

Item 1 Cover Page

A.

Richard J. Walters, CFP®, AIF®

Comprehensive Financial Planning, Inc.

Brochure Supplement

Dated 5/06/2015

**Contact: Richard Walters, CFP®, AIF®, Chief Compliance Officer
5995 Lemon Street
East Petersburg, Pennsylvania 17520**

B.

This Brochure Supplement provides information about Richard J. Walters, CFP®, AIF®, that supplements the Comprehensive Financial Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Richard J. Walters, CFP®, AIF®, Chief Compliance Officer, if you did *not* receive Comprehensive Financial Planning, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard J. Walters, CFP®, AIF®, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Richard J. Walters, CFP®, AIF®, was born in 1955. Mr. Walters graduated from the University of Richmond in 1977, with a Bachelor of Science degree in Business Administration. Mr. Walters is an Officer and an investment adviser representative of Comprehensive Financial Planning, Inc. since 1984. Mr. Walters has also been employed as a registered representative of FSC Securities Corporation since 1988. Since 1992, Mr. Walters has been a Marketing Representative for Comprehensive Benefit Marketing Services, Inc.

Mr. Walters has been a CERTIFIED FINANCIAL PLANNER™ since 1987. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").



The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.



Also, Mr. Walters has obtained in 2014 the Accredited Investment Fiduciary® (AIF®) designation. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of FSC Securities Corporation** Mr. Walters is a registered representative of FSC Securities Corporation (“FSC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Walters in his individual capacity as a registered representative of FSC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Walters that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Walters. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
 2. **Commissions** In the event the client chooses to purchase investment products through FSC, brokerage commissions will be charged by FSC to effect securities transactions, a portion of which commissions shall be paid by FSC to Mr. Walters. The brokerage commissions charged by FSC may be higher or lower than those charged by other broker-dealers. In addition, FSC, as well as Mr. Walters, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client



maintains the mutual fund investment. The securities commission business conducted by Mr. Walters is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

- B. **Licensed Insurance Agent**. Mr. Walters, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Walters to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Walters that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Walters. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Walters at (717) 569-6667.



Item 1 Cover Page

A.

Brooke W. Herr

Comprehensive Financial Planning, Inc.

Brochure Supplement

Dated 5/06/2015

Contact: Richard Walters, CFP®, AIF®, Chief Compliance Officer
5995 Lemon Street
East Petersburg, Pennsylvania 17520

B.

This Brochure Supplement provides information about Brooke W. Herr that supplements the Comprehensive Financial Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Richard J. Walters, CFP®, AIF®, Chief Compliance Officer, if you did *not* receive Comprehensive Financial Planning, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Brooke W. Herr is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Brooke W. Herr was born in 1954. Mr. Herr attended the University of Alabama and Millersville University. Mr. Herr has been a Financial Planner of Comprehensive Financial Planning, Inc. since 1985. Mr. Herr has also been employed as a registered representative of FSC Securities Corporation since 1985. Since 1992, Mr. Herr has been a Marketing Representative for Comprehensive Benefit Marketing Services, Inc.

Item 3 Disciplinary Information

None.



Item 4 Other Business Activities

- A. **Registered Representative of FSC Securities Corporation** Mr. Herr is a registered representative of FSC Securities Corporation (“FSC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Herr in his individual capacity as a registered representative of FSC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Herr that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Herr. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
 2. **Commissions** In the event the client chooses to purchase investment products through FSC, brokerage commissions will be charged by FSC to effect securities transactions, a portion of which commissions shall be paid by FSC to Mr. Herr. The brokerage commissions charged by FSC may be higher or lower than those charged by other broker-dealers. In addition, FSC, as well as Mr. Herr, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Herr is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent**. Mr. Herr, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Herr to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Herr that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Herr. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**



Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Walters at (717) 569-6667.



Item 1 Cover Page

A.

Michael V. Kowalick

Comprehensive Financial Planning, Inc.

Brochure Supplement

Dated 5/06/2015

Contact: Richard Walters, CFP®, AIF®, Chief Compliance Officer
5995 Lemon Street
East Petersburg, Pennsylvania 17520

B.

This Brochure Supplement provides information about Michael V. Kowalick that supplements the Comprehensive Financial Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Richard J. Walters, CFP®, AIF®, Chief Compliance Officer, if you did *not* receive Comprehensive Financial Planning, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael V. Kowalick is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Michael V. Kowalick was born in 1955. Mr. Kowalick graduated from Bloomsburg State College in 1977, with a Bachelor of Science degree in Business Administration. Mr. Kowalick has been a Financial Planner of Comprehensive Financial Planning, Inc. since 2005. Mr. Kowalick has also been employed as a registered representative of FSC Securities Corporation since 2005. Since 1996, Mr. Kowalick has been a Marketing Representative for Comprehensive Benefit Marketing Services, Inc.

Item 3 Disciplinary Information

None.



Item 4 Other Business Activities

- A. **Registered Representative of FSC Securities Corporation** Mr. Kowalick is a registered representative of FSC Securities Corporation (“FSC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Kowalick in his individual capacity as a registered representative of FSC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Kowalick that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Kowalick. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
 2. **Commissions** In the event the client chooses to purchase investment products through FSC, brokerage commissions will be charged by FSC to effect securities transactions, a portion of which commissions shall be paid by FSC to Mr. Kowalick. The brokerage commissions charged by FSC may be higher or lower than those charged by other broker-dealers. In addition, FSC, as well as Mr. Kowalick, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Kowalick is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent**. Mr. Kowalick, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Kowalick to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Kowalick that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Kowalick. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**



Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Walters at (717) 569-6667.



Item 1 Cover Page

A.

Wendel L. King, AIF®

Comprehensive Financial Planning, Inc.

**Brochure Supplement
Dated 5/06/2015**

**Contact: Richard Walters, CFP®, AIF®, Chief Compliance Officer
5995 Lemon Street
East Petersburg, Pennsylvania 17520**

B.

This Brochure Supplement provides information about Wendel L. King, AIF®, that supplements the Comprehensive Financial Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Richard J. Walters, CFP®, AIF®, Chief Compliance Officer, if you did *not* receive Comprehensive Financial Planning, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Wendel L. King, AIF® is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Wendel L. King was born in 1970. Mr. King graduated from Eastern Mennonite University in 1992, with a Bachelor of Science degree in Business Administration. Mr. King has been a Financial Planner of Comprehensive Financial Planning, Inc. since 2007. Mr. King has also been employed as a registered representative of FSC Securities Corporation since 2006. Since 2006, Mr. King has been a Marketing Representative for Comprehensive Benefit Marketing Services, Inc. From 1996 through 2002, Mr. King was CFO of Moccasin Run Golf Club.

Mr. King has obtained in 2014 the Accredited Investment Fiduciary® (AIF®) designation. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF



Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies the standards-setting body of fi360.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of FSC Securities Corporation** Mr. King is a registered representative of FSC Securities Corporation (“FSC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. King in his individual capacity as a registered representative of FSC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. King that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. King. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
 2. **Commissions** In the event the client chooses to purchase investment products through FSC, brokerage commissions will be charged by FSC to effect securities transactions, a portion of which commissions shall be paid by FSC to Mr. King. The brokerage commissions charged by FSC may be higher or lower than those charged by other broker-dealers. In addition, FSC, as well as Mr. King, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. King is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.



- B. **Licensed Insurance Agent.** Mr. King, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. King to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. King that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. King. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Walters at (717) 569-6667.



Item 1 Cover Page

A.

Richard A. Friedman, CLU®, ChFC®

Comprehensive Financial Planning, Inc.

Brochure Supplement

Dated 5/06/2015

Contact: Richard Walters, Chief Compliance Officer

5995 Lemon Street

East Petersburg, Pennsylvania 17520

B.

This Brochure Supplement provides information about Richard A. Friedman that supplements the Comprehensive Financial Planning, Inc. Brochure. You should have received a copy of that Brochure. Please contact Richard J. Walters, CFP®, AIF®, Chief Compliance Officer, if you did *not* receive Comprehensive Financial Planning, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard A. Friedman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Richard A. Friedman was born in 1952. Mr. Friedman graduated from Pennsylvania State University in 1974, with a Bachelor of Arts degree. Mr. Friedman has been a Financial Planner of Comprehensive Financial Planning, Inc. since 2008. Mr. Friedman has also been employed as a registered representative of FSC Securities Corporation since 2008. Since 2008, Mr. Friedman has been a Marketing Representative for Comprehensive Benefit Marketing Services, Inc. From 1999 through 2008, Mr. Friedman was an Investment Advisory Associate of AXA Advisors, LLC. From 1981 through 2008, Mr. Friedman was an Investment Advisory Representative of EQ Financial Consultants, Inc.

Mr. Friedman has held the designation of Chartered Life Underwriter (CLU®) since 1993.



CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Friedman has held the designation of Chartered Financial Consultant (ChFC®) since 1993. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of FSC Securities Corporation** Mr. Friedman is a registered representative of FSC Securities Corporation (“FSC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Friedman in his individual capacity as a registered representative of FSC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Friedman that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Friedman. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
 2. **Commissions** In the event the client chooses to purchase investment products through FSC, brokerage commissions will be charged by FSC to effect securities transactions, a portion of which commissions shall be paid



by *FSC* to Mr. Friedman. The brokerage commissions charged by *FSC* may be higher or lower than those charged by other broker-dealers. In addition, *FSC*, as well as Mr. Friedman, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Friedman is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

- B. **Licensed Insurance Agent.** Mr. Friedman, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Friedman to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Friedman that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Friedman. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

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Item 1 Cover Page

A.

Patrick J. Cloonan, Jr., CFP®

Comprehensive Financial Planning, Inc.

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Dated 5/06/2015

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East Petersburg, Pennsylvania 17520

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Additional information about Patrick J. Cloonan, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Patrick J. Cloonan, Jr. was born in 1968, and grew up in Lancaster County. Mr. Cloonan graduated from Manheim Township High School in 1987. He continued his education at Shippensburg University and graduated in 1991 with a Bachelor of Science degree in Public Administration. Mr. Cloonan then attended West Virginia University and graduated with a Master of Science degree in Labor and Industrial Relations. Mr. Cloonan has been a financial planning practitioner since 1996. He became a CFP® in 2003.

Mr. Cloonan, Jr. has been a CERTIFIED FINANCIAL PLANNER™ since 2003. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").



The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.



Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of FSC Securities Corporation** Mr. Cloonan is a registered representative of FSC Securities Corporation (“FSC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Cloonan in his individual capacity as a registered representative of FSC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Cloonan that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Cloonan. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
 2. **Commissions** In the event the client chooses to purchase investment products through FSC, brokerage commissions will be charged by FSC to effect securities transactions, a portion of which commissions shall be paid by FSC to Mr. Cloonan. The brokerage commissions charged by FSC may be higher or lower than those charged by other broker-dealers. In addition, FSC, as well as Mr. Cloonan, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Cloonan is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent**. Mr. Cloonan, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Cloonan to purchase insurance products on a commission basis. **Conflict of Interest**: The recommendation by Mr. Cloonan that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Cloonan.



Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). The Registrant's Chief Compliance Officer, Richard J. Walters, CFP®, AIF®, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Walters at (717) 569-6667.

