performance-Based Fees**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

LONG FINANCIAL PLANNING does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Types of Clients**

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### **Description**

LONG FINANCIAL PLANNING generally provides investment advice to individuals, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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**Account Minimums**

LONG FINANCIAL PLANNING does not have account minimums

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**Methods of Analysis, Investment Strategies and Risk of Loss**

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**Methods of Analysis**

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical 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.

Other sources of information that LONG FINANCIAL PLANNING may use include Morningstar mutual fund information, Advisor Intelligence, and the World Wide Web.

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**Investment Strategies**

The primary investment strategy used on client accounts is strategic asset allocation. This means that we use passively-managed index and exchange-traded funds as the primary investments. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

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**Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular

underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **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.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

LONG FINANCIAL PLANNING is only registered as an investment advisor. LONG FINANCIAL PLANNING does not have additional registrations or affiliations.

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**Affiliations**

LONG FINANCIAL PLANNING **does not** have arrangements that are material to its advisory business or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships

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**Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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**Code of Ethics**

The employees of LONG FINANCIAL PLANNING have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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**Participation or Interest in Client Transactions**

LONG FINANCIAL PLANNING and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the LONG FINANCIAL PLANNING *Compliance Manual*.

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**Personal Trading**

The Chief Compliance Officer of LONG FINANCIAL PLANNING is Christopher Long. He reviews all employee trades each quarter. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

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**Brokerage Practices**

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**Selecting Brokerage Firms**

LONG FINANCIAL PLANNING will recommend that clients consolidate their accounts at Shareholders Service Group (“SSG”). LONG FINANCIAL PLANNING recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

LONG FINANCIAL PLANNING **DOES NOT** receive fees or commissions from any of these arrangements.

LONG FINANCIAL PLANNING is not affiliated with the brokerage firm. Broker does not supervise the advisor, its agents or activities.

LONG FINANCIAL PLANNING is not affiliated with the custodian. The custodian does not supervise the advisor, its agents or activities

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**Best Execution**

LONG FINANCIAL PLANNING reviews the execution of trades at each custodian each quarter. Trading fees charged by the custodian is also reviewed on a quarterly basis. LONG FINANCIAL PLANNING does not receive any portion of the trading fees.

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**Soft Dollars**

LONG FINANCIAL PLANNING may receive from SSG without cost (and/or at a discount) support services and/or products, certain of which assist LONG FINANCIAL PLANNING to better monitor and service client accounts maintained at SSG. Included within the support services that may be obtained by LONG FINANCIAL PLANNING may be investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer software and/or other products used by LONG FINANCIAL PLANNING in furtherance of its investment advisory business operations.

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**Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## **Review of Accounts**

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**Periodic Reviews**

Account reviews are performed annually by CHRISTOPHER LONG, President. Account reviews are performed more frequently when market conditions dictate.

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**Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Regular Reports**

Clients receive periodic communications on at least an annual basis. The updates may include a net worth statement, portfolio statement, as well as additional reports, and a summary of objectives and progress towards meeting those objectives.

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**Client Referrals and Other Compensation**

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**Incoming Referrals**

LONG FINANCIAL PLANNING has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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**Referrals Out**

LONG FINANCIAL PLANNING does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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**Other Compensation**

*NONE*

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**Custody**

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It is LONG FINANCIAL PLANNING's policy to not accept custody of a client's securities. In other words, LONG FINANCIAL PLANNING is not granted access to clients' accounts which would enable LONG FINANCIAL PLANNING to withdraw or transfer or otherwise move funds or cash from any client account to LONG FINANCIAL PLANNING's accounts or the account of any third party (other than for purposes of fee deductions, as explained below). This is for the safety of the clients' assets.

However, with a client's consent, LONG FINANCIAL PLANNING may be provided with the authority to seek deduction of LONG FINANCIAL PLANNING's fees from a client's accounts. The account custodian does not verify the accuracy of LONG FINANCIAL PLANNING advisory fee calculation.

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**Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

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**Performance Reports**

Clients are urged to review the account statements received directly from their custodians.

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**Net Worth Statements**

Clients are frequently provided net worth statements and net worth graphs that are generated from our financial planning software. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

## Investment Discretion

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**Discretionary Authority for Trading**

LONG FINANCIAL PLANNING accepts discretionary authority to manage securities accounts on behalf of clients. LONG FINANCIAL PLANNING has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, LONG FINANCIAL PLANNING consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. LONG FINANCIAL PLANNING does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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**Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

## Voting Client Securities

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### Proxy Votes

LONG FINANCIAL PLANNING will vote proxies on securities at the clients request. Otherwise clients are expected to vote their own proxies.

When assistance on voting proxies is requested, LONG FINANCIAL PLANNING will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## Financial Information

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### Financial Condition

LONG FINANCIAL PLANNING 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 LONG FINANCIAL PLANNING 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.

## Business Continuity Plan

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### General

LONG FINANCIAL PLANNING has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space or communications.

### Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

### Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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## Privacy Notice

LONG FINANCIAL PLANNING is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

LONG FINANCIAL PLANNING requires that advisors in its employ have a bachelor's degree and a CFP®. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
  - Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
  - Successful completion of the 10-hour CFP® Certification Exam.
  - Three-year qualifying full-time work experience.
  - Successfully pass the Candidate Fitness Standards and background check.
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### EMPLOYEE CHRISTOPHER LONG , CERTIFICATIONS

Educational Background:

- Date of birth: 1960
- Institutions: BA, Yale University 1982, MBA Stanford University, 1986.

Business Experience:

- Federal Reserve Bank of New York; 1982-1984
- Frito-Lay; 1986-1989
- Kraft Foods; 1989-1991
- Information Resources; 1991-1997
- Microsoft; 1997-2001
- Long Financial Planning 2002-

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

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