

**ROBERT A. MCKOY, SOLE PROPRIETOR  
TRADING AS  
CCR FINANCIAL PLANNING**

**1210 EAST 1550 NORTH, NORTH LOGAN, UT. 84341**

**435-753-3555**

**8/1/12**

This brochure provides information about the qualifications and business practices of CCR Financial Planning. If you have any questions about the contents of this Brochure, please contact us at 435-753-3555. 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.

CCR Financial Planning is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about CCR Financial Planning also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **ITEM 2**

### **Material Changes:**

On July 28, 2010, the United States Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC rules. This Brochure dated 3/1/11 is a new document prepared according to the SEC's new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Bob McKoy, Sole Proprietor, at 435-753-3555.

Additional information about CCR Financial Planning is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with CCR Financial Planning who are registered, or are required to be registered, as investment adviser representatives of CCR Financial Planning.

## ITEM 3

### Table of Contents

Item 1 - Cover Page.....	i
Item 2 - Material Changes.....	ii
Item 3 - Table of Contents.....	iii
Item 4 - Advisory Business.....	1
Item 5 - Fees and Compensation.....	1
Item 6 - Performance-Based Fees and Side-By-Side Management.....	2
Item 7 - Types of Clients.....	3
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....	3
Item 9 - Disciplinary Information.....	3
Item 10 - Other Financial Industry Activities and Affiliations.....	4
Item 11 - Code of Ethics.....	5
Item 12 - Brokerage Practices.....	6
Item 13 - Review of Accounts.....	6
Item 14 - Client Referrals and Other Compensation.....	7
Item 15 - Custody.....	7
Item 16 - Investment Discretion.....	7
Item 17 - Voting Client Securites.....	7
Item 18 - Financial Information.....	7
Item 19 - Requirements for State-Registered Advisers.....	8

Brochure Supplement(s)

## **ITEM 4**

### **Advisory Business:**

CCR Financial Planning has been operating since August of 1980. It is solely owned by its sole proprietor, Robert A. McKoy. The initial service often offered to prospective clients by the adviser is financial planning. If a client desires a specific issue be covered then we tailor the financial planning to meet that specific need. We consider financial planning to be a general discipline however which includes but is not limited to, investment management. Other areas that are included in financial planning include tax planning, estate planning, cash flow management, insurance planning, retirement planning, education funding, etc. All these categories fall under the general discipline of financial planning and are of greater or lesser importance depending upon the needs and objectives of the client.

The adviser does not participate in any wrap fee programs. Adviser also does not manage client assets for a fee on either a discretionary or non-discretionary basis.

## **ITEM 5**

### **Fees and Compensation:**

Fees and charges for financial planning are based on a flat rate of \$1000 per plan. We charge a special fee of \$250 for the same services described above to clients who have been married 24 months or less. This is a special service and a significant discount for newlyweds. Alternately, clients may choose to purchase services at a set hourly rate for professional time. The current rate is \$150 per hour. Any changes in fees are reflected in the contract distributed to client prior to providing billable services. Fees are not negotiable however the adviser will provide a fee guarantee. Any client that feels that the plan did not meet with their expectations may within ten (10) business days from plan presentation request a full refund of their fee.

The initial financial planning fee covers the collection of the necessary data and documentation, analysis of pertinent data and documentation in light of client's stated financial objectives, investigation of viable financial planning alternatives, the completion of a report which outlines the analysis and recommendations and includes the time necessary to implement the plan during the first six months following the presentation of the plan. The first half of the plan fee is due at the time of the data gathering meeting and the second half of the fee is due at the time of the presentation of the written plan. As mentioned above the fee is refundable if for any reason the client does not feel the plan meets his or her expectations. Such requests must be made in writing.

After six months clients usually require continuing financial planning services. These services vary based upon the needs of the client but usually include an overall annual review. Fees for continuing services are billed in one of two ways at the client's choice. Either an annual fixed fee charged in advance of \$480 for the next twelve month period or at the rate of \$150 per hour for actual services performed. Any changes in fees are reflected in the notices provided to clients prior to providing billable services.

CCR Financial Planning's fees are exclusive of brokerage commissions, transaction fees and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to CCR Financial Planning's fee and CCR Financial Planning shall not receive any portion of these commissions, fees and costs.

An employee of CCR may also be a registered representative of a broker/dealer and licensed for the sale of commissionable investment products. An employee may also be an agent of various insurance companies and licensed for the sale of commissionable insurance products. Such licensed employee may make sales recommendations and earn commissions as part of his broker/dealer business or other brokerage business all conducted separately from the business of CCR. Such sales recommendations made to clients will be clearly identified by the sales agent to the client as a function unrelated to the investment advisory services. Commissions and potential conflicts of interest under such circumstances will be fully disclosed to the client.

ITEM 12 further describes the factors the CCR considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensations (e.g., commissions).

## **ITEM 6**

### **Performance-Based Fees and Side-by-Side Management:**

CCR does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

## **ITEM 7**

### **Types of Clients:**

CCR provides financial planning and portfolio management services to individuals, high net worth individuals and corporate pension and profit sharing plans. Advisor has no conditions for opening or maintaining an account.

## **ITEM 8**

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

Investing in securities involves risk of loss that clients should be prepared to bear. CCR provides investment advice concerning investments in stocks, bonds, fixed and variable annuities, mutual funds, municipal bond funds and unit trusts and interests in partnerships investing in real estate, equipment leasing and oil and gas or other investments. CCR uses a variety of methods to analyze investments, including, but not limited to, fundamental analysis, technical analysis, internal rates of return, adjusted rates of return and other analytical methods. To determine their appropriateness for each client, investments are analyzed with regard to stability of principal, income, growth potential, cash flow, liquidity and risk level. In analyzing investments, our professionals consult a variety of resources including corporate annual reports, prospectuses, offering memoranda, financial projections, rating services, newsletters and financial publications.

Investment plans developed for clients include both specific action steps and long-range planning strategies. If a new investment is recommended, it is generally to be held for the long term, rather than as a short-term trading position.

## **ITEM 9**

### **Disciplinary Information:**

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of CCR or the integrity of CCR's management. CCR has no information applicable to this Item.

## ITEM 10

### **Other Financial Industry Activities and Affiliations:**

As previously outlined CCR offers a general financial planning service which is not limited to investment advice but also encompasses planning in the areas of risk management, taxes, estate planning, budget planning, retirement planning, education funding, etc.

An employee of the Adviser may also be a registered representative of a broker/dealer and licensed for the sale of commissionable investment products. An employee may also be an agent of various insurance companies and licensed for the sale of commissionable insurance products.

Such licensed employee may make sales recommendations and earn commissions as part of his broker/dealer business or other brokerage business all conducted separately from the business of the Adviser. Such sales recommendations made to clients will be clearly identified by the sales agent to the client as a function unrelated to the investment advisory services. Commissions and potential conflicts of interest under such circumstances will be fully disclosed to the client. The Adviser does not offer nor sell any product other than the financial planning services outlined above.

Robert A. McKoy is a registered representative of Global Brokerage Services, Inc. with the main office being located at 11350 McCormick Road, Ep III, Suite 901, Hunt Valley, MD. 21031. GBS is a registered broker/dealer through which he is able to effect securities transactions on behalf of clients. Commissions and potential conflicts of interest under such arrangements will be fully disclosed to the client.

CCR does not recommend other investment advisors to its clients and consequently receives no outside income from other advisers.

Robert A. McKoy is also licensed to represent for business in UT the following insurance companies:

Jackson National Life Insurance Co and Transamerica Life Insurance Co.

In his capacity as agent of the above companies, Mr. McKoy is able to effect transactions on behalf of clients. Commissions and potential conflicts of interest under such an arrangement will be fully disclosed to the client.

When an employee of the Adviser is acting in the capacity of a registered representative or licensed insurance agent he receives commissions for the sale of products recommended to the client. The sale of these products is separate and unrelated to the financial advice given by the Adviser and all commissions and conflicts of interest are fully disclosed to the client.

## ITEM 11

### Code of Ethics:

An employee of the Adviser may, in their capacity as a registered representative of a broker/dealer, buy and sell securities that are also recommended to clients for his personal account. These securities are never traded to or for the Adviser itself. In addition, there is no financial interest in these securities other than the standard commissions previously discussed. Securities traded by employees of the Adviser and their interests will not be given any priority over the securities traded and the interests of the clients of the Adviser.

It is the Adviser's intention to maintain a high ethical standard with regard to dealings with the public both in the generation of financial plans and in possible subsequent service as a registered representative of a broker/dealer. Client interests will always be placed first and foremost above those of either the Adviser or any employee of the Adviser. Should the client so desire Adviser will provide a written copy of Adviser's code of ethics policy.

CCR has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and business entertainment items and personal securities trading procedures, among other things. All supervised persons at CCR must acknowledge the terms of the Code of Ethics annually or as amended.

CCR anticipates that, appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which CCR has management authority to effect and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which CCR, it affiliates and/or clients, directly or indirectly, have a position of interest. CCR's employees and persons associated with CCR are required to follow CCR's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of CCR and its affiliates may trade for their own accounts in securities which are recommended to and /or purchased for CCR's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of CCR will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of CCR's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees would benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics and to

reasonably prevent conflicts of interest between CCR and its clients.

CCR's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Robert McKoy.

## **ITEM 12**

### **Brokerage Practices:**

Adviser will manage no discretionary accounts.

Employees of the Adviser are licensed registered representatives of Global Brokerage Services, Inc. of Hunt Valley, MD. Commissions charged by Global are standard for the industry as a whole and Global offers no unique arrangements to employees of the Adviser. Global does not provide the Adviser with any research or other soft-dollar benefits. Adviser does not specifically recommend Global or any other broker/dealer to Advisory clients. Clients of Adviser are free to choose brokerage services from any broker/dealer they desire.

The aggregation of client securities for either sale or purchase does not apply to the business of CCR.

## **ITEM 13**

### **Review of Accounts:**

Accounts are reviewed on a number of different levels. Often contact is initiated by the client who wants to know the status of accounts, wants to inform the planner of changes in situation, objectives, etc. The planner will initiate contact with the client at pre-designated times according to implementation schedules or in cases of change in the general or specific climate. Annually there is an overall review which would trigger reports on the overall status of the client's financial plan including investment performance over the preceding year. All accounts are reviewed by Mr. McKoy, the financial planner on staff. All accounts are serviced by Mr. McKoy and currently number approximately 100.

Written reports are automatically provided quarterly for clients choosing to be on an annual retainer. This report includes at a minimum updates of income statements if warranted, balance sheet and investment performance. The investment report lists the investments, amounts invested, current value (where available), cash distributions and return for the year.

#### **ITEM 14**

##### **Client Referrals and Other Compensation:**

This item does not apply to the business of CCR and is not applicable as CCR receives no benefits of any kind from those who provide CCR with referrals nor does CCR compensate any firm or individual who provides CCR with referrals.

#### **ITEM 15**

##### **Custody:**

Adviser does not maintain custody of ANY client funds.

#### **ITEM 16**

##### **Investment Discretion:**

Adviser will not take investment discretion on ANY client accounts.

#### **ITEM 17**

##### **Voting Client Securities:**

Adviser will not vote ANY client securities. As a matter of firm policy and practice, CCR does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. CCR may provide advice to clients regarding the clients' voting of proxies.

#### **ITEM 18**

##### **Financial Information:**

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about CCR's financial condition. CCR has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

CCR is not required to provide a balance sheet as it does not require or solicit prepayment of more than \$1200 per client, six months or more in advance. Hence this item does not apply to the business of the Adviser.

## **ITEM 19**

### **Requirements for State-Registered Advisers:**

Robert A. McKoy (9/1/54) is the sole proprietor and owner of the Adviser and currently the only employee of CCR. He has a BS Degree in Personal and Family Financial and Estate Planning from Brigham Young University (1980). He started CCR in 1980 and has been actively working in the field since that time. Mr. McKoy is solely engaged in the practice of the Adviser.

Adviser is not compensated for advisory services with performance-based fees.

Adviser has not been involved in any disciplinary actions.

Advisor has no relationship or arrangement with any issuer of securities.

**ROBERT A. MCKOY**

**ROBERT A. MCKOY, SOLE PROPRIETOR  
TRADING AS  
CCR FINANCIAL PLANNING**

**1210 EAST 1550 NORTH  
NORTH LOGAN, UT. 84341**

**435-753-355**

**MARCH 1, 2011**

This Brochure Supplement provides information about Robert Alan McKoy that supplements the CCR Financial Planning Brochure. You should have received a copy of that Brochure. Please contact Bob McKoy if you did not receive CCR Financial Planning's Brochure or if you have any questions about the contents of this supplement.

## **ITEM 2**

### **Educational Background:**

Mr. McKoy is a degreed financial and estate planner with a BS in Family Financial and Estate Planning from Brigham Young University. Bob received his degree in 1980 and has been actively involved in the financial planning business since that time. He received his Certified Financial Planner (CFP) designation in 1983 and joined the Registry of Financial Planning Practitioners in 1984. He has since withdrawn from both organizations. He is a licensed life and health insurance agent, a registered representative with Global Brokerage Services, Inc. and a financial planner with CCR Financial Planning. Robert A. McKoy, Sole Proprietor, Trading as CCR Financial Planning is a Registered Investment Advisor providing financial planning and investment advice.

### **Personal:**

Bob was born September 1, 1954. Has been married to his wife DeeAnn for 30 years and has three children.

## **ITEM 3**

### **Disciplinary Information:**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **ITEM 4**

### **Other Business Activities:**

Mr. McKoy, as stated above is a registered representative with Global Brokerage Services, Inc. of Hunt Valley, MD. When he serves in this capacity as a registered representative of a licensed broker-dealer he is paid commissions the same as any other licensed representative. The same is true in his capacity as a licensed insurance agent. Any commissions and any possible conflicts of interest will be discussed and disclosed fully to clients.

**ITEM 5****Additional Compensation:**

No information is applicable to this Item.

**ITEM 6****Supervision:**

Supervised person is same as supervisor.

**ITEM 7****Requirements for State-Registered Advisers:**

Adviser has not been involved in any disciplinary actions.

Adviser has not been a part of any bankruptcy petition in the last 10 years.