

Part 2A of Form ADV: Firm Brochure

St. Louis Financial Planners, Inc.  
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Chesterfield, MO 63017

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April 2, 2012

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 3/8/12, 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.

This brochure is an update to the firm brochure dated 2/28/12. This brochure has been amended to include Item 19, requirements for state registered advisers.

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 March 31, 2012, we were managing \$35,199,771.00 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 and Executive Officers are:

Timothy D. Hunt	Secretary	25%
Daniel E. Hunt	Vice-President	25%
Casey D. Hunt	Treasurer/CCO	25%
Thomas Kieffer	President	25%

## **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 client has the right to terminate the contract without penalty within (5) business days after entering into the contract. Upon termination fees will be pro-rated 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 (STLFPAM). 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. Dan and Casey Hunt spend 75% of their time working on St. Louis Financial Planners Asset Management LLC clients and Timothy Hunt spends 50% of his time working on St. Louis Financial Planners Asset Management LLC.

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 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.

### **Item 19 Requirements for State Registered Advisers**

The Principals of STLFP and their education and business background are as follows:

Thomas Kieffer - Bachelor Degree in Finance &Commerce from St.LouisUniversity1962. President and Owner of St. Louis Financial Planners, Inc. since 1975. Registered Representative of Ceros Financial Services, Inc. since Jan. 2010, previously with Girard Securities, Inc. from 2002-2009. Registered Representative of Spelman & Co. Inc. 1998- 2002. Tom holds series 1, 63, and 99 licenses

Timothy D. Hunt – Attended University of Missouri from 1976- 1979. Received CFP® Certification from the College of Financial Planning in 2005. Secretary and Owner of St. Louis Financial Planners, Inc. since 1980. President and Owner of St. Louis Financial Planners Asset Management LLC since 1996. Registered Representative of Ceros Financial Services, Inc. since Jan. 2010, previously with Girard Securities, Inc from 2002-2009. Registered Representative of Spelman & Co., Inc. 1998- 2002. Tim holds series 7,31,63,65, and 99 licenses.

Daniel E. Hunt – High School Diploma from Ritenour High School 1969. Vice-President and Owner of St. Louis Financial Planners, Inc. since 1975. Vice-President and Owner of St. Louis Financial Planners Asset Management LLC since 1996. Registered Representative of Ceros Financial Services, Inc. since 2010, previously with Girard Securities, Inc. from 2002-2009. Registered Representative of Spelman & Co., Inc. 1998-2002. Dan holds series 7,31,63,65, and 99 licenses.

Casey Hunt – Bachelor Degree in Finance from University of Illinois 1996. CFP® Certification from the College of Financial Planning in 2004. Treasurer and Owner of St. Louis Financial Planners since 1997. Chief Compliance Officer of St. Louis Financial Planners, Inc. and St. Louis Financial Planners Asset Management since 2004. Owner of St. Louis Financial Planners Asset Management LLC since 1997. Registered Representative of Ceros Financial Services, Inc. since Jan. 2010, previously with Girard Securities, Inc. from 2002- 2009. Registered Representative of Spelman & Co., Inc. 1998-2002 . Casey holds series 7, 24, 66, and 99 licenses.

#### Client Complaints:

Edward & Susan McMurry filed a complaint against Daniel E. Hunt, Spelman & Co., Inc, St. Louis Financial Planners Asset Management LLC., and STLFP on 4/26/2006 Client alleged breach of contract, negligence, breach of fiduciary duty, unsuitability, failure to supervise, unjust enrichment and fraud. Docket number 06-02289. Client was seeking \$379,000 and the claim was settled for \$22,500 on 12/7/2006. Settlement should not be deemed an admission of guilt or liability.

William & Sharon Lifritz filed a complaint against Daniel E. Hunt, Spelman & Co., Inc., St. Louis Financial Planners Asset Management LLC., and STLFP on 3/30/2004. Docket number 04-01548. Client alleged negligence, breach of fiduciary duty in not providing sound and conservative financial advice resulting in financial damages. Client was seeking \$100,000 and the claim settled for \$35,000 plus \$975 of the NASD filing fee on 6/21/2005. Settlement should not be deemed an admission of guilt or liability.

Lawrence Deptula filed a complaint against Timothy Hunt, Spelman & Co. Inc., St. Louis Financial Planners Asset Management LLC, and STLFP on 11/24/03 alleging representative failed to follow his instructions from August 2001 to move his accounts to money market, customer alleges his accounts were not moved to money market until September 22, 2001. Docket number NASD 03-06270. Same client previously submitted this claim on 1/28/02 and was denied by former broker/dealer legal counsel due to lack of factual evidence/proof to support allegations. Claim was filed for \$63,981 in an effort to avoid further costs of litigation, parties have decided to settle the matter for the sum of \$32,500 on 12/6/04. Settlement should not be deemed an admission of guilt or liability.

Part 2B of form ADV: Brochure Supplement

Casey Hunt  
St. Louis Financial Planners, Inc.  
1415 Elbridge Payne Rd. Ste. 140  
Chesterfield, MO 63017  
636-532-3900

3/12/12

This brochure supplement provides information about Casey Hunt that supplements the St. Louis Financial Planners, Inc. brochure. You should have received a copy of that brochure. Please contact Casey Hunt if you did not receive St. Louis Financial Planners, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

**Item 2 Educational Background and Business Experience**

Casey Hunt - Date of Birth 10/26/73

Education:

University of Illinois 1996	Bachelor Degree in Finance
College of Financial Planning 2004	Certification Professional Education Training
CERTIFIED FINANCIAL PLANNER™ professional	

CFP designation requires completion and testing of an approved CFP program. Thirty hours of continuing education is required every two years.

Business Experience:

St. Louis Financial Planners Asset Management LLC	1/1997 – Present
St. Louis Financial Planners, Inc.	1/1997 – Present
Ceros Financial Services, Inc.	1/1/2010- Present
Girard Securities, Inc.	9/2002 - 12/31/09
Spelman & Company, Inc.	1/1998 - 9/2002

### **Item 3 Disciplinary Information**

Casey Hunt has no reportable disciplinary history.

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

Casey Hunt is a registered representative with Ceros Financial Services, Inc.  
Casey Hunt is a registered investment advisor representative with St. Louis Financial Planners Asset Management LLC.  
Casey Hunt sells life insurance through Brokerage Unlimited, Inc. and the Blair Agency and CD's through EverBank.

### **Item 5 Additional Compensation**

Casey Hunt receives fees for managing funds through STLFAM and sub-advisor fees from Timothy Hunt. For a complete breakdown of fees please refer to Item 5 of the Part2A firm brochure. Clients should review all available prospectuses and/or contract information.

### **Item 6 Supervision**

Partner – Timothy Hunt 636-532-3900

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

Casey has not been found liable in any arbitration claim, civil, self-regulatory organization or administrative proceedings. Casey has never been the subject of a bankruptcy petition.

Part 2B of form ADV: Brochure Supplement

Daniel E. Hunt  
St. Louis Financial Planners, Inc.  
1415 Elbridge Payne Rd. Ste. 140  
Chesterfield, MO 63017  
636-532-3900

3/12/11

This brochure supplement provides information about Daniel E. Hunt that supplements the St. Louis Financial Planners, Inc. brochure. You should have received a copy of that brochure. Please contact Daniel E. Hunt if you did not receive St. Louis Financial Planners, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

**Item 2 Educational Background and Business Experience**

Daniel E. Hunt - Date of Birth 5/31/51

Education:

Ritenour High School 1969

Business Experience:

St. Louis Financial Planners, Inc.	1/1975 – Present
St. Louis Financial Planners Asset Management LLC	3/1996 - Present
Ceros Financial Services, Inc.	1/2010 – Present
Girard Securities, Inc.	9/2002 – 12/2009
Spelman & Company, Inc.	1/1988 - 9/2002

### **Item 3 Disciplinary Information**

No disciplinary actions to disclose.

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

Daniel E. Hunt is a registered representative with Ceros Financial Services, Inc.  
Daniel E. Hunt is a registered investment advisor representative with St. Louis Financial Planners Asset Management LLC.

Daniel E. Hunt sells life insurance through Brokerage Unlimited, Inc. and the Blair Agency.

### **Item 5 Additional Compensation**

Daniel E. Hunt receives fees for managing funds through STLFPAM. For a complete breakdown of fees please refer to Item 5 of the Part2A firm brochure. Clients should review all available prospectus and/or contract information.

### **Item 6 Supervisor**

Chief Compliance Officer – Casey Hunt 636-532-3900

### **Item 7 Requirements for State-Registered Advisers.**

Edward & Susan McMurry filed a complaint against Daniel E. Hunt, Spelman & Co., Inc, St. Louis Financial Planners Asset Management LLC., and STLFP on 4/26/2006 Client alleged breach of contract, negligence, breach of fiduciary duty, unsuitability, failure to supervise, unjust enrichment and fraud. Docket number 06-02289. Client was seeking \$379,000 and the claim was settled for \$22,500 on 12/7/2006. Settlement should not be deemed an admission of guilt or liability.

William & Sharon Lifritz filed a complaint against Daniel E. Hunt, Spelman & Co., Inc., St. Louis Financial Planners Asset Management LLC., and STLFP on 3/30/2004. Docket number 04-01548. Client alleged negligence, breach of fiduciary duty in not providing sound and conservative financial advice resulting in financial damages. Client was seeking \$100,000 and the claim settled for \$35,000 plus \$975 of the NASD filing fee on 6/21/2005. Settlement should not be deemed an admission of guilt or liability.

Daniel Hunt has never been the subject of a bankruptcy petition.



Part 2B of form ADV: Brochure Supplement

Timothy D. Hunt  
St. Louis Financial Planners, Inc.  
1415 Elbridge Payne Rd. Ste. 140  
Chesterfield, MO 63017

636-532-3900

3/12/12

This brochure supplement provides information about Timothy D. Hunt that supplements the St. Louis Financial Planners, Inc. brochure. You should have received a copy of that brochure. Please contact Timothy D. Hunt if you did not receive St. Louis Financial Planners, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

**Item 2 Educational Background and Business Experience**

Timothy D. Hunt - Date of Birth 8/10/1957

Education:

University of Missouri, Columbia, MO                      1976- 1979  
College of Financial Planning 2005                      Certification Professional Education Training  
CERTIFIED FINANCIAL PLANNER™ professional

CFP designation requires completion and testing of an approved CFP program. Thirty hours of continuing education is required every two years.

Business Experience:

St. Louis Financial Planners Asset Management LLC	3/1/96 – Present
St. Louis Financial Planners, Inc.	1/1980 – Present
Ceros Financial Services, Inc.	1/1/2010- Present
Girard Securities, Inc.	9/2002 - 12/31/09
Spelman & Company, Inc.	1/1998 - 9/2002

### **Item 3 Disciplinary Information**

No disciplinary information to disclose.

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

Timothy D. Hunt is a registered representative with Ceros Financial Services, Inc.  
Timothy D. Hunt is a registered investment advisor representative with St. Louis Financial Planners Asset Management LLC.  
Timothy D. Hunt sells life insurance and long term care insurance through Brokerage Unlimited, Inc. and CD's through EverBank.

### **Item 5 Additional Compensation**

Timothy D. Hunt receives fees for managing funds through STLFPAM. For a complete breakdown of fees please refer to Item 5 of the Part2A firm brochure. Clients should review all available prospectus and /or contract information.

### **Item 6 Supervisor**

Chief Compliance Officer – Casey Hunt 636-532-3900

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

Lawrence Deptula filed a complaint against Timothy Hunt, Spelman & Co. Inc., St. Louis Financial Planners Asset Management LLC, and STLFP on 11/24/03 alleging representative failed to follow his instructions from August 2001 to move his accounts to money market, customer alleges his accounts were not moved to money market until September 22, 2001. Docket number NASD 03-06270. Same client previously submitted this claim on 1/28/02 and was denied by former broker/dealer legal counsel due to lack of factual evidence/proof to support allegations. Claim was filed for \$63,981 in an effort to avoid further costs of litigation, parties have decided to settle the matter for the sum of \$32,500 on 12/6/04. Settlement should not be deemed an admission of guilt or liability

Timothy Hunt has never been the subject of a bankruptcy petition.

Part 2B of form ADV: Brochure Supplement

Thomas Kieffer  
St. Louis Financial Planners, Inc.  
1415 Elbridge Payne Rd. Ste. 140  
Chesterfield, MO 63017  
636-532-3900

3/12/12

This brochure supplement provides information about Thomas Kieffer that supplements the St. Louis Financial Planners, Inc. brochure. You should have received a copy of that brochure. Please contact Thomas Kieffer if you did not receive St. Louis Financial Planners, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

**Item 2 Educational Background and Business Experience**

Thomas Kieffer - Date of Birth 9/20/40

Education:

St. Louis University 1962

Bachelor Degree in Finance & Commerce

Business Experience:

St. Louis Financial Planners, Inc.	1/1977 – Present
Ceros Financial Services, Inc.	1/1/2010- Present
Girard Securities, Inc.	9/2002 - 12/31/09
Spelman & Company, Inc.	1/1998 - 9/2002

**Item 3 Disciplinary Information**

Thomas Kieffer has no reportable disciplinary history.

**Item 4 Other Business Activities**

Thomas Kieffer is a registered representative of Ceros Financial Services, Inc. Thomas Kieffer sells life insurance through the Blair Agency.

**Item 5 Additional Compensation**

Thomas Kieffer receives sub-advisor fees from Timothy Hunt. Clients should review all available prospectuses and/or contract information.

**Item 6 Supervision**

Chief Compliance Officer - Casey Hunt 636-532-3900

**Item 7 Requirements for State-Registered Advisers**

Thomas Kieffer has not been found liable in arbitration, civil, self-regulatory organization, or administrative proceeds.

Thomas Kieffer has never been the subject of a bankruptcy petition.