

Part 2A of Form ADV: Firm Brochure

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St. Louis Financial Planners, Inc. (STLFP). This brochure provides information about the qualifications and business practices of St. Louis Financial Planners, Inc.

If you have any questions about the contents of this brochure, please contact us at 636-532-3900. 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 STLFP is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can access this information by a unique identifying number, known as a CRD number. Our firm's CRD number 105511.

## **Item 2 Material Changes**

The SEC adopted "Amendments to Form ADV" in July, 2010. This Firm Brochures, dated 11/30/11, is our new disclosure document prepared according to the SEC's new requirements and rules. As you will see, this document is a narrative that is substantially different in form and content, and includes some new information that we were not previously required to disclose.

After our initial filing of this brochure, this item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

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#### **Item 4 Advisory Business**

St. Louis Financial Planners, Inc. (STLFP) provides non-discretionary investment supervisory services and financial planning advice. Those services include the evaluation of each client's financial plan including: an evaluation of all life insurance needs, disability income insurance, nursing home insurance, medical insurance, retirement planning, college planning, cash flow analysis, business and personal tax planning with the use of outside accountants and evaluation of all debt liabilities.

The specific investment advice will include many different investment recommendations ranging from mutual funds, variable annuities, individual stocks, limited partnerships. Recommendations are given to the client in a detailed plan with step-by-step instructions in order to implement them. At times, these recommendations may include the use of sub-advisors who may or may not trade client accounts. Sub-advisor arrangements and fees are clearly indicated within the applicable sub-advisory client agreement.

For certain services, STLFP charges an hourly fee of \$200.00. Such fee arrangements are discussed and accepted by the client prior to incurring any hourly charge.

STLFP provides discretionary investment supervisory services for a Growth Asset Allocation Model. The Growth Asset Allocation Model has an objective to be ordinarily 100% invested in equity securities, indirectly through mutual funds, variable annuities and their sub-accounts or variable life contracts. The equity portfolio will typically be diversified in large, midsize and small capitalization companies representing growth and value and growth and income investments. STLFP may move the client to a partial or full cash position at any given time.

Growth & Income Portfolio is designed to be invested in a combination of growth and income vehicles. It can be invested 100% income or 50% growth/50% income or any combination of growth and income. Each portfolio is designed according to the individual's investment goals. It is managed on a discretionary fee basis. Accounts are managed by Thomas A. Kieffer. Investment vehicles used are individual common stocks, preferred stock, bonds, mutual funds, closed end funds, exchange traded funds, limited partnerships, REITS & fixed investment vehicles.

Clients are free to terminate their relationship with STLFP at any time and any fees paid in advanced will be refunded on a pro-rata basis.

On occasion, STLFP will offer advice on limited partnerships interests investing in commodity pools and futures contracts. STLFP offers advice on real estate investment trusts that invest in commercial real estate consisting of high grade office and individual buildings leased to large corporate tenants.

As of September 30, 2011, we were managing \$30,510,000.00 of client's assets on a discretionary basis.

St. Louis Financial Planners, Inc. has been in business since 1975.

The individuals providing investment advice will be required to hold a securities license such as a Series 7, 63, 65 or 66 plus demonstrate a level of investment expertise that meets the standards set by a committee of STLFP officers.

Principal Owners:

Timothy D. Hunt	25%
Daniel E. Hunt	25%
Casey D. Hunt	25%
Thomas Kieffer	25%

Executive Officers are:

Thomas Kieffer – President  
Daniel E. Hunt – Vice -President  
Timothy D. Hunt – Secretary  
Casey D. Hunt - Chief Compliance Officer/Treasurer

## **Item 5 Fees and Compensation**

Fee Schedule for Thomas A. Kieffer

Growth & Income Portfolio

Account Size	Annual Fee
\$0 to \$249,000	1.35%
\$249,001 to \$500,000	1.25%
\$500,001 to \$2,000,000	1.00%
\$2,000,001 and over	.75%

Percentages are calculated on market value and paid quarterly in advance.

STLFP retains the right to negotiate fees at its own discretion. STLFP will deduct the fees from the clients' assets. STLFP's Advisory Agreement may be terminated by either party upon five (5) days written notice. Fees will be prorated to the amount of days in which the client received STLFP service and a refund will be sent when applicable.

Clients are under no obligation to act on the investment adviser recommendations. There is a \$14.95 charge for equity trades and \$18.95 for mutual fund trades. For equity trades that are 10,000 shares or more there will be a 1 ½ cents per share additional fee for each trade. Retirement accounts have an annual maintenance fee of \$40.00 and a liquidation fee of \$75.00 when account is closed.

### **Additional Compensation**

All mutual funds, variable annuities, variable life insurance contracts, certain limited partnerships contain a variety of fees and charges. These include portfolio management fees, exchange fees, service fees, commissions, 12b-1 distribution fees, mortality charges and other fees. In addition, Tim Hunt, as a registered representative with Ceros Financial Services, Inc. ("Ceros") wherein Ceros has entered into a selling agreement with Steban & Company, Inc. to solicit clients to purchase units of a limited Partnership, the Futures Portfolio Fund. Through this arrangement and as a selling agent, Ceros is paid a monthly commission equal to 0.1667% (a 2% annual rate) of the amount of its customer's investment in the fund. As a registered representative of Ceros, Tim Hunt receives a portion of this commission for marketing the Fund units. Clients should review all available prospectus and /or contract information. The representatives of STLFP may earn commissions on the sale of products recommended to clients, including compensation derived from 12b-1 distribution fees. STLFP representatives Timothy Hunt, Daniel Hunt and Casey Hunt receive a portion of fees collected from St. Louis Financial Planners Asset Management L.L.C. Representatives Thomas Kieffer and Casey Hunt receive compensation from Timothy Hunt as a sub-advisor.

STLFP receives a benefit in the form of lower administrative costs in preparation of client statement data from Ceros Financial Services (and ultimately Orion Software). STLFP received a benefit for the cost of the initial development of its internet website, as well as ongoing monthly maintenance fee of \$100 from Ceros Financial Services.

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

Investment Advisers of STLFP do not charge performance-based fees.

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

STLFP provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, Corporations or business entities other than those listed above.

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

### Method of Analysis

The Income Portfolio uses both fundamental analysis and in-depth individual company research for its security selection. It is invested in company's common stock in various industries. The company paying a dividend is a prerequisite for inclusion into the portfolio. We look for companies with a history of sustainable dividends and a preference for raising their dividends on a consistent basis. At times of market turmoil, the portfolio may hold a position in cash or bonds.

The Growth & Income Portfolio is designed to be invested in a combination of growth and income stocks. Income Portfolio will consist of the type of stock we described in the Income Portfolio above. The Growth Portfolio will consist of company stock that we believe has the potential to grow earnings 10% or more per year. We tend to overweight the Income Portfolio. A normal portfolio would be 70% income stocks and 30% growth stocks. It can be invested at any percentage based on the client's individual goals and investment profile.

### Risk of Loss

Because our strategies invest in equity securities, there naturally exists a risk of loss based on market conditions. Developments that can affect the value of the securities are unexpected losses, reduced earnings projections, adverse changes to market conditions, and a whole myriad of other market factors that can cause downward pressure on the price of individual securities, which in turn can result in loss of value in a short period of time.

## **Item 9 Disciplinary Information**

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

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

The Principals of STLFP are licensed as registered representatives of Ceros Financial Services, a licensed broker/dealer with FINRA, SEC, and various regulatory agencies. As a result, varying conflicts of interest may arise. STLFP's investment adviser representatives are registered with Ceros Financial Services to sell investment products and therefore, may receive commissions.

The Principal Executive Officers (Except for Thomas Kieffer) of STLFP are also Principal Executive Officers of St. Louis Financial Planners Asset Management LLC, a financial planning and registered investment adviser. STLFP will solicit business for active management of mutual funds provided by STLFPAM. Clients pay to STLFPAM between 1.25% and 2.50% of the assets under management service. There are reductions in such fees upon reaching respective breakpoints, based on account value. Such fee reductions are reduced by .25% for each account value level achieved. St. Louis Financial Planners, Inc. and STLFPAM share the same office space.

Representatives of STLFP also sell life insurance, long term care insurance and annuities through Brokerage Unlimited and The Blair Agency for which they receive a commission. Representatives sell CD's through EverBank and a commission is paid.

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

This Code establishes rules of conduct for all employees of STLFP and is designed to protect, among other things, the confidentiality of client information and establish compliance procedures ensuring best practices. The Code is based upon the principal that STLFP and its employees owe a fiduciary duty to their clients to conduct their affairs as to avoid (i) serving their own personal interests ahead of clients, including their personal securities transactions, (ii) not taking inappropriate advantage of their position with the firm and (iii) any actual or potential conflicts of interest or any abuse of their position of trust and responsibility.

The Code is designed to ensure that the high ethical standards are maintained by STLFP continue to be applied. The purpose of the Code is to preclude and/or disclose activities which may lead to or give the appearance of conflicts of interest, insider trading and other forms of prohibited or unethical business conduct. The excellent name and reputation of our firm continues to be a direct reflection of the conduct of each employee.



STLFP and its employees are prohibited from engaging in fraudulent, deceptive or manipulative conduct. Compliance with this section involves more than acting with honesty and good faith alone. It means that STLFP has an affirmative duty of utmost good faith to act solely in the best interest of its clients.

STLFP and its employees are subject to the following specific fiduciary obligations when dealing with clients:

- The duty to have a reasonable, independent basis for the investment advice provided.
- The duty to obtain best execution for a client's transactions where the Firm is in a position to direct brokerage transactions for the client.
- The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs and circumstances.
- A duty to be loyal to clients.

In meeting its fiduciary responsibilities to its clients, STLFP expects every employee to demonstrate the highest standards of ethical conduct for continued employment. Strict compliance with the provisions of the Code shall be considered a basic condition of employment. STLFP's reputation for fair and honest dealings with its clients has taken considerable time to build. This standing could be seriously damaged as the result of even a single securities transaction being considered questionable in light of the fiduciary duty owed to our clients.

A copy of STLFP's Code of Ethics is available upon request.

## **Item 12 Brokerage Practices**

The client in its advisory agreement with STLFP grants to STLFP or designated sub-advisor discretionary authority over the account with regard to the securities to be bought or sold in the account and the amount of the securities to be bought or sold.

STLFP has chosen Ceros Financial Services as their broker/dealer based upon its determination of capable execution, reasonable commissions. If any product, research or services are provided to STLFP, such are used to service and benefit all client accounts. STLFP's suggestion of a broker-dealer and/or mutual fund distribution company is under-taken by STLFP to attempt to obtain the best price and execution, but STLFP cannot guarantee that STLFP's suggestions will result in the best price and execution. STLFP's investment adviser representatives are registered representatives with Ceros Financial Services. Often STLFP's representatives recommend that clients implement investment advice through Ceros Financial Services. STLFP believes that

Ceros offers a full range and quality of broker services including execution capability, commission rates, and financial responsibility. To the extent that STLFP may benefit from clients implementing investment advice through Ceros, a potential conflict of interest may arise. STLFP does, however, reserve the right to recommend other broker-dealers and/or mutual fund distribution companies.

STLFP utilizes Orion as an independent source of data gathering and report generation. There is no additional cost to clients for this service.

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

Individual investments will be monitored continuously and reviewed weekly or more frequently if necessary. Overall account positions will be reviewed on a quarterly basis to determine their ability to meet client goals and objectives. Actions that may trigger changes in accounts include, but are not limited to, relevant financial events and market activity.

Individual funds, annuities, and fund groups selected by clients are reviewed periodically by principals of STLFP. If investment policies of any investment vehicle become inappropriate for the STLFP's management program, clients are advised.

In addition to regular audit procedures performed by administrative staff or outside services, reviews may be conducted by officers of STLFP and designated employees. Currently that includes Thomas Kieffer, Tim, Dan, and Casey Hunt. Accounts will be reviewed for performance, client objectives and matching accuracy of all account balances, as well as, reviewing client's current objectives. There are no assignment limits for any associate of STLFP.

Clients of STLFP will receive monthly and/or quarterly reports provided by the custodian of the account. Clients are urged to carefully examine the statements and contact STLFP if they have any questions. A market report discussing general market conditions and management viewpoint will be sent as advisers feel necessary.

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

St. Louis Financial Planners, Inc. refers clients to STLFPAM for discretionary advisory services. STLFPAM advisers will provide portfolio management, selection of other advisers, and active management service. STLFP has a written referral agreement with JCH Advisory Services, Ltd., a Missouri corporation, whereby JCH Advisory Services is compensated for client referrals. STLFP pays JCH Advisory Services, Ltd., a referral fee in the amount of 3 tenths of one percent of the assets of such client under

management of St. Louis Financial Planners Asset Management LLC (active risk management assets). This referral fee does not result in any additional charge or fee to the client from STLFP. The referral agreement is in compliance with federal regulations. As set out in 17CFR Section 275.206(4)-3, and in each state where state law requires, each client is given a copy of the referral agreement prior to or at the time of entering into any advisory contract.

### **Item 15 Custody**

STLFP does not have custody of client's accounts. The custodian for client accounts is primarily National Financial Services and various mutual funds and insurance companies.

### **Item 16 Investment Discretion**

The client in its advisory agreement with STLFP, grants to STLFP or designated sub-advisor discretionary authority over the account to place trades in the account without contacting the client prior to each trade to obtain the clients permission. Our discretionary authority includes the ability to determine the security to buy or sell and to determine the amount of the security to buy or sell. Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

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

STLFP does not have the authority to vote client securities. Clients will receive their proxies or other solicitations directly from their custodian or fund. Clients may contact STLFP regarding any solicitation they receive regarding their account.

### **Item 18 Financial Information**

STLFP has not been the subject of a bankruptcy petition at any time.