

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

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This brochure provides information about the qualifications and business practices of Cantlon Financial Planning LLC. If you have any questions about the contents of this brochure, please contact us at: 630-584-4508, or by email at: [tom@cantlonfinancial.com](mailto:tom@cantlonfinancial.com).

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

January 1, 2012

***Cantlon Financial Planning, LLC***

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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

There was a final ruling in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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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: 630-584-4508 or (630)549-0826. Also, by email at: mike@cantlonfinancial.com or tom@cantlonfincial.com.

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## **Item 4: Advisory Business**

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### **Firm Description**

Cantlon Financial Planning, ("CFP") was founded in 1984, with Michael F. Cantlon as the sole proprietor. On January 1, 2012 Cantlon Financial Planning LLC (herein referred to as CFP LLC) was formed as our business structure. This was done to formally recognize Thomas E. Guyett's contributions by issuing him a 40% membership interest.

CFP LLC provides personalized confidential investment management to individuals, trusts, estates, and charitable organizations. 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.

CFP LLC is a fee based investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm's managing member and IARs are affiliated with entities that sell insurance products.

The Cantlon Financial Planning LLC Questionnaire is used to gather information pertaining to the client's initial financial situation. The information is utilized in the asset management process. Annually, the custodian (Fidelity Investments) sends the clients a reminder to update any material changes to their financial condition.

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.

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### **Types of Advisory Services**

CFP LLC provides investment supervisory services, also known as asset management services and furnishes investment advice through consultations.

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

#### **ASSET MANAGEMENT**

CFP LLC offers discretionary direct asset management services to advisory clients. CFP LLC will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, assets allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize CFP LLC discretionary authority to execute transactions as stated within the Investment Advisory Agreement through a limited trading authorization agreement. CFP LLC has no access to client funds.

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**Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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**Wrap Fee Programs**

CFP LLC does not participate in wrap fee programs.

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**Client Assets under Management**

As of December 31, 2011 CFP LLC manages \$62,000,000 on a discretionary basis.

**Item 5: Fees and Compensation**

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**Method of Compensation and Fee Schedule**

CFP LLC bases its fees on a percentage of assets under management.

**ASSET MANAGEMENT**

CFP LLC offers discretionary direct asset management services to advisory clients. CFP LLC will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, assets allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize CFP discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement through the execution of a limited power or attorney or trading authorization.

The Annual Fee for new clients is 8/10 of 1% of assets under management and are non-negotiable. Clients in good standing as of January 1, 2001 pay an annual fee of .65% of assets of under direct management. Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the last business day of prior quarter and is payable upon receipt.

CFP LLC requires a minimum fee of \$1600 per year on client accounts. For those clients not meeting the minimum investment level, exceptions at reduced fees are made at the discretion of the investment advisor. CFP LLC may maintain some accounts on a pro bono basis.

Client may cancel within five business days of signing the Investment Advisory Agreement for a full refund. Either CFP or clients may terminate advisory services at any time. CFP LLC will be entitled to a pro rata fee for the days service was provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees.

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**Client Payment of Fees**

Investment management fees are billed quarterly, in advance. An invoice for the quarterly advisory fee is sent to the client in the first week of the quarter and payment in full is expected upon invoice presentation.

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**Additional Client Fees Charged**

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.

CFP LLC, 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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**Prepayment of Client Fees**

Client may cancel within five business days of signing the Investment Advisory Agreement for a full refund. If cancellation occurs after five business days, client will be entitled to a pro-rata refund based on work completed.

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**External Compensation for the Sale of Securities to Clients**

CFP LLC does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of CFP LLC.

**Item 6: 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.

CFP LLC 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.

**Item 7: Types of Clients**

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**Description**

CFP LLC generally provides investment advice to individuals, trusts, estates, and charitable organizations. Client relationships vary in scope and length of service.



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**Account Minimums**

CFP LLC requires a minimum of \$200,000 to open an account. CFP LLC requires a minimum fee of \$1600 per year on client accounts. For those clients not meeting the minimum investment level, exceptions at reduced fees are made at the discretion of the investment advisor.

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

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**Methods of Analysis and Investment Strategies**

Security analysis methods may include fundamental analysis. Investing in securities involves risk of loss that clients should be prepared to bear.

The main sources of information include financial newspapers and magazines, corporate rating services, company press releases, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

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**Investment Strategy and Method of Analysis Material Risks**

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, Risk Tolerance or similar form that documents their objectives and their desired investment strategy.

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

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**Security Specific Material Risks**

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.

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

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

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### **Administrative Enforcement Proceedings**

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

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

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

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

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### **Broker-Dealer or Representative Registration**

Neither CFP LLC nor its employees has any affiliation with broker-dealer.

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### **Futures or Commodity Registration**

CFP LLC nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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**Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Michael Cantlon and Thomas Guyett have financial industry affiliated businesses as licensed insurance agents. From time to time, they will offer clients advice or products from those activities. Approximately 2% of their time is spent in the insurance business which occasionally results in commissions from the sale of insurance products. They receive commissions from insurance companies on the products they sell.

These practices represent potential conflicts of interest because it gives them an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

CFP LLC does not utilize the services of Third Party Money Managers to manage client accounts.

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

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**Code of Ethics Description**

The employees of CFP LLC have committed to a Code of Ethics. The purpose of our Code of Ethics is to ensure that when employees buy or sell securities for their personal account, they do not create actual or potential conflict with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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**Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

CFP LLC and its employees do not recommend to clients securities in which we have a material financial interest.

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

CFP LLC and its employees may buy or sell securities that are also held by clients. In order to avoid potential conflicts of interest such as heading away of client trades, employees are required to disclose all reportable securities transactions as well as provide CFP LLC with copies of their brokerage statements.

The Chief Compliance Officer of CFP LLC is Thomas Guyett. He reviews all employee trades each month. Mr. Guyett's account is reviewed by Michael Cantlon. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment. Since most employee trades are in products such as mutual funds, government securities, bonds or are small in size, they do not impact the securities markets.

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**Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

CFP LLC does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist.

**Item 12: Brokerage Practices**

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**Factors Used to Select Broker-Dealers for Client Transactions**

CFP LLC may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. CFP LLC will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. CFP LLC relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by CFP LLC .

- *Directed Brokerage*  
In circumstances where a client directs CFP LLC to use a certain broker-dealer, CFP LLC still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: CFP LLC's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients, and potential conflicts of interests arising from brokerage firm referrals.
- *Best Execution*  
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. CFP LLC reviews the execution of trades on a periodic basis per our Code of Ethics.
- *Soft Dollar Arrangements*  
CFP LLC does not receive any soft dollar benefits.

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**Aggregating Securities Transactions for Client Accounts**

CFP LLC is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of CFP LLC. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

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

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#### **Schedule for Periodic Review of Client Accounts and Advisory Persons Involved**

Account reviews are performed on a monthly basis by each partner, Michael F. Cantlon, *Member* and Thomas Guyett, *Member, Chief Compliance Officer*. Account reviews are performed more frequently when market conditions dictate.

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#### **Review of Client Accounts on Non-Periodic Basis**

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

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#### **Content of Client Provided Reports and Frequency**

Clients receive account statements no less than quarterly for managed accounts. Account reports are issued by the Advisor's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

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

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#### **Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

CFP LLC does not receive solicitor fees from third party money managers for the referral of clients.

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#### **Advisory Firm Payments for Client Referrals**

CFP LLC does not compensate for client referrals.

### **Item 15: Custody**

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#### **Account Statements**

All assets are held at *Fidelity Investments*, which provides account statements directly to clients at their address of record every month. All trades in client accounts generate a trade confirmation which is mailed to their address of record. We do not have custody of any client assets. We have no ability to withdraw or direct funds to be withdrawn from any client account.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

CFP LLC accepts discretionary authority to manage securities accounts on behalf of clients. CFP LLC 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.

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

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

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

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### **Proxy Votes**

CFP LLC does not vote proxies on securities. Clients vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

## **Item 18: Financial Information**

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### **Balance Sheet**

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

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### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

CFP has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

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### **Bankruptcy Petitions during the Past Ten Years**

Neither CFP LLC nor its management has had any bankruptcy petitions in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

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### **Principal Executive Officers and Management Persons**

#### **Michael Cantlon**

##### **Educational Background:**

- Date of birth: 08/06/1942
- DePaul University – College of Commerce – Bachelor's Degree in Accounting - 1965

##### **Business Experience:**

- Cantlon Financial Planning, LLC -Owner January 1, 2012 to present.
- Cantlon Financial Planning - Owner/IAR; 1984 - December 31, 2011
- Nick Beucher & Sons Co.; Corporate Controller; 1970 - 1983
- Hanson Scales Co.; Corporate Controller; 1969 – 1970
- Arthur Young & Co. CPAs; Senior Auditor; 1965 - 1969

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### **Other Business Activities Engaged In**

Michael Cantlon has financial industry affiliated businesses as an insurance agent. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

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### **Performance Based Fee Description**

No Performance Based Fees

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### **Disclosure of Material Facts Related to Arbitration or Disciplinary Actions**

None to report

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### **Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

None to report

**Supervisor/Management Person Brochure  
Brochure Supplement (Part 2B of Form ADV)**

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**Michael F. Cantlon**

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This brochure supplement provides information about Michael Cantlon that supplements Cantlon Financial Planning's brochure. You should have received a copy of that brochure. Please contact Michael Cantlon if you did not receive the Cantlon Financial Planning, LLC brochure or if you have any questions about the contents of this supplement.

**Firm CRD# 106622**

**Mr. Cantlon CRD# 1337858**

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

**January 1, 2012**



## **Supervised Person**

### **Michael Cantlon**

#### **Educational Background:**

- Date of birth: 08/06/1942
- DePaul University – College of Commerce – Bachelor's Degree in Accounting - 1965

#### **Business Experience:**

- Cantlon Financial Planning, LLC -Owner January 1, 2012 to present.
- Cantlon Financial Planning - Owner/IAR; 1984 - December 31, 2011
- Nick Beucher & Sons Co.; Corporate Controller; 1970 - 1983
- Hanson Scales Co.; Corporate Controller; 1969 – 1970
- Arthur Young & Co. CPAs; Senior Auditor; 1965 - 1969

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## **Disciplinary Information**

None to report

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## **Other Business Activities**

Michael Cantlon has financial industry affiliated businesses as an insurance agent. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

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## **Additional Compensation**

Mr. Cantlon receives commissions from insurance companies on the products he sells.

These practices represent potential conflicts of interest because it gives Mr. Cantlon an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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## **Supervision**

Mr. Cantlon is the majority owner (60%) of Cantlon Financial Planning, LLC. He and Mr. Thomas E. Guyett are responsible for all supervision and formulation of investment advice offered to clients. Michael Cantlon is supervised by Thomas E. Guyett. He reviews Michael's work through frequent office interactions as well as remote interactions.

Michael Cantlon's contact information:

PHONE: 630-584-4508      EMAIL: [mike@cantlonfinancial.com](mailto:mike@cantlonfinancial.com)

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**Arbitration Claims, Self-Regulatory Organization or Administrative Proceeding  
and Bankruptcy Petition**

None to report

**Supervised Person Brochure  
Brochure Supplement (Part 2B of Form ADV)**

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**Thomas E. Guyett**

**Cantlon Financial Planning, LLC  
41 W 671 Burlington Road  
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EMAIL: [tom@cantlonfinancial.com](mailto:tom@cantlonfinancial.com)**

This brochure supplement provides information about Thomas Guyett that supplements Cantlon Financial Planning, LLC brochure. You should have received a copy of that brochure. Please contact Michael Cantlon if you did not receive the Cantlon Financial Planning brochure or if you have any questions about the contents of this supplement.

**Firm CRD # 106622      Mr. Guyett CRD # 4365000**

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

**January 1, 2012**

## **Supervised Person**

### **Thomas E. Guyett**

#### **Educational Background:**

- Date of birth: 03/31/1960
- University of Illinois - Chicago; School of Business; attended 1978 - 1981

#### **Business Experience:**

- Cantlon Financial Planning, LLC- Owner January 1, 2012 to present.
- Cantlon Financial Planning; Chief Compliance Officer/IAR; 09/2000 to December 31, 2011.
- Dreher & Associates; Registered Representative; 03/2001 to 09/2002
- Waterstone Financial Group, Inc.; Registered Representative; 10/2002 to 12/2005

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## **Disciplinary Information**

None to report

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## **Other Business Activities**

Thomas Guyett has financial industry affiliated businesses as an insurance agent. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products.

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## **Additional Compensation**

Mr. Guyett receives commissions from insurance companies on the products he sells.

These practices represent potential conflicts of interest because it gives Mr. Guyett an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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## **Supervision**

Mr. Guyett is owner (40%) of Cantlon Financial Planning, LLC. He and Mr. Michael F. Cantlon are responsible for all supervision and formulation of investment advice offered to clients. Thomas Guyett is supervised by Michael Cantlon. He reviews Thomas's work through frequent office interactions as well as remote interactions.

Thomas E. Guyett's contact information:

PHONE: 630-549-0826      EMAIL: tom@cantlonfinancial.com

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**Arbitration Claims, Self-Regulatory Organization or Administrative Proceeding  
and Bankruptcy Petition**

None to report