

Firm Brochure
(Part 2A of Form ADV)

FEE-ONLY FINANCIAL PLANNING, LC
355 CAMPBELL AVENUE SW
ROANOKE, VIRGINIA 24016

WWW.FEEONLYROANOKE.COM

This brochure provides information about the qualifications and business practices of FEE-ONLY FINANCIAL PLANNING, LC. If you have any questions about the contents of this brochure, please contact us by telephone 540-342-7102, or by email anne@feeonlyroanoke.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. Additional information about the firm is available on the SEC's website at www.adviserinfo.sec.gov

MARCH 2018

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update March 2017

Types of Advisory Services- Page 1 Updated current assets under management and active clients as of 12/31/2017

Advisory Service Agreements- Page 3

INVESTMENT ADVISOR AGREEMENT Added ongoing financial planning consultation is included upon client request to this engagement. Noted fees are negotiable at our discretion.

Hourly Planning Engagements- Included fee for administrative work

Types of Clients- Page 5 Removed corporations and business entities. Clarified new client expectations.

Code of Ethics- Page 8 Added offer to provide upon request

Brokerage Practices- Page 8 Added TIAA-CREF and American Funds to recommended Custodians. Added trading fees are negotiated when possible.

Review of Accounts- Page 9 Added Clients are responsible for approving recommendations prior to implementation.

Discretionary Authority for Trading- Page 10 Emphasized our ability to place clients trade ONLY for accounts held at TD Ameritrade Institutional.

Outside or Non-Discretionary Assets- Page 11 Added and detailed process under which we include outside assets in investment management services and provide administrative support.

Limited Power of Attorney- Page 11 Describe custodian specific agreements which govern our ability to act on your behalf.

Brochure Supplement (Part 2B of Form ADV)- Page 14 Addition of Supervised Person

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Advisory Business

Firm Description

FEE-ONLY FINANCIAL PLANNING, LC was founded in 1981.

We are a fee-only financial planning and asset management firm. We **do not** sell insurance, annuities, stocks, bonds, mutual funds, or any other products. The firm **is not** affiliated with anyone that sells financial products or securities. **No commissions in any form are accepted. No finder's fees are accepted.** We are compensated **ONLY** by our clients.

Our clients are individuals, trusts, estates, and businesses. We offer advice on cash flow management, tax planning, insurance review, investment evaluation, retirement and estate planning.

Investment advice is an integral part of financial planning. FEE-ONLY FINANCIAL PLANNING, LC **does not** act as a custodian of client assets. We may place trades for clients under a limited power of attorney when engaged to do so if assets are held at qualified custodians.

FEE-ONLY FINANCIAL PLANNING, LC does not provide legal or accounting services. Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis.

We offer complimentary exploratory interviews. These determine the extent to which financial planning and investment management may be beneficial to the client and if the prospective client profile is suitable to the firm. Any advice perceived to be offered then is impersonal, generic in nature and is for explanatory purposes only. Initial meetings require completion of a Financial Planning Checklist, found on the firm's website, www.feeonlyroanoke.com

Principal Owners

Andrew M. Hudick II holds 51% member units, Anne Marie Hudick 47%, Margaret Eden Bowen 2%.

Types of Advisory Services

FEE-ONLY FINANCIAL PLANNING, LC provides asset management services and gives objective advice regarding securities already held by clients. FEE-ONLY FINANCIAL PLANNING, LC offers advice to financial planning clients regarding cash flow, investments, tax planning, insurance evaluation, retirement and estate planning.

As of December 31, 2017, FEE-ONLY FINANCIAL PLANNING, LC managed approximately \$239,706,883 in assets on a discretionary basis for 139 clients. Within these engagements, we gave advice on additional outside assets totaling \$17,491,212.

Tailored Relationships

The goals and objectives for each client are evaluated when proposing the appropriate agreements which dictate how FEE-ONLY FINANCIAL PLANNING, LC delivers services. We provide these services on a schedule and within parameters agreed upon in writing.

Types of Agreements

The following agreements define typical client relationships. We may offer specialized engagements that incorporate a portion of these services.

Financial Planning Agreement – FIRST YEAR ENGAGEMENT

A financial planning agreement is offered in anticipation of ongoing investment management. Absent the discovery process that takes place within the context of a financial plan, critical factors may remain unknown which can jeopardize success.

The financial plan may include a: net worth statement; cash flow summary; review of investments, including repositioning recommendations; strategic tax planning; review of insurance policies and recommendations; one or more retirement scenarios; estate planning review and recommendations; and education planning. Implementation is at the discretion of the client.

Fees are computed from a base rate of one percent (1%) of the investable assets of the client and adjusted for perceived degree of complexity. The minimum first-year fee of \$10,000 may be adjusted at our discretion.

Fees are predicated upon facts known at the start of the engagement. If the client's situation is substantially different than disclosed, a revised fee may be proposed. Clients must approve changes in advance when a fee increase is necessary. After delivery of a financial plan, future consultation may be scheduled as needed within the contractual period. Fees for financial plans are generally billed 50% in advance as a retainer, with the balance due upon delivery of the financial plan.

Advisory Service Agreements- RENEWAL ENGAGEMENTS

Most clients engage FEE-ONLY FINANCIAL PLANNING, LC on an ongoing basis for continuity and continued support. Services offered are:

INVESTMENT ADVISOR AGREEMENT

This service provides detailed review, performance reporting and analysis with personalized written recommendations on a quarterly basis. Financial planning assistance is provided upon client request at no additional fee.

The first year fee is based on a percentage of the investable assets of one percent (1%) per annum and a one-time setup fee of \$2,500 payable in advance, which includes assistance with account establishment and asset transfers. After the first full year, ongoing fees are reduced to 0.75% per annum on portfolios. Varying minimums may be imposed beginning at \$10,000 annually billed quarterly in advance. Reduced fees may be offered for engagements we perceive to be less complex.

RETAINER AGREEMENT

Flat fee Retainer Agreements provide summarized semi-annual investment review and reporting. The minimum annual fee for a Retainer Agreement is \$7,500 billed quarterly in advance, adjustable at our discretion. A one-time setup fee is payable in advance which includes assistance with account establishment and asset transfers. The fee is dependent upon the number of and nature of accounts being established and transferred but does not exceed \$2,500. Specified financial planning services may also be provided as detailed in the actual agreement.

Hourly Planning Engagements

FEE-ONLY FINANCIAL PLANNING, LC generally does not provide hourly planning services. Hourly fees may be assessed for work outside the scope of current engagements and is billed at \$125 per hour for administrative and \$500 per hour for specialized planning work.

Termination of Agreement

Clients may terminate agreements by providing thirty (30) days written notice to FEE-ONLY FINANCIAL PLANNING, LC. Clients remain financially responsible for services provided within the notice period of termination. FEE-ONLY FINANCIAL PLANNING, LC will refund any unearned portion of advance payments.

FEE-ONLY FINANCIAL PLANNING, LC may terminate any agreement at any time by notifying the client in writing. FEE-ONLY FINANCIAL PLANNING, LC will refund any unearned portion of the advance payment.

Our obligations to you conclude at termination and it is your responsibility to retain prior communications and work product. Written requests for copies and supporting documents will be honored as soon as practical and must be accompanied by a minimum fee for time and expense of \$500. We do not retain records beyond five years.

Fees and Compensation

Description

FEE-ONLY FINANCIAL PLANNING, LC bases its fees on a percentage of assets or fixed retainer fees and imposes minimums depending upon the scope of engagement. Hourly fees or expense reimbursement may be assessed where agreed to be outside the scope of the engagement.

Fee Billing

Financial plans are generally billed 50% in advance, with the balance due upon delivery of the financial plan.

Advisory Services fees are billed quarterly in advance. These fees are deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees, Adjustments

Custodians may charge transaction fees on purchases or sales of certain securities. These fees are not commissions and do not benefit FEE-ONLY FINANCIAL PLANNING, LC. Where possible FEE-ONLY FINANCIAL PLANNING, LC. has negotiated reduced or below market fees on behalf of our clients, and considers fees when making investment recommendations.

FEE-ONLY FINANCIAL PLANNING, LC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

FEE-ONLY FINANCIAL PLANNING, LC places a strong emphasis on minimizing the cost of investing. We stringently examine the cost of acquiring and owning investments in making recommendations.

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to FEE-ONLY FINANCIAL PLANNING, LC. We heavily favor investments with modest expense ratios such as index funds. We do not collect any fees from client owned investments.

Past Due Accounts and Termination of Agreement

FEE-ONLY FINANCIAL PLANNING, LC reserves the right to stop work on any account that is in arrears on fees. FEE-ONLY FINANCIAL PLANNING, LC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in FEE-ONLY FINANCIAL PLANNING, LC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded with the termination.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

FEE-ONLY FINANCIAL PLANNING, LC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

FEE-ONLY FINANCIAL PLANNING, LC generally provides financial planning advice and services to individuals, trusts and estates.

Client relationships vary in scope and length of service. As a mature practice, the bulk of our clients are of long standing. We accept new clients with the anticipation they will endure, with priority given to legacy clients. We impose no account minimums and accept new clients when mutual benefit exists.

Account Minimums

Factoring in the cost of investing is a critical aspect to success in our view. In general, investable assets of at least \$1,000,000 may be considered a minimum for our quarterly Investment Advisory services. Retainer services are offered for clients with assets of any level.

Due to variations in asset base, client tenure and factoring in minimum fees imposed, clients may pay a higher percentage rate in annual fees than the fees paid by clients with greater or lesser assets under management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

We utilize publicly provided information in making investment selection. We heavily consider the cost of acquiring and owning investments. We evaluate fixed income offerings for credit worthiness using industry recognized sources and ratings services. We favor individual Municipal, US Government and Agency issued bonds for fixed income and indexed mutual funds and Exchange Traded funds for equity needs.

Investment Strategies

The primary investment strategy for client accounts is asset allocation. We work with each client to establish an investment model of diversified asset classes and encourage rebalancing against the model at agreed upon intervals. Allocations are suggested to complement client objectives and may be modified over time. Clients are encouraged to utilize this model as a framework for investment decisions. Our strategies generally favor long-term purchases over short-term purchases.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its principals have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

FEE-ONLY FINANCIAL PLANNING, LC is not active in any other industry.

Affiliations

FEE-ONLY FINANCIAL PLANNING, LC has no material arrangements with any related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

FEE-ONLY FINANCIAL PLANNING, LC has committed to the Code of Ethics & Professional Responsibility from CFP® Board, <http://www.cfp.net/for-cfp-professionals/professional-standards-enforcement/standards-of-professional-conduct/code-of-ethics-professional-responsibility> We will provide a copy of this code to any client or prospective client upon request.

Participation or Interest in Client Transactions

FEE-ONLY FINANCIAL PLANNING, LC and its principals may buy or sell securities that are also held by clients. They may not trade their own securities ahead of client trades. FEE-ONLY FINANCIAL PLANNING, LC and its principals maintain and comply with internal compliance policies.

Personal Trading

The Chief Compliance Officer of FEE-ONLY FINANCIAL PLANNING, LC is Anne Marie Hudick. This firm consists of the three owners. Their personal trading is inconsequential, does not affect the markets, and clients of the firm receive preferential treatment.

Brokerage Practices

Selecting Brokerage Firms

FEE-ONLY FINANCIAL PLANNING, LC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. FEE-ONLY FINANCIAL PLANNING, LC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

FEE-ONLY FINANCIAL PLANNING, LC recommends discount brokerage firms and qualified custodians, such as T.D. Ameritrade, Fidelity Investments, Vanguard Group, TIAA-CREF, American Funds and others.

FEE-ONLY FINANCIAL PLANNING, LC **DOES NOT** receive fees or commissions from any of these arrangements.

Best Execution

FEE-ONLY FINANCIAL PLANNING, LC reviews the execution of trades at each custodian on a daily basis. Trading fees charged by the custodians are also reviewed and negotiated periodically. FEE-ONLY FINANCIAL PLANNING, LC does not receive any portion of the trading fees.

Soft Dollars

FEE-ONLY FINANCIAL PLANNING, LC does not receive soft dollars from its vendors. We may avail ourselves of corporate discounts extended to us from our various custodial relationships on software and related purchases. These discounts do not influence the selection of services used and our choice of custodians is not affected by this nominal discount.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed periodically based upon services contracted for by Andrew M. Hudick. Account reviews are performed more frequently upon client request.

Review Triggers

Conditions that may trigger reviews are changes in tax laws, new investment information, and changes in a client's own situation. Clients are responsible for alerting us to any changing circumstances which may warrant additional review and requesting reviews outside contracted intervals.

Regular Reports

Account reviews are conducted by Andrew M. Hudick. He considers the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications. Investment Advisor Agreement and Retainer Agreement clients receive regular written updates at agreed upon intervals. The written updates include a personalized letter and portfolio statement. Clients are responsible for approving recommendations prior to implementation.

Client Referrals and Other Compensation

Incoming Referrals

FEE-ONLY FINANCIAL PLANNING, LC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, personal friends and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

FEE-ONLY FINANCIAL PLANNING, LC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

None

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by FEE-ONLY FINANCIAL PLANNING, LC.

Investment Discretion

Discretionary Authority for Trading

FEE-ONLY FINANCIAL PLANNING, LC accepts discretionary authority to manage securities accounts held at TD Ameritrade Institutional. Discretionary trading authority facilitates placing trades in your TD Ameritrade accounts on your behalf so that we may promptly implement the investment recommendations we have mutually agreed upon. While FEE-ONLY FINANCIAL PLANNING, LC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold, we will generally consult with the client prior to placing trades where practical.

The client approves the custodian to be used. FEE-ONLY FINANCIAL PLANNING, LC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trades or investment acquisitions. Independent client trading in any account maintained on our TD Ameritrade Institutional platform is strongly discouraged and may constitute a basis for client termination.

Outside or Non-Discretionary Assets

We may incorporate investment advice on client assets held at custodians other than TD Ameritrade if we are granted VIEW ONLY permission to access this data via a data aggregator such as Morningstar ByAllAccounts. Clients requesting the inclusion of outside assets in their overall investment recommendations will execute a separate document detailing the scope of our ability to view this data for REPORTING PURPOSES ONLY. Within the limits of qualified custodians, we may be able to provide administrative support for outside accounts such as assisting clients in form completion and submission.

Limited Power of Attorney

A limited power of attorney is an authorization for a specific account. Clients sign a limited power of attorney so that we may execute the trades and provide the agreed upon services that they have approved.

Voting Client Securities

Proxy Votes

FEE-ONLY FINANCIAL PLANNING, LC does not vote proxies on securities.

Financial Information

Financial Condition

FEE-ONLY FINANCIAL PLANNING, LC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because FEE-ONLY FINANCIAL PLANNING, LC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client six months or more in advance.

Business Continuity Plan

General

FEE-ONLY FINANCIAL PLANNING, LC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up in real time across multiple systems and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

FEE-ONLY FINANCIAL PLANNING, LC has an informal Business Continuation Agreement with another fee-only financial advisory firm to support clients in the event of both principal's serious disability or death. In the event of either principal's incapacity or death, the other principal would continue the management of the business.

Information Security Program

Information Security

FEE-ONLY FINANCIAL PLANNING, LC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

FEE-ONLY FINANCIAL PLANNING, LC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of

information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

FEE-ONLY FINANCIAL PLANNING, LC does not employ interns or utilize outside advisors. All work product is prepared by the two principal owners who are both CFP®'s with a combined sixty plus years of experience in providing personal financial planning services with administrative support provided by a CFP® candidate.

Professional Certifications

Principal owners have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. Current CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Candidate for CFP® certification: Candidate for CFP certification denotes a person who has applied to CFP Board to take the CFP® Certification Examination, but who has not yet met all of CFP Board's certification requirements.

ANDREW M. HUDICK II, CFP®, MS, CERTIFICATIONS

Educational Background:

- Date of birth: May 11, 1958
- University of Virginia, BS Civil Engineering, 1980
- College for Financial Planning, CFP®, 1983
- College for Financial Planning, MS, 1990

Business Experience:

- Founder, Fee-Only Financial Planning LC, 1981- Present
Managing Member and Chief Investment Officer

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

ANNE MARIE HUDICK, CFP®, CERTIFICATIONS

Educational Background:

- Date of birth: August 14, 1962
- College for Financial Planning, CFP®, 1992

Business Experience:

- Bowen Financial Group 1989- 1992
- Independent fee-only Financial Planner, 1992-2001
- Principal Fee-Only Financial Planning, LC 2001- Present
Chief Financial and Compliance Officer

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

MARGARET EDEN BOWEN, CFP® CANDIDATE

Educational Background:

- Date of birth: February 28, 1993
- Bridgewater College Summa Cum Laude Business, 2014
- College for Financial Planning, CFP®, 2017-Present

Business Experience:

- SmartPak, Product Specialist, 2015-2016
Written Communication Specialist, 2016
- Fee-Only Financial Planning, LC 2016- Present
Operations Manager and Planning Assistant

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None