

*This brochure supplement provides information about William Richard Tomes, Jr. that supplements the Total Wealth Planning and Management, Inc. brochure. You should have received a copy of that brochure. Please contact William Richard Tomes, Jr., President if you did not receive Total Wealth Planning and Management, Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about William Richard Tomes, Jr. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Total Wealth Planning and Management, Inc.**  
**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**William Richard Tomes, Jr.**

Personal CRD Number: 2300545

Investment Adviser Representative

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## Item 2: Educational Background and Business Experience

**Name:** William Richard Tomes, Jr. **Born:** 1966

### Education Background and Professional Designations:

#### Education:

William Richard Tomes, Jr. took courses at the University of Oklahoma for Linguistics.

William Richard Tomes, Jr. was ordained in 1983 for Biblical Studies at the Oklahoma College of the Bible.

William Richard Tomes, Jr. attended Yaroslavl' Pedagogical Institute, Yaroslavl', Russia and studied Russian in 1991-1992.

William Richard Tomes, Jr. attended Sunset School of Slavic Studies – Russian Centre

#### Designations:

##### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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 62,000 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 10 hours over a two-day period, 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:

- i. 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
- ii. 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.

### **Business Background:**

01/2012 – Present	President Total Wealth Planning and Management, Inc.
04/2012 – 12/2016	Investment Adviser Representative Raymond James Financial Services Advisors, Inc
04/2012 – 12/2016	Registered Representative Raymond James Financial Services, Inc.
09/2009 – 02/2012	Wealth Manager Advisor Bank of America, NA
02/1997 – 02/2012	Financial Advisor Merrill Lynch, Pierce, Fenner & Smith

### **Item 3: Disciplinary Information**

There is no information to disclose.

### **Item 4: Other Business Activities**

There are no outside business activities to disclose.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, William Richard Tomes, Jr. does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Total Wealth Planning and Management, Inc.

### **Item 6: Supervision**

As the Chief Compliance Officer of Total Wealth Planning and Management, Inc., William Richard Tomes, Jr. supervises all duties and activities of the firm. William Richard Tomes, Jr.'s contact information is on the cover page of this disclosure document. William Richard Tomes, Jr.

adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.