

Harbor Asset Planning, Inc.
www.harborassetplanning.com

Form ADV Part 2B
Investment Advisor Brochure
Supplement January 2024

Item 1

This brochure supplement provides information about Ellen Ginsberg that supplements Harbor Asset Planning, Inc.'s brochure. You should have received a copy of that brochure. Please contact Ellen Ginsberg if you did not receive Harbor Asset Planning Inc.'s brochure or if you have any questions about the contents of this supplement.

PO Box 78
Belmont MA 02478
617-489-0324

Item 2

Educational Background and Business Experience

Ellen Ginsberg, JD, CFP®
CRD #5195589

Born: 1960

Educational Background:

University of Massachusetts, Amherst MA, B.A. Asian Studies, 1982

Boston College Law School, Newton MA, JD, 1988

Fletcher School of Law and Diplomacy, Medford MA, Master of Law and Diplomacy, 1989

CFP Designation

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:

- 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.

Employment History:

Harbor Asset Planning, Inc. 2007- Present
 Ameriprise Financial Services 2006-2007
 HarborTech Components, President 1992-2006
 Shaw Pittman, Attorney, 1989-1992

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Disciplinary Information

Ms. Ginsberg has not been involved in any activities resulting in a disciplinary disclosure.

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Other Business Activities

Aside from her work at Harbor Asset Planning, Ms. Ginsberg owns rental real estate.

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Additional Compensation

Ms. Ginsberg is a fee-only financial planner and receives no compensation for providing financial planning or investment advice other than the advisory fee paid by the client. Ms. Ginsberg receives no commissions at any time and no compensation from any third party.

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Supervision

Ellen Ginsberg supervises all financial advice given to clients of Harbor Asset planning, including client risk tolerance, proposed portfolio allocations and investment transactions. Ms. Ginsberg can be reached at 617-543-6833.

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Requirements For State-Registered Advisors

Ms. Ginsberg has not ever been found liable in any arbitration claim, or in any civil, self-regulatory organization or administrative proceeding, or ever been the subject of a bankruptcy proceeding.