

May 18, 2012

Item 1 – Cover Page

BALANCED FINANCIAL PLANNING, INC.

6701 W. 64TH STREET, SUITE 100

OVERLAND PARK, KS 66202-4091

913-677-1090

WWW.BFPLANNING.COM

MAY 18, 2012

This Brochure provides information about the qualifications and business practices of **BALANCED FINANCIAL PLANNING, INC. [“Advisor”]**. If you have any questions about the contents of this Brochure, please contact us at 913-677-1090 or at info@BFPLANNING.COM. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission, State of Kansas Securities Commissioner or by any state securities authority.

BALANCED FINANCIAL PLANNING, INC. is a registered investment advisor. Registration of an Investment Advisor (RIA) does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain Balanced Financial Planning, Inc.

Additional information about **BALANCED FINANCIAL PLANNING, INC.** also is available on the SEC’s website at www.Balanced Financial Planning, Inc.info.sec.gov.

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Item 2 – Material Changes

Pursuant to Rules of the State of Kansas, 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 will further provide you with a new Brochure as necessary based on material changes or new information, at any time, without charge.

This Brochure dated **May 18, 2012** is a new document prepared to notify you of the required transition of our firm, Balanced Financial Planning, Inc. (BFP) as a mid-size Investment Adviser with less than \$100 million of regulatory assets under management, from being an SEC Registered Investment Adviser (RIA) to an RIA registered with the State of Kansas through the Kansas Office of the Securities Commissioner effective no later than June 28th, 2012. In addition BFP will register as an RIA with any states besides Kansas where we exceed the “de minimus exemption” of having more than five (5) clients who are residents of the state and that state’s Securities Act requires such registration. As such, this Document is materially different in structure and requires certain new information that our previous annual updated brochure, dated March 28, 2012, did not include.

At any time our Brochure may be requested by contacting **ROSEMARY DANIELSON, PRESIDENT** and/or **JO ELLEN FRITZ, VICE-PRESIDENT** at 913-677-1090 and/or **INFO@BFPLANNING.COM**. Our Brochure is also available on our web site **WWW.BFPLANNING.COM**, also free of charge.

Additional information about **BALANCED FINANCIAL PLANNING, INC.** is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with **BALANCED FINANCIAL PLANNING, INC.** who are registered, or are required to be registered, as investment Advisor representatives of **BALANCED FINANCIAL PLANNING, INC.**

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Item 4 – Advisory Business

Balanced Financial Planning, Inc. was formed as a corporation in the State of Kansas November 1st, 2004 and is owned equally by the two principals, Rosemary O. Danielson, CFP® and Jo Ellen Fritz, CFP®.

Balanced Financial Planning, Inc. (BFP) is a financial planning and Registered Investment Advisor (RIA) registered with the state of Kansas through the Kansas Office of the Securities Commissioner. Our firm is located in Overland Park, Kansas. We have no place of business in any other location.

Our firm specializes in providing Fee-Only financial planning services and investment advice to individuals and families. As of December 31, 2011 BFP had \$44,767,877 of clients assets under management for which we provided non-discretionary ongoing investment supervisory services.

Clients have the flexibility to engage us on either a one-time, as-needed or ongoing basis with our Retainer Services.

Financial Planning Services: Balanced Financial Planning, Inc. provides fee-only, hourly Financial Planning. Advice is rendered in the areas of cash flow and debt management, risk management, college funding, retirement planning, estate planning, and tax planning. For the Initial Engagement the Advisor first conducts an initial interview and gathers data to assist Client in determining specific needs, goals, objectives and tolerance for risk. The Advisor then prepares analyses of the current financial situation and possible future scenarios, when appropriate. Next, the Advisor presents the analysis and a written summary of the significant observations, assumptions and recommendations over each area that the Advisor was engaged to provide advice. Upon the completion of this Presentation and a Follow-Up meeting within 90 days of the presentation the engagement is concluded and the Client Service Agreement - Initial Engagement terminates. Periodic financial reviews are recommended and it is the Client's responsibility to initiate this review. Clients requesting additional service after the Initial Engagement will be presented with a new Client Service Agreement best suited to the services the Client wishes to engage. If Client has not engaged any of Balanced Financial Planning, Inc. services for a period of eighteen (18) months, then Balanced Financial Planning, Inc. will no

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longer consider them to be an active Client. If the Client contacts Balanced Financial Planning, Inc. after a period of eighteen (18) months the Client **may** need to submit an updated Client Questionnaire as well as any additional data needed by Balanced Financial Planning, Inc. and sign a new Client Service Agreement in order for BFP to perform the services requested by the Client.

Retainer Client Services: Retainer services start with the initial engagement which includes the Introduction Meeting, Presentation meeting and then Follow Up meeting billed in the same manner as hourly clients. Thereafter, BFP provides ongoing investment supervisory services and provide quarterly reports with changes and investment rebalancing recommendations, as needed, for an annual fee, billed quarterly, at the end of each calendar quarter. Retainer Clients are provided access to our firm for ongoing questions via phone calls, emails and/or office meetings.

Hourly Client Services: Most clients find after the initial engagement that at least an annual review is beneficial for staying on track with their financial plan. Areas covered during a review are determined by the client. Typically clients request a review of their investment portfolio annually and updated retirement projections on a less frequent basis. No ongoing or automatic reviews are provided by Balanced Financial Planning, Inc. under the Client Service Agreement - Hourly Engagement. It is the Client's responsibility to initiate the review by contacting Balanced Financial Planning, Inc. to schedule an appointment and provide all the necessary account statements to the Advisor two weeks prior to the scheduled review. Client receives a written Summary Report of investment recommendations at the review meeting. These consultations and those via phone or mail, including electronic mail (E-mail) are based on actual time.

Item 5 – Fees and Compensation

RETAINER FEES: The specific manner in which fees are charged by BFP is established in the client's written Client Service Agreement – Retainer Engagement, based on an annual fee billed quarterly in arrears each calendar quarter. Clients may elect to pay directly via check for the quarterly fee or to authorize BFP to directly debit fees from clients account(s). Balanced Financial Planning's fees for retainer advisory supervisory services are calculated based on the

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amount of time estimated to be expended on client's behalf in providing this service, with a typical minimum fee of twelve (12) hours annually. There may be circumstances that warrant a modification of the minimum fee. All fees are reviewed on a case by case basis. The billing rate for Professional Services is currently \$190 per hour. The hourly billing rate is non-negotiable. The fee and/or hourly billing rate is subject to change upon written notice to the client in the form of a new Client Service Agreement - Retainer Engagement 30 days in advance of the effective date for the hourly rate change. The Retainer Service Agreement may be terminated at any time upon written notice to either Balanced Financial Planning, Inc. or to the client. If the Agreement is terminated by either party all fees due at time of termination will be due and payable by the Client immediately.

HOURLY ENGAGEMENT FEES: The billing rate for Professional Services is currently \$190 per hour and subject to change. The hourly billing rate is non-negotiable. If the hourly rate has changed since the last time the client engaged Balanced Financial Planning, Inc.'s services then the client will be informed of the new hourly rate when scheduling the review and provided with a new Client Service Agreement - Hourly Engagement. Client will be invoiced upon completion of the service. Clients are invoiced for preparation review and meeting time. Invoice is due and payable when presented. Clients may elect to pay directly for the invoice or to authorize BFP to directly debit fees from clients account(s).

INITIAL ENGAGEMENT FEES: The initial engagement is quoted at a flat fee that is based on the time estimated to be expended on the Client's behalf in providing the requested services. The billing rate for Professional Services is currently \$190 per hour. The hourly billing rate is non-negotiable. Balanced Financial Planning, Inc. requires a deposit for the Initial Engagement in the amount of 1/2 of the quoted flat fee for services in the Client Services Agreement - Initial Engagement. The balance of the fee is due and payable immediately upon presentation of the plan/advice at the presentation meeting. Either party may terminate the Initial Engagement upon written notice within 5 days of signing the Client Service Agreement - Initial Engagement, at which time no fees would be due and the deposit refunded in full to the Client. Should Client terminate the engagement after this date, Client is responsible and will be invoiced for any time charges incurred by Advisor in the preparation of their Plan, if the invoiced amount is less than the initial deposit, the balance of the deposit will be refunded to Client. The balance due over the amount of the initial deposit is payable immediately upon presentation of the invoice.

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All of Balanced Financial Planning, Inc.'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, 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, separate account managers and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus and/or brochure. Such charges, fees and commissions are exclusive of and in addition to **Balanced Financial Planning, Inc.**'s fee, and **Balanced Financial Planning, Inc.** shall not receive any portion of these commissions, fees, and costs.

Item 6 – Performance-Based Fees and Side-By-Side Management

Balanced Financial Planning, Inc. 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

Balanced Financial Planning, Inc. provides retainer and hourly services to middle income and high net worth individuals.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Investment Strategies are developed for each Client based on the Client's current financial situation, needs, goals, objectives and tolerance for risk. Asset allocation and investment recommendations are then made to, in Advisor's best judgment, help Client achieve their overall financial objectives. Asset allocation is a key component of investment portfolio design. Balanced Financial Planning, Inc. believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives. Balanced Financial Planning, Inc. employs fundamental, asset allocation philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various

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subscription services. **Investing in securities of all types involves risk of loss that clients should be prepared to bear.**

Item 9 – Disciplinary Information

Registered investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Balanced Financial Planning, Inc. or the integrity of Balanced Financial Planning, Inc.'s management. Balanced Financial Planning, Inc. has no information applicable to this Item.

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Item 10 – Other Financial Industry Activities and Affiliations

Advisor spends approximately fifteen percent (15%) of their time providing financial planning advice, which may or may not include investment advice.

Balanced Financial Planning, Inc. is not associated with any broker-dealer firm. Balanced Financial Planning, Inc. does have an institutional relationship agreement with Fidelity Investments, Inc. as a Registered Investment Advisor, which allows Balanced Financial Planning, Inc. to serve as the investment advisor of record for Balanced Financial Planning, Inc.'s clients' who have Fidelity Institutional Brokerage accounts. Balanced Financial Planning, Inc. will negotiate transaction fees with Fidelity on behalf of our clients who have Fidelity Institutional Brokerage accounts or clients who wish to move their accounts from another broker-dealer to Fidelity Institutional Brokerage in order for the advisor to implement trades and provide Retainer Clients with investment performance reporting.

Balanced Financial Planning, Inc. may recommend to some of our Clients to engage in a "Prime Broker" agreement through Fidelity Institutional Brokerage Services for the purpose of buying and/or selling fixed income securities through third party Advisors and/or broker dealers to be held in the Client's Fidelity brokerage account. The Client's Fidelity account must have an initial minimum account value of \$110,000 in order to establish a Prime Broker Agreement for the account. This minimum account value is set by Fidelity and Fidelity reserves the right to change the minimum account value required to establish and maintain a Prime Broker Agreement for accounts.

Balanced Financial Planning, Inc. also utilizes Separate Account Management services. The minimum account balance is determined by each Separate Account Manager. Balanced Financial Planning, Inc. will only work with Separate Account Managers who will custody clients assets in individual client accounts at Fidelity Investments.

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Item 11 – Code of Ethics

BALANCED FINANCIAL PLANNING, INC. 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 the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at BALANCED FINANCIAL PLANNING, INC. must acknowledge the terms of the Code of Ethics annually, or as amended.

BALANCED FINANCIAL PLANNING, INC. anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which BALANCED FINANCIAL PLANNING, INC. has management authority to effect, and will recommend to investment advisory clients, the purchase or sale of securities in which BALANCED FINANCIAL PLANNING, INC., its affiliates and/or clients, directly or indirectly, have a position of interest. BALANCED FINANCIAL PLANNING, INC.'s employees and persons associated with BALANCED FINANCIAL PLANNING, INC. are required to follow BALANCED FINANCIAL PLANNING, INC.'s Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of BALANCED FINANCIAL PLANNING, INC. and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for BALANCED FINANCIAL PLANNING, INC.'s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of BALANCED FINANCIAL PLANNING, INC. 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 BALANCED FINANCIAL PLANNING, INC.'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 might 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 BALANCED FINANCIAL PLANNING, INC. and its clients.

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It is **BALANCED FINANCIAL PLANNING, INC.**'s policy that the firm will not affect any principal or agency cross securities transactions for client accounts. **BALANCED FINANCIAL PLANNING, INC.** will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an Advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client.

BALANCED FINANCIAL PLANNING, INC.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Rosemary Danielson and/or Jo Ellen Fritz at 913-677-1099 or at info@BFPLANNING.COM.

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Item 12 – Brokerage Practices

Balanced Financial Planning, Inc. has an institutional relationship with Fidelity Investments' Fidelity Institutional Brokerage Services. This relationship is so the Advisor can provide services to those clients who would like the Advisor to assist them in implementing investment recommendations. Balanced Financial Planning, Inc. requires our Retainer Clients to open and/or transfer eligible brokerage and mutual fund accounts to Fidelity Institutional Brokerage Services in order to provide investment performance reporting and other services to our Retainer Clients. Also the Advisor may recommend mutual funds that are available to Clients only through an institutional brokerage account such as Fidelity Institutional Brokerage Services; such mutual funds are not offered through retail brokerage services or cannot be purchased at net asset value (NAV) through a retail brokerage account.

All cash compensation paid to Balanced Financial Planning, inc. is paid directly by Client. Advisor may receive non-cash benefits from discount brokers recommended to Clients. These non-cash benefits include electronic client statements, online access to the Advisor's Client accounts and discounts on investment research, educational materials, educational seminars/webinars, and software. Non-cash (soft dollar) compensation may include due diligence conferences with mutual funds or other investment companies where the costs associated with the conference have been paid for by the host and/or sponsors of the due diligence conference and is not contingent upon the purchase or sale of any financial product or services. It is the Advisor's policy to restrict non-cash (soft dollar) compensation to products and services that directly enhance their ability to render quality advice to Clients.

Item 13 – Review of Accounts

If Advisor is engaged to provide investment advice, Client's current financial situation, needs, goals, objectives and tolerance for risk are first evaluated. Asset allocation and investment recommendations are then made to, in Advisor's best judgment, help Client achieve their overall financial objectives. Asset allocation is a key component of investment portfolio design. Advisor believes that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large cap vs. small cap, high quality vs. high yield, etc.) is

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the primary determinant of portfolio returns and critical in the long-term success of one's financial objectives. Advisor employs fundamental asset allocation philosophies and approaches in their investment selection and implementation strategies. Recommendations provided are based on publicly available reports, analysis, research materials, computerized asset allocation models, and various subscription services.

Hourly Clients Portfolio Review: A written and summary report of investment recommendations are provided when Balanced Financial Planning, Inc. is engaged to provide asset allocation and/or investment advice. ***The review is requested by the Hourly Client.*** The Advisor may periodically send reminder communications to Hourly Clients to suggest contacting the Advisor for a review. The Advisor does not provide ongoing performance reporting or investment supervision to ***Hourly or Flat Fee per Project Basis Clients.*** These Clients will only receive account statements directly from mutual fund companies and/or brokerage companies in which they hold investments.

Retainer Clients Portfolio Review: Investment Portfolios are reviewed quarterly or according to the scheduled outlined in their Client Service Agreement - Retainer Client; Retainer Clients are provided with a written Investment Performance and Portfolio Review Report and a Summary of Recommendations to be implemented. The Advisor requires eligible brokerage accounts to be held with Fidelity Investments Institutional Brokerage Services in order to provide investment performance reporting. The Advisor meets with Retainer Clients when the Client requests an office meeting and/or conference call. Advisor will contact Retainer Clients if the Advisor is recommending a change in the Client's investment portfolio at a time other than the scheduled quarterly review. This may be triggered by market conditions or other significant changes to an investment held in the Retainer Client's portfolio which warrants action to be taken prior to the scheduled review.

Balanced Financial Planning, Inc. advisors who render investment advice to Clients must have a college degree, relevant financial planning and/or investment advisory experience and be a Certified Financial Planner (CFP®) practitioner in good standing with the governing Board of Standards for that professional designation. All portfolio reviews are conducted jointly by Rosemary O. Danielson, CFP®, President and Jo Ellen Fritz, CFP®, Vice President of Balanced Financial Planning, Inc. Jointly they are currently responsible for portfolios of fifty-five (55) Retainer Clients. Throughout the year they will jointly review portfolios for approximately eighty (80) to ninety (90) Hourly Clients.

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Rosemary O. Danielson, CFP®

- Year of Birth: 1954
- Education: Certified Financial Planner (CFP®) 1990:
University of Kansas, Lawrence, KS – Bachelors of Science Degree in Secondary Education 1977
San Jose State University, San Jose, CA – graduate course studies in Economics 1985
- Experience: has actively worked full-time in the field of financial planning and investment advice since 1986.

Jo Ellen Fritz, CFP®

- Year of Birth: 1968
- Education: Certified Financial Planner (CFP®) 2001
University of Kansas, Lawrence, KS - Bachelors of Science Degree in Business Administration, 1991
University of Missouri Kansas City, Kansas City, MO – graduate course studies in Finance 1992
- Experience: has actively worked full-time in the field of financial planning and investment advice since 2000. Worked as a Mortgage Banker 1991 through 2000.

Item 14 – Client Referrals and Other Compensation

Balanced Financial Planning, Inc. does not pay individuals and/or third parties for client referrals.

Balanced Financial Planning, Inc. advisors may provide clients with the names and contact information of other professionals such as attorneys and/or accounts as appropriate when the client seeks such recommendations. BFP Advisors are never provided any kind of referral fee by other professionals and such referral information is only provided at the client's request.

All cash compensation paid to Balanced Financial Planning, Inc. is paid directly by Client. Advisor may receive non-cash benefits, some of these non-cash benefits may be referred to as "soft dollar" compensation from discount brokers recommended to Clients. These benefits include electronic client statements and online access to the Advisor's Client accounts. In addition the discount brokers may provide access to free educational materials and/or seminars, webinars, and professional conferences, discounts to investment research subscriptions, software and educational materials.

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Item 15 – Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. **BALANCED FINANCIAL PLANNING, INC.** urges you to carefully review such statements. Balanced Financial Planning, Inc. does not provide or take custody of clients' investment assets. Balanced Financial Planning, Inc. does not provide "safe keeping" and/or storage services of hard assets such as gold, silver, other collectables and/or stock or bond certificates for any clients.

Balanced Financial Planning, Inc. or its officers cannot and will not serve as trustees for clients' trusts or as executors for clients' estates.

Balanced Financial Planning, Inc. provides investment performance reports to our Retainer Clients and these reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. These reports are not a replacement for the account statements you should receive at least quarterly from the broker dealer, bank and or other qualified custodian that holds and maintains client's investment assets.

Item 16 – Investment Discretion

BALANCED FINANCIAL PLANNING, INC. does not use discretionary authority on clients' accounts, but instead will always present investment recommendations to the client and wait for the client's authorization before implementing trades. Retainer clients have the option to elect through the Client Service Agreement – Retainer Services to authorize Balanced Financial Planning, Inc. to begin implementing investment recommendations automatically at least ten (10) business days after recommendations have been presented to client in the quarterly summary report, **if** BFP does not receive different instructions from the client prior to the specified date in the quarterly summary report.

Any investment guidelines and restrictions a client has or must be followed due to their personal convictions and/or the nature of the client's employment must be provided to **BALANCED FINANCIAL PLANNING, INC.** in writing.

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Item 17 – Voting Client Securities

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

As a matter of firm policy and practice, **BALANCED FINANCIAL PLANNING, INC.** does vote proxies on behalf of **Retainer** advisory clients if the Retainer Client elects to grant authority to do so. Any Retainer client may choose to vote proxies on their own account.

Balanced Financial Planning, Inc. will vote proxies in the best economic interest of its clients and policies and procedures. Balanced Financial Planning, Inc. will retain all proxy voting records for the requisite period of time, including a copy of each proxy statement received, a record of each vote cast. Clients may obtain a copy of **BALANCED FINANCIAL PLANNING, INC.**'s complete proxy voting policies and procedures upon request,

BALANCED FINANCIAL PLANNING, INC. will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held in the client's account(s), including, but not limited to, the filing of "Proof of Claims" in class action settlements. If desired, clients may ask for our assistance in obtaining the necessary information for the Client to file "Proof of Claims" on their own.

Item 18 – Financial Information

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about **Advisor**'s financial condition.

BALANCED FINANCIAL PLANNING, INC. 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.