

Form ADV Part 2A and Part 2B  
Investment Advisor Brochure

**Item 1: Cover Page**

This brochure provides information about the qualifications and business practices of Compass Planning Associates Inc. If you have any questions about the contents of this brochure, please contact Jennifer Lane at [Jennifer@CompassPlanning.com](mailto:Jennifer@CompassPlanning.com) or (617) 523-4666.

Name of Registered Investment Advisor	Compass Planning Associates, Inc (CRD # 128014)
Address	P.O. Box 917, Westwood, MA 02090
Phone Number	(617) 523-4666
Website Address	<a href="http://www.CompassPlanning.com">www.CompassPlanning.com</a>
E-mail Address	<a href="mailto:Jennifer@CompassPlanning.com">Jennifer@CompassPlanning.com</a>
Date of Last Revision	October 21, 2024

This Form ADV Part 2A (Investment Advisor Brochure) and Part 2B (Brochure Supplement) gives information about the investment advisor and its business for the use of clients and prospective clients. The type of information in this brochure is dictated by securities regulations, but has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Registration with the SEC or the state securities authority is mandatory for all persons meeting the definition of investment advisor and does not imply a certain level of skill or training.

Additional information about our firm is available on the SEC's website at: [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov)

**Item 2: Material Changes**

The date of the last annual update was March 25, 2024.

- No material changes.

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***Item 4: Advisory Business - Financial and Investment Planning Services***

Compass Planning Associates was originally established and registered as an investment advisory firm in 1996 as a sole proprietorship. In 2003, the firm changed its name to Compass Planning Associates, Inc. (Compass Planning) and continues to provide financial and investment planning services. Jennifer Lane is the founder and President of Compass Planning.

Compass Planning provides comprehensive financial, investment and tax planning advice on a fee-only basis by the project, the hour or by the year, depending on client need. New prospective clients are first introduced to the firm through a 15 to 30 minute discussion to review the client's planning questions, financial information and primary planning focus. The financial planning project scope, outcome and fee is then determined and agreed to by the client and the planner.

Compass Planning also provides investment recommendations as a part of its service and is available to execute those recommendations on a discretionary and non-discretionary basis for clients. As of December 31, 2023, Compass Planning has \$1,000,802 of non-discretionary assets and \$137,823,525 of discretionary assets under on-going and continuous supervision/management for clients who were participating in the Ongoing Planning and Portfolio Recommendations service (see below for more details on services below).

***Planning by the Project or by the Hour***

Our relationship with a new client often starts with a Comprehensive Financial Plan for a project fee. Annual Reviews of the plan follow, at the client's request, and are billed hourly. Hourly planning is also available for specific questions when a full project plan isn't needed.

A Comprehensive Financial Plan is usually structured around 3, two-hour meetings depending on the client's situation and project scope. During the course of the project every effort is made to answer the client's planning and investment questions and ensure that recommendations are understood, and that the client feels comfortable completing/implementing the tasks and recommendations.

- During the course of a typical project, we will
  - Discuss financial, investment and life goals
  - Make detailed calculations and make recommendations for savings goals and nest egg targets
  - Provide financial guidance and suggestions on how to increase the probability that the financial goals are achieved
  - Establish risk tolerance and make asset allocation and investment recommendations
  - Discuss debt management and cash flow planning
  - Review risk management and insurance plan status and make recommendations to fill gaps
  - Review estate plan status and help implement the current estate plan

A financial plan must consider the client's complete financial situation. The client should do their best to provide a complete picture to the planner and should let the planner know if their circumstances change. Financial plans should be reviewed by the client at least annually. The client should contact the planner if

they would like to schedule an Annual Review meeting or if they have questions about their financial plan. Many planning questions can be answered without the need to bill a separate fee. For more extensive questions or plan changes, work completed after an initial project can be billed at our hourly rate or a project rate agreed upon in advance.

The client will retain rights of ownership of all securities and funds in their accounts. Account aggregators like MINT, CashEdge AllDataAdvisor or Yodlee are often used to help support the planning process, but at no time does the planner take custody or have access to client assets.

### *Planning by the Year:*

#### *Ongoing Financial Planning and Portfolio Management*

Clients with complex financial or investment situations, who are too busy to manage day-to-day financial and investment issues, or who wish to have a partner in their regular financial decision making, are a good fit for this service. (More information regarding Compass Planning's investment strategies can be found in Item 8.)

Where applicable, the client will give Compass Planning a limited power of attorney to make trades in their accounts. Compass Planning will also be available to perform general customer service tasks such as assisting Clients with account maintenance related tasks as well as information about available cash balance amounts, beneficiary information, and mailing address changes. Compass Planning is not related to any broker dealer and its Investment Advisor Representatives are not Registered Representatives.

If clients have no other preference, we may recommend that investment accounts are moved to Fidelity Institutional Wealth Services or Schwab Advisor Services to ease in reporting, tracking and trade execution. Moving accounts is not a requirement for the service and often clients maintain accounts at other brokerage firms including Vanguard, TIAA, and Betterment. Compass does not receive any compensation from any custodian – including Fidelity or Schwab – for making a referral.

The client will continue to maintain direct online access to their accounts and the client's custodian will continue to send regular account statements – containing a description of all transactions and all account activity – directly to the client.

Planning by the Year service is meant as an extension to a Comprehensive Financial Plan and is focused on helping the client keep their financial plan on track. To this end, quarterly planning meetings are scheduled and planned as regular check-ins. Issues and concerns that are often covered include:

- Changes and updates to the financial and/or investment plan as the client's financial situation changes
- Review of the investment portfolio (including current economic trends, upcoming client cash flow needs and discussion of client risk tolerance)
- Recommendations to change asset allocation and/or investments, as needed, and implementation of those changes after discussion and approval of the client
- Investment performance comparisons
- Implementation of regular savings or cash flow plans
- Review of existing estate plans and insurance policies, referrals to appropriate advisors for

- guidance, if needed
- Tax planning as it relates to the investment portfolio (for example - discussing and implementing a tax-advantaged investment strategy or planning tax-smart income withdrawals during retirement)
- Coordination with the client's other advisors on estate, tax, insurance or investment plan issues

A financial plan must consider the client's complete financial situation. The client should do their best to provide a complete picture to the planner and should let the planner know if their circumstances change.

Compass Planning does not participate in wrap fee programs.

### ***Item 5: Fees and Compensation***

As stated previously, Compass Planning is a “fee only” firm that provides comprehensive financial, investment and tax planning advice. Being “fee only” means that Compass Planning and its associated persons cannot accept commission or 12b-1 compensation from the sale of securities or other products, including mutual funds and insurance related products.

Our fees are negotiable at our sole discretion and will be communicated in a written agreement prior to beginning work. Many clients choose to make full payment at the start of a project. Unearned prepaid fees shall be refunded should the agreement be terminated prior to the completion of the project. Payments can be made by check or credit card, are accepted anytime and are expected to be paid in full by project completion.

Project fees are based on the planner's hourly rate: \$405/hr (Jennifer Lane, CFP<sup>(R)</sup>), \$390/hr (Sarah Stamp, CFP<sup>(R)</sup>), and \$295/hr (Josh Weiss, CFP<sup>(R)</sup>).

Fees cover our services only and do not include any transaction fees or commissions which may be charged separately by the client's broker/dealer custodial firm on the purchase or sale of mutual funds, exchange-traded funds or other securities. See the section heading Item 12: Brokerage Practices for more information.

Planning by the Year clients pay a flat annual fee for services which include portfolio recommendation services. The fee depends on the complexity and depth of the planning services needed by the client, but generally ranges from \$5,000 to \$15,000. The fee and services will be discussed upfront when establishing the client relationship so clients are aware of what to expect. This fee is charged quarterly in arrears with one half of the first quarterly payment due at the signing of the client agreement. Prorated fees for partial quarters at the start and/or end of a client engagement will be calculated using the number of calendar days in the quarter in which services were provided relative to the total number of days in that calendar quarter.

Payment of fees may be paid by the client directly, or clients working under the Planning by the Year relationship may authorize the custodian holding their accounts to deduct Compass Planning's fee directly from their account quarterly on an arrears basis. This is done in accordance with the signed client agreement and implemented via electronic information prepared and submitted to the custodian by Compass Planning. Compass Planning will provide an invoice to the client in advance showing the fee that will be swept. The custodian provides periodic account statements to the client which will reflect all

fee withdrawals by Compass Planning. It is the client's responsibility to verify the accuracy of the fee calculation. The custodian will not determine whether the fee is properly calculated.

Compass Planning does not solicit prepayment of more than \$1,200 in fees per client six (6) months in advance.

Planning services similar to those offered by this advisor may be found elsewhere at lower rates.

In addition to fees paid for planning services with respect to clients' investments in mutual funds and exchange-traded funds, clients pay additional fees on the fund investments because funds will also pay advisory and/or management fees to investment advisors which are passed through to their investors.

If termination occurs prior to the end of a calendar quarter, the client will be invoiced for fees due on a pro-rata basis using the number of calendar days in the quarter in which services were provided relative to the total number of days in that calendar quarter.

### Rollover Recommendations

When Compass Planning and our IA Reps provide any rollover recommendations (e.g. from your employer's retirement plan, such as a 401(k), 457, or ERISA 403(b) account to individual retirement accounts), we are acting as fiduciaries within the meaning of Title I of the ERISA and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. Whether we are working with you under a project, hourly or annual by-the-year fee our fee will remaining the same whether you decide to rollover your employer's retirement plan to an individual retirement account or not. We believe this compensation arrangement avoids the conflict of interest present if our fee were based on where your account was located. You are under no obligation to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

In making a rollover recommendation – as in all our work with you - we operate under rules that require us to act in your best interests and not put our interests ahead of yours. These rule's provisions require us to:

- meet a professional standard of care when making investment recommendations (i.e. give prudent advice);
- never put our financial interests ahead of yours when making recommendations (i.e. give loyal advice);
- avoid misleading statements about conflicts of interest, fees, and investments;
- follow policies and procedures designed to ensure that we give advice that is in your best interests;
- charge no more than a reasonable fee for our services; and
- give you basic information about conflicts of interest.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of a rollover. Note that an employee will typically have four options in this situation:

1. leaving the funds in your employer's (former employer's) plan;
2. moving the funds to a new employer's retirement plan;
3. cashing out and taking a taxable distribution from the plan; or
4. rolling the funds into an IRA rollover account.

Each of these options has positives and negatives. Because of that, along with the importance of understanding the differences between these types of accounts, we will discuss the advantages and disadvantages of both account types and the basis for our belief that rolling over your account – or leaving your account with your employer - is in your best interests.

You will make the final rollover decision.

#### ***Item 6: Performance-Based Fees and Side-By-Side Management***

Compass Planning does not charge performance-based fees, which are based on capital gains in the client account, and therefore we don't engage in side-by-side management.

#### ***Item 7: Types of Clients***

Compass Planning provides advisory services to individuals, pension and profit sharing plan participants and other ERISA accounts, trusts, estates, and business entities. While there is no minimum individual account size requirement for ongoing planning and management services, Clients are required to have a minimum of \$500,000 in total investable assets. Compass Planning reserves the right at its sole discretion to grant exceptions to this minimum total investable asset requirement.

#### ***Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss***

Compass Planning uses passive investing and asset allocation strategies and for portfolio recommendations. Our focus is on the client's financial plan and helping to achieve financial goals rather than finding the investment that beats the market.

By its nature, financial planning looks to the long-term. After the client's short-term cash needs and emergency fund is evaluated, investment and insurance strategies are designed to help the client achieve his or her financial goals.

While there is risk in all investments, some carry a greater degree of risk or higher costs. Clients should be prepared to bear the risk of loss when investing. There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss. We ask that you work with us to help us understand your tolerance for risk. Clients always have the right to decide whether to follow or ignore in part or completely any information, recommendation, or advice given by us.

We primarily recommend clients implement their investment plan with index mutual funds and widely traded exchange-traded funds ("ETF"s). It is more efficient to achieve diversification through ownership of mutual funds and exchange-traded funds rather than through ownership of individual stocks or bonds.



An index fund is an investment pool (e.g., mutual fund or ETF invested in stocks, bonds, or other investment vehicles) that aims to replicate the movements of an index of a specific financial market. The lack of active management generally gives the advantage of lower fees and lower taxes in taxable accounts. There are certain internal management fees and in some cases commissions, which reduce the return to the investor relative to the index. It is usually impossible to precisely mirror the index, as the models for sampling and mirroring, by their nature, cannot be 100% accurate. The difference between the index performance and the fund performance is known as the “tracking error.” By design, an index fund seeks to match rather than outperform the target index. Therefore, a good index fund with low tracking error will not generally outperform the index, but rather produces a rate of return similar to the index minus fund costs. An index fund does not have to follow a well-known index. There are thousands of index funds, leaving advisors to determine which fund best matches the client’s risk capacity and other investment objectives.

An exchange traded fund holds securities to match the price performance of a certain market index or commodity price. ETFs can track stock indexes and sectors, bonds and precious metals. ETFs are subject to the same market risks as the index or sector they are designed to track. ETFs can be bought and sold throughout the day like stocks. ETFs may be an index fund or a fully transparent actively managed fund.

An actively managed mutual fund is an investment pool, which may include money market instruments, stocks, bonds, or other investment vehicles. Professional money managers research, select, and monitor the performance of the securities the fund purchases. Even with no-load or load-waived funds, there are mutual fund expenses paid to the fund company. Investors may have to pay taxes on capital gains distribution received by the fund, but not distributed to the investor. Mutual funds redeem shares at net asset value (“NAV”) at the end of the trading day.

A stock represents ownership in a company. If the company prospers and grows, the value of the stock should increase. Even if a company is profitable, the stock prices are subject to “market risk” which is attributable to investor attitudes. Stock ownership in more established companies is more conservative, while younger companies provide the most risk and reward opportunities.

Debt Securities (corporate or municipal bonds) are promissory notes that pay interest and the return of principal at the end of a specified term. Credit risk is the chance the issuer will fail to pay the interest payments on the security or to pay the principal at maturity. Interest rate risk is that the market value of the bonds will go down when interest rates go up. Prepayment risk is the chance that a bond will be paid off early. For example, if interest rates fall, a bond issuer may decide to pay off its debt. When this happens, the investor may not be able to reinvest the proceeds in an investment with as high a return or yield.

### ***Item 9: Disciplinary Information***

An investment advisor must disclose material facts about any legal or disciplinary event that is material to a client’s evaluation of the advisory business or of the integrity of its management personnel. Compass Planning does not have any disclosure items. Clients and Prospective Clients may find additional information about Compass Planning and its IARs on the public disclosure website at:

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

***Item 10: Other Financial Industry Activities and Affiliations***

Compass Planning focuses its business solely in providing personal financial planning and investment advice to individuals. Neither Compass Planning nor its associated persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer, a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities. Compass Planning does not recommend or select other investment advisers for Clients and therefore, as indicated in Item 14, does not receive any form of compensation. There are no other material financial industry activities or affiliations to disclose.

***Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading***

Compass Planning maintains a Code of Ethics. The Code of Ethics sets forth standards of conduct expected of advisory personnel; requires compliance with federal and state securities laws; and addresses conflicts that arise from personal trading by advisory personnel. Clients may request a copy of the Code of Ethics.

At times, Compass Planning and/or its employees recommend securities to clients or may take positions in the same securities as clients at or about the same time. Doing so may create a conflict of interest if this affects execution prices that clients may receive. We do not believe that our positions in the same securities as clients creates a material conflict of interest because 1) the size of securities positions taken by associated persons of Compass Planning is not material to the securities' overall market capitalization and 2) Compass Planning does not have a material financial interest in any of the securities recommended to clients. We will try to avoid conflicts with clients and we suspect that our focus on passive asset management and index strategies will help avoid any conflicts. In any case, the employees at Compass Planning will generally be "last in" and "last out" for the trading day when trading occurs in close proximity to client trades. We will not violate our fiduciary responsibilities to our clients. Scalping (trading shortly ahead of clients) is prohibited.

Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading. If it is determined that clients have been materially affected, a good faith effort will be made to determine the amount of impact for each client and reimbursements, if necessary, will be made.

Compass Planning does not engage in principal or agency cross transactions.

***Item 12: Brokerage Practices***

Clients have the ultimate choice of where to custody their assets. If asked, we will typically recommend Fidelity, Charles Schwab, or Vanguard. Clients often have accounts or have experience with a custodian's web site or customer service. In that case we will often recommend that if they have had a positive experience with a particular custodian they continue with the custodian they are most comfortable with.

Compass Planning is independently operated and owned and is not affiliated with Fidelity or any other custodian. Fidelity generally does not charge its advisor clients separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts (i.e., transactions fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity provides access to many no-load mutual funds and some ETFs without transaction charges and other no-load funds at nominal transaction charges.

For clients enrolled in our Planning by the Year service, we will discuss having the client move their accounts to Fidelity or Schwab so we can use “institutional platform services” to help ease tracking and account trade execution. This is done through an arrangement directly with National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, and together with all affiliates, "Fidelity") in the case of Fidelity and Charles Schwab & Co Inc in the case of Schwab. The institutional platform services include, among others, brokerage, custody, and other related services. Institutional platform services assist Compass Planning in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting. Fidelity and Schwab provide Compass Planning with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act").

Compensation from a brokerage firm in the form of research, products or services in exchange for brokerage business is called “soft dollars.” For example, access to the software and other technology described above required for managing and administering clients' accounts at Fidelity is provided at no charge to Compass Planning. This may be deemed to be a “soft dollar” benefit received by Compass Planning when directing clients to Fidelity or Schwab which creates a conflict of interest because it creates an incentive to select/recommend Fidelity or Schwab based on benefits received by Compass Planning (e.g. not having to pay for research, products, services, etc.) rather than the best interests of its clients. This conflict is addressed by the additional steps that Compass Planning takes to serve clients’ best interests (described in part below in this section).

Note, Fidelity and Schwab also offer other services intended to help Compass Planning manage and further develop its advisory practice. Such services include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third-party service providers who provide a wide array of business related services and technology with whom Compass Planning may contract directly. Compass Planning’s membership in National Association of Personal Financial Planners (NAPFA) prohibits engaging in soft-dollar arrangements with custodians so the services mentioned in this paragraph, when offered at a price discount, are not used.

As mentioned above, our membership in NAPFA prohibits taking advantage of this at the detriment of the client. The primary factors used in making a recommendation of a custodian to a client are the custodian’s reputation, the ease with which the custodian’s data can be assimilated into Compass Planning’s portfolio management system (if needed), the custodian’s ability to deliver a suitable range of investment choices to our clients, and our experience with the custodian. In addition, Compass Planning believes

recommending Fidelity or Schwab is in the client's best interest based on fees each qualified custodians' charges and services they provide. Compass Planning does not consider the value of research or non-research services when choosing a custodian.

Compass Planning understands its duty for best execution and considers many factors in making broker-dealer recommendations to clients. These include, but are not limited to, competitiveness of commission rates, client account service and support, ability to handle client account trading instructions, trade execution quality, etc. While Compass Planning clients may not always obtain the lowest commission rate, Compass Planning believes the rate is reasonable in relation to the value of the brokerage services provided.

Compass Planning does not maintain a relationship with a custodian/broker/dealer for the purposes of gaining client referrals.

Compass Planning does not permit clients working with us under our Planning by the Year service, to direct trades to a broker/dealer other than the custodian (directed brokerage).

Individual client advice is provided for each account and all trades are made individually. Because portfolio management and trading is performed on an individual basis, Compass Planning does not aggregate trades. As indicated previously, clients pay commissions, other transaction-related, and account related fees to Schwab and Fidelity for activity within their respective accounts. Clients are also responsible for fees related to the mutual fund and exchange-traded fund investments because these funds will also pay advisory and/or management fees to investment advisors which are passed through to their investors.

### ***Item 13: Review of Accounts***

Planning by the Year accounts are generally reviewed as part of scheduled client meetings and upon client request. Compass Planning and the client's planner will review clients' accounts on a periodic basis, but no less than annually. Market conditions that might cause a wide variance in the specified asset allocation, or other factors, may also be reasons for more frequent reviews, including, but not limited to overall target asset allocation reviews and individual securities reviews. However, we feel that our passive, long-term asset allocation investment approach will generally minimize the need for such reviews.

The financial plan created with hourly or project clients is a snapshot in time and no ongoing reviews are conducted. We do not perform on-going reviews for hourly or project based work, but we recommend that hourly or project clients engage us on an annual basis to review their financial and investment plan.

The account reviews are performed by the client's planner. The Chief Compliance Officer and other designated compliance staff monitor the portfolios and financial plans for investment objectives and other supervisory reviews.

All clients receive standard account statements from investment custodians and brokerage firms. Planning by the Year clients receive a written investment report from Compass Planning in their review meetings. Reports are not mailed to clients outside of review meetings unless requested.

***Item 14: Client Referrals & Other Compensation***

Compass Planning does not compensate for client referrals.

Compass Planning does not accept compensation for referrals made to other planning professionals.

***Item 15: Custody***

Compass Planning is deemed to have custody of client funds solely because of the fee deduction authority granted by the client in the investment advisory agreement. This applies to Planning by the Year clients only.

Clients will receive account statements at least quarterly from their custodian. Planning by the Year clients also receive a statement from us that shows our fee and its calculation. All clients are urged to compare custodial account statements against reports prepared by Compass Planning for accuracy. Minor variations may occur because of reporting dates, accrual methods of interest and dividends, and other factors. The custodial statement is the official record of the client account for tax purposes. Please see Item 5: Fees and Compensation, for more information about direct deduction of fees.

***Item 16: Investment Discretion***

Clients will grant Compass Planning discretionary or non-discretionary trading authority over their client accounts. A limited power of attorney, limited to the power of executing trades will be obtained from clients engaged in Planning by the Year or in other special circumstances.

Compass Planning will not have authority to withdraw funds or to take custody of client funds or securities, other than under the terms of the Fee Payment Authorization clause in the Agreement with Planning by the Year clients.

Compass Planning does not have the ability to discount brokerage commissions.

***Item 17: Voting Client Securities***

Compass Planning does not vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from the custodian. Questions about proxies may be made via the contact information on the proxy document cover page.

***Item 18: Financial Information***

An investment advisor must provide financial information if a threshold of fee prepayments is met and there is a financial condition likely to impair the ability to meet contractual commitments or, a bankruptcy within the past ten years. Compass Planning does not have any disclosure items in this section nor does Compass Planning solicit prepayment of more than \$1,200 in fees per client six (6) months in advance.

## ***Form ADV Part 2B***

### **Brochure Supplement: Jennifer Lane**

#### ***Item 1: Cover Page***

This brochure supplement provides information about Jennifer Lane, CFP® that supplements the Compass Planning Associates, Inc. brochure (ADV Part 2A) which is attached. Please contact Jennifer Lane, CFP®, President/Chief Compliance Officer if you have any questions about the contents of this supplement or Compass Planning's brochure. Additional information about Jennifer Lane, CFP® is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

All Investment Advisor Representative ("IARS") of Compass must satisfy the experience and education requirements set out by the individual states where they intend to offer services. In addition, each investment advisor must have a four-year college degree, and must have passed, if required, the North American Securities Administration Association's Series 65 Uniform Investment Advisor Law Examination or equivalent exam.

Clients wishing to review the disciplinary history of an advisor may contact the Massachusetts Security Division at (617) 727-3548. Additional information is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Name of Supervised Person/IA Rep	JENNIFER LANE, CFP® (CRD #: 2472087)
Address	P.O. Box 917, Westwood, MA 02090
Phone Number	(617) 523-4666
Date of Brochure as Last Revised	October 26, 2023

#### ***Item 2: Educational Background and Business Experience***

JENNIFER LANE, CFP®  
YOB 1967

Formal Education after High School:  
Daniel Webster College  
Nashua NH; 1985-1986; Aeronautical Science

Embry-Riddle Aeronautical University  
Prescott, AZ; 1987-1989; BS Aeronautical Science

College for Financial Planning

Denver, CO; 1996 – 1997; CFP Professional Education Program

Business Background for the Preceding Five Years:

Compass Planning Associates, Inc.; Greenfield, MA 12/1997 to present

Professional Designations Qualifications:

CFP® - Certified Financial Planner is issued by the Certified Financial Planner Board of Standards, Inc.

Candidates must meet the following requirements:

- Complete CFP® education program or fulfillment by another specified credential
- Bachelor's degree (or higher) from an accredited college or university
- Pass CFP® certification exam
- 3 years of full-time personal financial planning experience
- Continuing education requirement of 30 hours every 2 years

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

Jennifer Lane does not have any disciplinary issues to disclose.

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

Jennifer Lane is not involved in any other business activities outside of Compass Planning.

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

Jennifer Lane does not receive any compensation from third parties in connection with providing investment advisory services via Compass Planning.

***Item 6: Supervision:***

Jennifer Lane formulates her own investment advice and will adhere to the firm's compliance policy and procedures. Jennifer Lane may be contacted at (617) 523-4666.



## ***Form ADV Part 2B***

### **Brochure Supplement: Sarah Stamp**

#### ***Item 1: Cover Page***

This brochure supplement provides information about Sarah M. Stamp, CFP® that supplements the Compass Planning Associates, Inc. brochure (ADV Part 2A) which is attached. Please contact Jennifer Lane, CFP®, President/Chief Compliance Officer, if you have any questions about the contents of this supplement or Compass Planning's brochure. Additional information about Sarah M. Stamp, CFP® is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

All Investment Advisor Representative ("IARS") of Compass must satisfy the experience and education requirements set out by the individual states where they intend to offer services. In addition, each investment advisor must have a four-year college degree, and must have passed, if required, the North American Securities Administration Association's Series 65 Uniform Investment Advisor Law Examination or equivalent exam.

Clients wishing to review the disciplinary history of an advisor may contact the Massachusetts Security Division at (617) 727-3548. Additional information is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Name of Supervised Person/IA Rep	SARAH M. STAMP, CFP® (CRD #: 5018295)
Address	P.O. Box 917, Westwood, MA 02090
Phone Number	(617) 523-4666
Date of Brochure as Last Revised	October 26, 2023

#### ***Item 2: Educational Background and Business Experience***

SARAH M. STAMP, CFP®  
YOB 1985

Formal Education after High School:  
Simmons College  
Boston, MA; 2003-2007; B.A. Finance and Economics

Simmons College  
Boston, MA; 2007-2008; M.B.A.

College for Financial Planning



Denver, CO; 2008-2011; CFP Professional Education Program

**Business Background for the Preceding Five Years:**

- Compass Planning Associates, Inc.; Financial Planner; Greenfield, MA; 06/2014 to Present
- St. Vrain Valley School District; High School Coach; Longmont, CO; 10/2009 to 03/2020, 11/2022 to present
- Diversified Asset Management, Inc.; Client Relationship Manager; Boulder, CO; 07/2010 to 05/2014
- Practical Financial Group, LLC; Owner/Private Family Office; Longmont, CO; 01/2009 to Present

**Professional Designations Qualifications:**

CFP® - Certified Financial Planner is issued by the Certified Financial Planner Board of Standards, Inc.

Candidates must meet the following requirements:

- Complete CFP® education program or fulfillment by another specified credential
- Bachelor's degree (or higher) from an accredited college or university
- Pass CFP® certification exam
- 3 years of full-time personal financial planning experience
- Continuing education requirement of 30 hours every 2 years

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

Sarah Stamp does not have any disciplinary issues to disclose.

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

In addition to her activities on behalf of Compass Planning Associates, Inc., Sarah Stamp is also associated with Practical Financial Group, LLC ("PFG") whereby Sarah handles the typical property management duties of her family members' rental properties such as dealing with rent checks, property taxes, etc. PFG is not a registered investment adviser and does not provide investment advisory services. There is no business relationship between Ms. Stamp's work on behalf of PFG and Compass Planning.

Compass believes that there are no investment-related conflicts of interest arising from Ms. Stamp's other activities. However, a conflict arises in that Ms. Stamp may be required to divide her time among various commitments. To mitigate this risk, Compass supervises Ms. Stamp's advisory activities on an on-going or as-needed basis to ensure that her conduct and services are consistent with Compass Planning's code of ethics.

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

Sarah Stamp does not receive any compensation from third-parties in connection with providing investment advisory services via Compass Planning.

***Item 6: Supervision:***

Sarah Stamp formulates her own investment advice. Jennifer Lane, Chief Compliance Officer, monitors

portfolios for investment objectives and other supervisory reviews. Jennifer Lane may be contacted at (617) 523-4666.

Jennifer Lane is the President and Chief Compliance Officer. As such, Jennifer Lane is responsible for all advice provided to clients.

## ***Form ADV Part 2B***

### **Brochure Supplement: Joshua Weiss**

#### ***Item 1: Cover Page***

This brochure supplement provides information about Joshua Weiss that supplements the Compass Planning Associates, Inc. brochure (ADV Part 2A) which is attached. Please contact Jennifer Lane, CFP®, President/Chief Compliance Officer, if you have any questions about the contents of this supplement or Compass Planning's brochure. Additional information about Joshua Weiss is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

All Investment Advisor Representative ("IARS") of Compass must satisfy the experience and education requirements set out by the individual states where they intend to offer services. In addition, each investment advisor must have a four-year college degree and must have passed, if required, the North American Securities Administration Association's Series 65 Uniform Investment Advisor Law Examination or equivalent exam.

Clients wishing to review the disciplinary history of an advisor may contact the Massachusetts Security Division at (617) 727-3548. Additional information is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Name of Supervised Person/IA Rep	Joshua E Weiss, CFP® (CRD #:6982347)
Address	P.O. Box 917, Westwood, MA 02090
Phone Number	(617) 523-4666
Date of Brochure as Last Revised	October 26, 2023

#### ***Item 2: Educational Background and Business Experience***

JOSHUA E WEISS  
YOB 1996

Formal Education after High School:

University of New Hampshire

Durham, NH; 2014 - 2018; B.A. Business Administration, Dual-Options in Finance and Information Systems

Boston University Financial Planning Certificate Program 01/2020 to 9/2022

**Business Background for the Preceding Five Years:**

- Compass Planning Associates, Inc.; Client Relationship Manager; Greenfield, MA; 01/2020 to Present
- Fidelity Investments; Workplace Planning Associate; Merrimack, NH; 06/2018 to 01/2020
- Liberty Mutual Insurance; Medical Insurance Underwriter Intern; Dover, NH; 10/2017 to 4/2018

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

Joshua Weiss does not have any disciplinary issues to disclose.

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

Joshua Weiss does not have any other business activities to disclose.

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

Joshua Weiss does not receive any compensation from third-parties in connection with providing investment advisory services via Compass Planning.

***Item 6: Supervision:***

Joshua Weiss formulates his own investment advice. Jennifer Lane, Chief Compliance Officer, monitors portfolios for investment objectives and other supervisory reviews. Jennifer Lane may be contacted at (617) 523-4666.

Jennifer Lane is the President and Chief Compliance Officer. As such, Jennifer Lane is responsible for all advice provided to clients.