

This brochure supplement provides information about Penn Earl Papini that supplements the Affordable Life Plans, LLC brochure. You should have received a copy of that brochure. Please contact Penn Earl Papini, Investment Adviser Representative if you did not receive Affordable Life Plans, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Penn Earl Papini is also available on the SEC's website at www.adviserinfo.sec.gov.

Affordable Life Plans, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Penn Earl Papini

Personal CRD Number: 805338

Investment Adviser Representative

Affordable Life Plans, LLC
6028 Lloyd Court
Frisco, Texas, 75034
(972) 365-2174
jleaderer@broadswordsa.com

UPDATED: 4/8/2013

Item 2: Educational Background and Business Experience

Name: Penn Earl Papini

Born: 1946

Education Background:

Education:

BA Psychology, University of Arkansas - 1972

Designation:

CLU®- Chartered Life Underwriter®

MINIMUM QUALIFICATIONS:

- Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.
- For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

CEBS - Certified Employee Benefit Specialist

MINIMUM QUALIFICATIONS

- To earn a CEBS designation individuals are expected to register with the CEBS Program then must pass a national exam on each course. Upon completing the national exam for each of the courses, students will earn the professional designation of Certified Employee Benefit Specialist. Examinations are computer-based and are administered at Prometric (formerly Sylvan) Testing Centers.
- EARN THE CEBS DESIGNATION BY COMPLETING SIX REQUIRED COURSES AND TWO ELECTIVES
 - * COURSE 1 -Employee Benefits: Concepts and Health Care Benefits
 - * COURSE 2 -Employee Benefits: Design, Administration and Other Welfare Benefits
 - * COURSE 3 -Retirement Plan Design
 - * COURSE 4 -Retirement Plans: Defined Benefit Approaches and Plan Administration
 - * COMPENSATION 1 - Compensation Concepts and Principles NEW
 - * COURSE 8 -Human Resources and Compensation Management
- TWO ELECTIVES
 - * COURSE 7 -Asset Management
 - * COURSE 9 -Health Economics
 - * COMPENSATION 2 - Executive Compensation and Compensation Issues NEW
 - * PFP 1 - Personal Financial Planning 1: Concepts and Principles
 - * PFP2 - Personal Financial Planning 2: Tax and Estate Planning Techniques

Business Background:

04/2013 – Present

Investment Adviser Representative
Affordable Life Plans, LLC

09/2007 - 02/2013

Account Executive

	EFA Processing LLC
04/2007 - 08/2007	Loan Officer Countrywide Mortgage
11/2006 - 02/2007	Loan Officer Concorde Mortgage
05/2005 - 10/2006	Sales Associate DebtXS
09/2004 - 04/2005	Sales Grubbs Infiniti
07/2003 - 07/2004	Sales Plano Jaguar

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Penn Earl Papini is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Penn Earl Papini does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Affordable Life Plans, LLC.

Item 6: Supervision

As a representative of Affordable Life Plans, LLC, Penn Earl Papini works closely with Matthew Winebrenner, who supervises all duties and activities of the firm. Matthew Winebrenner's contact information is: (888) 556-1136, mwinebrenner@affordablelifeplans.com. Matthew

Winebrenner adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Texas securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Penn Earl Papini has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Penn Earl Papini has **NOT** been the subject of a bankruptcy petition in the past ten years.