

Cover Page

Universal Financial Planning Consultants, Inc.

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March 27, 2015

This wrap fee program brochure provides information about the qualifications and business practices of Universal Financial Planning Consultants, Inc. If you have any questions about the contents of this Brochure, please contact A. Larry Lock at (314) 721-5522 or via email at allok@ufgworld.com. 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.

Universal Financial Planning Consultants, Inc. is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Universal Financial Planning Consultants, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

Investment advisors must update the information in their firm brochure at least annually. In lieu of providing clients with an updated brochure each year, we will provide Universal Financial Planning Consultants, Inc.'s existing advisory clients with this summary page describing any material changes since the last annual update of the brochure. We will deliver a brochure or summary each year to existing clients within 120 days of the close of Universal Financial Planning Consultants, Inc.'s fiscal year. Clients wishing to receive a complete copy of the current brochure may request a brochure by contacting A. Larry Lock at (314) 721-5522 or via email at allock@ufgworld.com.

There are no material changes from the prior brochure dated March 25, 2014.

Universal Financial Planning Consultants, Inc. updated the brochure to reflect both discretionary and non-discretionary assets under management as of the previous year end, December 31, 2014. The new date of the brochure is now March 27, 2015.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Additional information about Universal Financial Planning Consultants, Inc. is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Universal Financial Planning Consultants, Inc. who are registered, or are required to be registered, as investment adviser representatives of Universal Financial Planning Consultants, Inc.

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Brochure Supplement(s)

Services, Fees and Compensation

Universal Financial Planning Consultants, Inc. (hereinafter "UFPCI" or the "Firm"), offers personalized investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. The Firm's services and fee arrangements are described in the following pages.

UFPCI is a corporation formed under the laws of the State of Missouri; and UFPCI is SEC registered and noticed filed in the States of Louisiana, Missouri and Texas. The firm has been conducting advisory services since 1986. This narrative provides Clients with information regarding UFPCI and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory Client of UFPCI.

Individuals associated with UFPCI will provide its investment advisory services. These individuals are authorized to provide advisory services on behalf of UFPCI. Such individuals are known as Investment Adviser Representatives (IARs).

IARs with UFPCI are registered representatives of LPL Financial a licensed full service securities broker/dealer and investment adviser under federal and state securities laws, located in Boston, Massachusetts. LPL Financial is a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). Securities transactions for LPL's brokerage Clients are executed through LPL. UFPCI is not an affiliate of LPL Financial.

World Class Advisory

UFPCI provides investment advisory services to its clients on a discretionary basis. The advisory services include, among other things, providing advice regarding asset allocation and the selection of investments. Account management is guided by the stated objectives of the client. In addition, the Adviser considers the client's risk profile and financial status prior to making any recommendations.

Management fees are paid quarterly in advance and are negotiable. Fees are due on the first day of the calendar quarter, and will be deducted from the advisory account.

Fees are based on the account's asset value as of the last business day of the prior calendar quarter and are prorated for accounts opened during the quarter. Annualized fees are as follows:

Annualized Fees

Value of Assets Under Management	Maximum Fee Annually
\$15,000	3%

UFPCI's typical fees range from .5% to 1.5%.

An advisory client will have a period of five (5) business days from the date of signing the investment advisory agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, either party may terminate the agreement with 30 days written notice. Upon termination, fees will be prorated to the date of termination and any unearned portion of the fee will be refunded to the Client.

The account custodian may charge fees, which are in addition to and separate from the investment advisory service fee. Custodians may charge accounts for various transaction costs, retirement plan and administration fees. In addition, some mutual fund assets deposited in the account may have been subject to deferred sales charges and 12b(1) fees and other mutual fund annual expenses as described in each fund's prospectus. Advisory clients should also note that fees for comparable services vary and lower fees for comparable services may be available from other sources.

UFPCI manages assets on a discretionary or non-discretionary basis. As of December 31, 2014, UFPCI managed \$10,851,269 on a non-discretionary basis and \$185,466,663 on a discretionary basis.

Advice offered by UFPCI may involve investment in mutual funds. Clients are hereby advised that all fees paid to UFPCI for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Further, there may be transaction charges involved with purchasing or selling of securities. UFPCI does not share in any portion of the brokerage fees/transaction charges imposed by the custodian holding the client funds or securities. The client should review all fees charged by mutual funds, UFPCI, and others to fully understand the total amount of fees to be paid by the

client.

Account Requirements and Types of Clients

UFPCI offers personalized investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

Investments in the World Class Advisory Account require a minimum account size of \$15,000.

Portfolio Manager Selection and Evaluation

UFPCI will evaluate securities based on a fundamental analysis.

Fundamental analysis is a method of evaluating a security that entails attempting to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors.

UFPCI does not represent, warrant, or imply that the services or methods of analysis employed by the Firm can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.

UFPCI reserves the right to advise clients on any other type of investment that it deems appropriate based on the client's stated goals and objectives. UFPCI may also provide advice on any type of investment held in a client's portfolio at the inception of the advisory relationship or on any investment on which the client requests advice.

Client Information Provided to Portfolio Managers

In opening an advisory account, IARs obtain the necessary financial data from the client, assists the client in determining the suitability of the Program and assists the client in setting appropriate investment objectives.

Client Contact with Portfolio Managers

Clients may contact the IAR directly to discuss their accounts in detail.

Additional Information

Disciplinary Information

Investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of UFPCI or the integrity of UFPCI's management.

UFPCI has no information applicable to this Item.

Other Financial Industry Activities and Affiliations

IARs of UFPCI are separately licensed as registered representatives of LPL. In this capacity, associated persons are involved in the sale of securities of various types, including, but not limited to stocks, bonds, mutual funds, variable annuities, and limited partnerships. In addition, associated persons may also be involved in the sale of insurance products. As such, associated persons can effect transactions in insurance products for Clients and earn commissions for these activities.

All compensation received by IARs of UFPCI for securities transactions through LPL will be separate, yet customary for effecting securities transactions, including 12b-1 fees for the sale of investment company products. IARs may make differing recommendations with respect to the same securities or insurance products to different advisory clients. All recommendations made are specific to each client's individualized needs and current financial situation.

IARs of UFPCI, in their capacity as a registered representative and/or insurance agent, will effect securities transactions through LPL. If an advisory client implements recommendations made by the associated person by purchasing securities or other products through LPL, the associated person will receive additional compensation in the form of commissions, including 12b-1 fees for the sale of investment company products.

UFPCI's clients are advised that they have total freedom to implement recommendations through any broker/dealer of their choosing.

In addition, from time to time, IARs of the Firm may receive 12b-1 distribution fees from investment companies (mutual funds) in connection with the placement of client funds into

investment companies through their separate capacities as registered representatives of LPL. IARs will also sell insurance products and will receive income for the sale of such products.

As part of their fiduciary duty, the Firm, and its associated persons endeavor at all times to put the interest of the client first, clients should be aware that receipt of additional compensation itself creates a potential conflict of interest.

Code of Ethics

At times, UFPCI and/or its associated persons may take positions in the same securities as clients, and in all such cases will seek to avoid conflicts with clients. In accordance with its fiduciary responsibilities to its clients, UFPCI and/or its associated persons will generally be "last in" and "last out" for any trading that may occur in securities that are not exempt from federal reporting - e.g. mutual funds and direct obligations of the U.S. Government.

UFPCI or individuals associated with the Firm may buy or sell - for their personal account(s) - investment products identical to those recommended to Clients. It is the expressed policy of UFPCI that employees shall not have priority in any purchase or sale over clients' accounts. ⁽¹⁾⁽²⁾

UFPCI has adopted a Code of Ethics, the full text of which is available to clients upon request. UFPC has several goals in adopting this Code. First, UFPC desires to comply with all applicable laws and regulations governing its practice, and the management of UFPCI has determined to set forth guidelines for professional standards, under which all associated persons of the Firm are to conduct themselves. UFPCI has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to adhere strictly to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. In addition, UFPCI maintains and enforces written policies reasonably designed to prevent the misuse of material nonpublic information by the Firm or any person associated with the Firm.

Footnotes:

⁽¹⁾ This investment policy has been established recognizing that some securities being considered for purchase and/or sale on behalf of UFPCI's Clients trade in sufficiently broad markets to permit transactions by Clients to be completed without an appreciable impact on

the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with UFPCI's records in the manner set forth above.

⁽²⁾ The foregoing does not apply to certain types of securities, such as obligations of the U.S. Government, and shares in open-end mutual funds. Open-end mutual funds are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds by Advisory Representatives are not likely to have an impact on the prices of the fund shares in which Clients invest.

Privacy Policies

Protecting client privacy is very important to UFPCI. The Firm views protecting its customers' private information as a top priority and, pursuant to the requirements of the federal Gramm-Leach-Bliley Act, the Firm has instituted policies and procedures to ensure that customer information is kept private and secure.

UFPCI does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client's account, UFPCI may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.

UFPCI restricts internal access to nonpublic personal information about the client to those associated persons of the Firm who need access to that information in order to provide services to the client. As emphasized above, it has always been and will always be the Firm's policy never to sell information about current or former customers or their accounts to anyone. It is also the Firm's policy not to share information unless required to process a transaction, at the request of a customer, or as required by law.

IARs of UFPCI may purchase the same securities or other products recommended to clients for their own account. At no time will such a transaction be of such a size to influence the market for the security. Records of any such transactions are available for review.

UFPCI' clients or prospective clients may request a copy of the firm's Code of Ethics by contacting A. Larry Lock at (314) 721-5522 or via email at allok@ufgworld.com.

It is UFPCI's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. UFPCI will also not cross trades between client accounts.

Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Brokerage Practices

UFPCI will recommend that a client in need of brokerage and custodial services utilize LPL. IARs of UFPCI are also registered as representatives of LPL, a broker/dealer and FINRA member firm. LPL is required to supervise the securities trading activities of its representatives.

Additionally, IARs who are registered representatives of LPL are subject to NASD Conduct Rule 3040, which may restrict such registered individuals from conducting securities transactions away from LPL, unless LPL provides the representative with written authorization. Therefore, clients are advised that IARs may be limited to conducting securities transactions through LPL and its clearing firm.

Review of Accounts

IARs of UFPC will monitor the respective client accounts managed by them on a regular basis to ensure the advisory services provided to the client are consistent with the client's investment needs and objectives. UFPCI will offer clients a formal account review on an annual basis or more often upon request from the client. Triggering factors that may stimulate a review include, but are not limited to, significant market corrections, large deposits or withdrawals from an account and the client's request for an additional review.

For World Class Advisory accounts, clients will receive quarterly portfolio reports from the custodian, LPL.

Client Referrals and Other Compensation

Non-employee (outside) consultants, individuals and/or entities, who are directly responsible for bringing a Client to UFPCI, may receive compensation from UFPCI. Such arrangements will comply with the requirements set forth in Rule 206(4)-3 of the Investment Advisers Act of 1940, including the requirement that the relationship between the solicitor and the investment adviser be disclosed to the Client at the time of the solicitation or referral. Under these arrangements, the Client does not pay higher fees than UFPCI's normal/typical advisory fees.

Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. UFPCI urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Investment Discretion

For World Class Advisory accounts, Clients may grant UFPCI authorization to manage client's account on a discretionary basis. Discretionary authorization provides UFPCI the ability to determine the securities to be purchased and sold and when such securities are purchased and sold. Client will grant such authority to UFPCI by execution of the client agreement. Where UFPCI enters into non-discretionary arrangements with clients, UFPCI will obtain client approval prior to the execution of any trade.

Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about UFPCI's financial condition. UFPCI has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.