

LEONE PERSONAL FINANCIAL AND INVESTMENT PLANNING LLC.

88 LAMAR ST.

BROOMFIELD, CO 80020

303-478-6793

<http://www.leonepersonalfinancialandinvestmentplanningllc.com>

Edward Leone Jr. CFP RFC MBA DMD

edleonedds@gmail.com

October 2015 This brochure provides information about the qualifications and business practices of Edward Leone Jr. CFP RFC MBA DMD. If there are any questions about the contents of this brochure, please contact me at the above listed phone number or e-mail address. The information presented has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

TABLE OF CONTENTS

ADVISORY BUSINESS	1
FEES AND COMPENSATION	2
TYPE OF CLIENTS	3
METHODS	4
CODE OF ETHICS AND DISCIPLINARY INFORMATION	5
OTHER FINANCIAL INDUSTRY ACTIVITIES	6
CUSTODY OF ASSETS AND DISCRETION	7

ITEM 1 ADVISORY BUSINESS

Edward Leone Jr. CFP RFC MBA DMD is the sole owner and operator of “Leone Personal Financial and Investment Planning LLC. “. It is his goal to help clients develop and implement planning strategies to address their individual needs and desires for the future in the following areas:

Small Business Operations

Personal and Family Budget Strategies

Retirement Saving

Education Planning and Saving

Risk Management

Tax Planning

Estate Planning

Personal and Family Future Desires

It is clearly important to coordinate the functions of a variety of experts in these individual areas to help clients reach a status of “Financial Security” along with the clients participation in all aspects of their financial plan. Appropriate time must be invested to learn about each client’s circumstances, concerns and goals in order to create a financial plan which is effective, engaging and understandable for the client.

Edward Leone Jr. holds the financial designation of Certified Financial Planner granted by the CFP Board of Standards after meeting requirements in education, examination, experience, ethics and continuing education. (<http://www.cfp.net>) He also holds the financial designation Registered Financial Consultant granted by the International Association of Registered Financial Consultants after meeting their requirements in education, examination, ethics and continuing education. (<http://www.iarfc.org>) Edward has a Master’s Degree in Business Administration with an emphasis in Financial Planning along with the degree of Doctor of Dental Medicine. These academic and financial recognitions along with 40 years of business experience and 10 years as a financial planner, prepare him well to engage clients in their business and financial planning needs.

ITEM 2 FEES AND COMPENSATION

Subscription to the Newsletter-----\$69 per year

Subscription to the How to Club-----\$359 per year

Hourly Services Fee-----\$139 per hour

Rate for Assets Under Management:

First \$1,000,000-----1%

Next \$1,000,000-----7%

Above \$2,000,000-----6%

Subscription fees are billed in advance by quarter of the year. Hourly service fees are bill in advance by retainer. Rates for assets under management are billed quarterly at the conclusion of a quarterly review.

There are no commission charges, wrap fee arrangements, referral fee payments or performance based charges. The Management Agreement Letter will clearly explain the individual client's fee structure.

ITEM 3 TYPES OF CLIENTS

Small businesses and individuals needing financial planning and retirement saving and investment services are the focus.

ITEM 4 METHODS

After establishing client status, resources, needs and goals along with risk tolerance by the use of questionnaires and interviews, a customized financial plan is developed along with the execution of a written Management Agreement Letter. The accuracy presented in the plan is very dependent on the accuracy and quality of data provided by the client. After presentation and acceptance of the proposed financial plan along with the commitment of the client to participation in the process, a personal "Investment Policy Statement" document is developed which is individual to the client. Considerations addressed in this document are as follows:

MARKET EFFICIENCIES

MARKET RISKS

INFLATION CONSIDERATIONS

EXPECTED RETURN ON INVESMENTS

ASSET ALLOCATION

TERM OF INVESMENT

PORTFOLIO EVALUATION

CLIENT AND ADVISOR RESPONSIBILITIES

INVESTMENT COSTS

Edward Leone uses a variety of resources in guiding investment policy based on available data and evaluation sources, securities rating services, general economic analysis and extensive risk return considerations along with securities valuation analysis.

ITEM 5 CODE OF ETHICS AND DISCIPLINARY INFORMATION

Leone Personal Financial and Investment Planning LLC. and Edward Leone subscribe to the Code of Ethics and Conduct along with the Standards of Practice as required by the Certified Financial Planner Board of Standards. The commitment to the concept of conducting business as a fiduciary to the client (acting in the client's interests only) is an important matter.

Edward Leone has not experienced any disciplinary issues and has no matters to report.

ITEM 6 OTHER FINANCIAL INDUSTRY ACTIVITIES

Edward Leone Jr. CFP RFC MBA DMD participates in an agreement with GHP Investment Advisors Inc. of Denver Colorado to function as a solicitor.

ITEM 7 CUSTODY OF ASSETS AND DISCRETION

Leone Personal Financial and Investment Planning LLC. and Edward Leone do not function as custodian of client assets. This function is assigned to such entities as Charles Schwab or Ameritrade etc.

Discretionary Authority granted to Edward Leone by a client as an element of the client Management Agreement Letter and the Investment Policy Statement is a common arrangement designed to make portfolio management more efficient.

