

Firm Brochure

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of HFH PLANNING INC.. If you have any questions about the contents of this brochure, please contact us at: 212 402 5444, or by email at: plan@hfhplanning.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 HFH PLANNING INC. is available on the SEC's website at www.adviserinfo.sec.gov

July, 2013

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

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 212 402 5444 or by email at: plan@hfhplanning.com.

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Advisory Business

Firm Description

HFH PLANNING INC., was founded in 1993.

HFH PLANNING INC. provides personalized confidential financial planning and investment management to individuals. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

HFH PLANNING INC. is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is provided, with the client making the final decision on investment selection. HFH PLANNING INC. does not act as a custodian of client assets. The client always maintains asset control. HFH PLANNING INC. places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, in the form of a comprehensive financial plan that addresses any of the areas described above. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone or in person and usually last between 20 minutes to one-half hour, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owner

Henry Hanau is a 99% owner. G. Martin Poole is 1% owner.

Types of Advisory Services

HFH PLANNING INC. provides investment supervisory services, also known as asset management services; furnishes investment advice through consultations.

On more than an occasional basis, HFH PLANNING INC. furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of July 1, 2013, HFH PLANNING INC. has approximately 200 clients and manages approximately \$60 million in assets . All are managed on a non-discretionary basis. HFH Planning also advises on \$30 million of assets.

Tailored Relationships

The goals and objectives for each client are documented for each client. A target asset allocation that reflects the stated goals and objectives is established for each client. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations that are based on the assessment of the client's risk tolerance and their goals and objectives; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

A target asset allocation is developed from an assessment of the client's risk tolerance. Specific recommendations relating to other aspects are provided as a part of the financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$ 960 and is negotiable and represents an initial payment for three hours of our services. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In most cases the discovery process and plan preparation is more extensive than the three hours mentioned above. Clients are advised of this probability at the initial interview. Each hour is charged, in 15 minute increments, at the \$320 rate.

After delivery of a financial plan, future meetings may be scheduled as necessary. Follow-on implementation work is billed monthly in arrears at the rate of \$320 per hour.

Advisory Service Agreement

After the completion of the financial plan for clients, most then choose to have HFH PLANNING INC. manage their assets in order to obtain ongoing in-depth advice and life planning. Detailed investment advice and specific recommendations are provided to implement the target asset allocation developed in the financial plan. As clients advise that their goals and objectives have changed, suggestions are made and implemented on an ongoing basis.

The annual Advisory Service Agreement fee is based on a fixed-fee basis and covers manager selection, monitoring all holdings, quarterly reporting and rebalancing. The minimum annual fee is \$1300 and is negotiable.

The Advisory Service Agreement is an ongoing agreement and the length of service to the client is at the client's discretion. HFH Planning will use the goals, objectives, and assessment of risk tolerance documented in the client's financial plan in providing recommendations related to the management of the client's investment portfolio. The client must inform HFH Planning that there has been a change in their goals, objectives and/or risk tolerances. The client or HFH PLANNING INC. may terminate an Agreement by written notice to the other party. At termination, fees will be billed on service provided prior to termination.

Tax Preparation Agreement

Tax preparation work is performed separately and billed separately. Minimum fee for tax preparation is \$250. Eligible federal and applicable state returns are filed electronically without an additional fee.

Hourly Planning Engagements

HFH PLANNING INC. provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$325.

Financial Planning Engagements – \$200 Flat Fee

HFH PLANNING INC. provides financial planning services for clients who need advice and have annual income less than \$50,000 and investable assets less than \$50,000. The rate for these limited scope engagements is \$200 for a financial plan and includes no implementation, monitoring or reporting.

Asset Management

Assets are invested primarily in no-load or fee waived mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. HFH PLANNING INC. does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through HFH PLANNING INC..

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying HFH PLANNING INC. in writing and paying the rate for the time spent prior to notification of termination. If the client made an advance payment, HFH PLANNING INC. will refund any unearned portion of the advance payment.

HFH PLANNING INC. may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, HFH PLANNING INC. will refund any unearned portion of the advance payment.

Fees and Compensation

Description

HFH PLANNING INC. bases its fees on hourly charges and fixed fees based on the anticipated hourly charges.

Clients with Investable Assets greater than \$50,000 and Net Income greater than \$50,000

Initial Fee: \$960 (3 hours) paid upon signing agreement.
Subsequently: \$320 per hour and billed monthly
Subsequent Fees: \$320 per hour for implementation;
Monitoring and Reporting - \$1300 per year minimum.
Fees are negotiable.

Clients with Investable Assets less than \$50,000 and Net Income less than \$50,000

\$200 Flat Fee. Fees are not negotiable and are due at the time of signing the agreement.

Fee Billing

Fees for financial plans for the first 3 hours are paid upon signing the agreement, with the balance billed monthly, in arrears, meaning that we invoice you after the month billing period has ended for the hours spent working on the financial plan. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security or fund is more important than the nominal fee that the custodian charges to buy or sell the security.

HFH PLANNING INC., in its sole discretion, may waive its minimum fee and/or charge a lesser fee. Because we at HFH feel that all people, regardless of net worth, require financial planning assistance we will reduce the monitoring fee for persons whose assets and/or income is small but beyond the level of the 50/50 Program.

Expense Ratios

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% (50 basis points) for their services. These fees are in addition to the fees paid to HFH PLANNING INC..

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

HFH PLANNING INC. reserves the right to stop work on any account that is more than 30 days overdue. In addition, HFH PLANNING INC. 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 HFH PLANNING INC.'s judgment, to providing proper financial advice. In the unusual situation where there are unused fees, those fees will be refunded within 15 days.

Performance-Based Fees

Sharing of Capital Gains

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

HFH PLANNING INC. 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

HFH PLANNING INC. generally provides investment advice to individuals. Since HFH PLANNING INC. charges by the hour for its services it is able to work with individuals of all levels of wealth. HFH Planning may also have clients with negative net worth.

Client relationships vary in scope and length of service.

Account Minimums

There is no minimum account size for assets under management.

Clients receive ongoing asset management services regardless of the size of their account or where the assets are held.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis and technical analysis.

The main sources of information include financial newspapers and magazines, and research materials prepared by others.

Other sources of information that HFH PLANNING INC. may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Standard and Poor, Lipper Reports, Advisor Intelligence, and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation that includes **thirteen** asset classes. We primarily use actively-managed funds where there are greater opportunities for managers to make a difference and passively-managed index and exchange-traded funds where

we feel manager input is minor, and if specifically directed by the Client. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives determined during the client interviews and consultations. The client may change these objectives at any time. Each client receives and approves a target asset allocation based on their objectives and their desired investment strategy.

Other strategies may include long-term purchases, margin transactions, and tier one option strategies.

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 employees 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

HFH PLANNING INC. has no other financial industry activities.

Affiliations

HFH PLANNING INC. has no other financial industry affiliations.

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

Code of Ethics

The employees of HFH PLANNING INC. have committed to the Financial Planning Association's Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

HFH PLANNING INC. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the HFH PLANNING INC. *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of HFH PLANNING INC. is Henry Hanau who is also the principal. He reviews all employee trades each quarter. His trades are reviewed by the Secretary/Treasurer, G. Martin Poole.

Trade Error Policy

HFH's policy on trade errors in clients' accounts is that clients should not bear any loss as a result of an error by some action at HFH PLANNING INC.

Brokerage Practices

Selecting Brokerage Firms

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

HFH PLANNING INC. recommends discount brokerage firms and trust companies (qualified custodians), such as TD Ameritrade Institutional.

Best Execution

Most trades are mutual funds where best execution does not garner any client benefit since the purchases and sales are executed based on the mutual funds closing price.

Soft Dollars

HFH PLANNING INC. receives no soft dollar payments.

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 quarterly by advisors Henry Hanau, CFP® and G. Martin Poole, CFP®.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Account reviewers are the Firm's financial planners. They are instructed to consider the client's current security/mutual fund positions and the likelihood that the performance of each position will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis.

Advisory Service Agreement clients receive written quarterly updates. The written updates will include a listing of the client's assets and the performance of those assets versus their benchmarks and a report of the client's asset allocation versus the client's target asset allocation and any recommended changes.

Client Referrals and Other Compensation

Incoming Referrals

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

Referrals Out

HFH PLANNING INC. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

HFH PLANNING INC. does not receive any other forms of compensation.

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by HFH PLANNING INC..

Net Worth Statements

Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

HFH PLANNING INC. has no discretionary authority to manage securities accounts on behalf of clients. HFH PLANNING INC. does not have 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. HFH PLANNING INC. consults with the client prior to each trade to obtain concurrence.

The client approves the custodian to be used. HFH PLANNING INC. does not receive any portion of the transaction fees or commissions paid by the client to the custodian.

Limited Power of Attorney

A limited power of attorney is a trading authorization for the purpose of permitting HFH to place trades. Clients sign a limited power of attorney to facilitate the process.

Voting Client Securities

Proxy Votes

HFH PLANNING INC. does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, HFH PLANNING INC. will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

HFH PLANNING INC. 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 HFH PLANNING INC. does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,300 per client, or six months or more in advance.

Business Continuity Plan

General

HFH PLANNING INC. 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 daily 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

HFH PLANNING INC. has designated G. Martin Poole, CFP® to support HFH PLANNING INC. in the event of Henry Hanau's serious disability or death.

Information Security Program

Information Security

HFH PLANNING INC. maintains a security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

HFH PLANNING INC. 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

HFH PLANNING INC. requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: Certified Financial Planner, Registered Financial Consultant, Certified Public Accountant, Attorney or having a Masters in Business Administration. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees 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. 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.

Henry Hanau, CFP®**Educational Background:**

- Date of birth: January 7, 1936
- Indiana University 1957 BS

Business Experience:

- HFH Planning – Founder and Owner and Financial Advisor – 1993 to present

Disciplinary Information: None

Other Business Activities:

Director – Greenwich Village Chelsea Chamber of Commerce

Additional Compensation: None

Supervision: Henry Hanau is the owner.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

G. Martin Poole, CFP® RFC®**Educational Background:**

- Date of birth: September 24, 1955
- University of North Carolina at Chapel Hill – BS Business Administration 1977
- New York University Stern School of Business – MBA Finance 1979
- New York University - School of Continuing Education – Certificate in Financial Planning 2006

Business Experience:

- HFH Planning - Financial Advisor - 2009 – Present and 1% Owner
- Citi Smith Barney - Wealth Management Product Specialist - 2007 – 2008
- US Trust Company of New York 1999 – 2005 – Wealth Manager

Disciplinary Information:

None

Other Business Activities:

Past President – 333 Tenants Corporation

Additional Compensation: None

Supervision:

G. Martin Poole is supervised by Henry Hanau, owner. He reviews G. Martin Poole's work through frequent office interactions as well as remote interactions. He also reviews G. Martin Poole's activities through our internal network of client data.

SUPERVISOR'S contact information:

212 402 5444 HANK@HFHPLANNING.COM

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Inna Babenko

Educational Background:

- Date of birth: July 13, 1970
- Executive MS, Finance, **Zicklin School of Business, Baruch College, CUNY**, New York, NY 2007 Graduated with Honors
- MS, Engineering, **National Technical University of Ukraine**; Kiev, Ukraine 1995 Graduated with Honors
- BS, Engineering, **National Technical University of Ukraine**; Kiev, Ukraine 1993 Graduated with Honors
- **Licensed as an insurance agent for Life Accident and Health in New York State.** 2012
- Completed CFP program at **NYU**, sitting for the exam 2013

Business Experience:

- Business Analyst, **Citigroup, Derivative Department**, New York, NY Mar. '11 - Apr. '12
- Operation Risk Analyst, **Morgan Stanley**, New York, NY Feb. '10 - Mar. '11
- Financial Analyst, **Powernet**; New York, NY Aug. '09 - Jan. '10
- Business Analyst, **Merrill Lynch**; New York, NY Dec. '07 - July '09

Disciplinary Information:

None

Other Business Activities:

Financial Planner / Advisor, **Financial Planning Assoc. of NY**; New York, NY Jan. '12 - present

Supervision:

Inna Babenko is supervised by Henry Hanau, owner. He reviews Inna Babenko's work through frequent office interactions as well as remote interactions. He also reviews Inna Babenko's activities through our internal network of client data.

SUPERVISOR'S contact information:

212 402 5444 HANK@HFHPLANNING.COM

Arbitration Claims:

None

Self-Regulatory Organization or Administrative Proceeding – None

Bankruptcy Petition: None