

*This brochure supplement provides information about Matthew Lawrence Winebrenner that supplements the Affordable Life Plans, LLC brochure. You should have received a copy of that brochure. Please contact Matthew Lawrence Winebrenner, 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 Matthew Lawrence Winebrenner is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Affordable Life Plans, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Matthew Lawrence Winebrenner**

Personal CRD Number: 2967590

Investment Adviser Representative

Affordable Life Plans, LLC  
3000 Kellway, Suite 100  
Carrollton, Texas, 75006  
(888) 556-1136  
[mwinebrenner@affordablelifeplans.com](mailto:mwinebrenner@affordablelifeplans.com)

UPDATED: 9/6/2013

## Item 2: Educational Background and Business Experience

**Name:** Matthew Lawrence Winebrenner **Born:** 1973

### Education Background and Professional Designations:

#### Education:

BA Business Marketing, Texas Tech University - 1996

#### Business Background:

09/2012 - Present	Principal - Investment Adviser Representative Affordable Life Plans, LLC
12/2008 - 09/2012	AVP/IAR Comerica Securities
08/2004 - 12/2008	Principal Financial Innovations LLC
08/2004 - 12/2008	Registered Representative Centaurus Financial, Inc.
10/1997 - 08/2004	Agent Jefferson Pilot Securities Corporation

## 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

Matthew Lawrence Winebrenner is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Affordable Life Plans, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Affordable Life Plans, LLC in such individual's capacity as an insurance agent.

### Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Matthew Lawrence Winebrenner 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, Matthew Lawrence Winebrenner works closely with the supervisor, Robert Boyd, and all advice provided to clients is reviewed by the supervisors prior to implementation. Matthew Lawrence Winebrenner's contact information is on the cover page of this disclosure document.

### 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. Matthew Lawrence Winebrenner 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. Matthew Lawrence Winebrenner has NOT been the subject of a bankruptcy petition at any time.