

Balanced Financial Planning, Inc.

ADV Part 2B - Supplement

Item 1- Cover Page

ROSEMARY O. DANIELSON

BALANCED FINANCIAL PLANNING, INC.

6701 W. 64TH STREET, SUITE 100

OVERLAND PARK, KS 66202

913-677-1090

JUNE 5, 2012

This Supplement provides information about Rosemary O. Danielson that supplements the Balanced Financial Planning, Inc. ADV Part 2. You should have received a copy of that ADV Part 2. Please contact either Rosemary O. Danielson, President and/or Jo Ellen Fritz, Vice-President of Balanced Financial Planning, Inc. if you did not receive a copy of Balanced Financial Planning, Inc.'s ADV Part 2 or if you have any questions about the contents of this supplement.

Item 2- Educational Background and Business Experience

Rosemary O. Danielson, CFP®

- Year of Birth: 1954
- Education:
 - University of Kansas, Lawrence, KS – Bachelors of Science Degree in Secondary Education 1977
 - San Jose State University, San Jose, CA – course studies in Economics 1985
- Experience:
 - Has actively worked full-time in the field of financial planning and investment advice since 1986. Has been the President and a principal owner of Balanced Financial Planning, Inc. since November 1, 2004.
- Professional Designations:
 - Certified Financial Planner (CFP®)

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- To attain the CFP® certification, an individual must have a bachelors degree, must complete a comprehensive financial planning curriculum approved by CFP Board, pass the rigorous 10-hour CFP® Certification Exam, have two to three years of relevant work experience; and pass the Fitness Standards for Candidates and Registrants and a background check. After individuals earn the CFP® certification, they are subject to continuing education requirements and enforcement actions for violation of CFB Board's Standards of Professional Conduct.

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 Activity

- None

Item 5- Additional Compensation

- None outside of the compensation received from client fees as an employee and principal owner of Balanced Financial Planning, Inc.

Item 6 - Supervisor

- Rosemary O. Danielson is a 50% principal owner of Balanced Financial Planning, Inc.
- Balanced Financial Planning, Inc. is a two person firm with no employees other than the two principal owners: Rosemary O. Danielson, 50% owner and Jo Ellen Fritz, 50% owner. Rosemary is named as the Chief Compliance Officer of Balanced Financial Planning, Inc., but all client work is completed and reviewed jointly by both Jo Ellen Fritz and Rosemary O. Danielson.

Item 7- Requirements for State-Registered Advisers

- In addition to the events, if any, listed in Item 3 of Part 2B, if the *supervised person* has been *involved* in one of the events listed below, all material facts regarding the event must be disclosed.
 1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

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- (a) an investment or an *investment-related* business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.
 - 2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
 - (a) an investment or an *investment-related* business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.
 - 3. If the *supervised person* has been the subject of a bankruptcy petition, the date the petition was first brought, and the current status must be disclosed.
- No information is applicable to this Item.

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JO ELLEN FRITZ

BALANCED FINANCIAL PLANNING, INC.

6701 W. 64TH STREET, SUITE 100

OVERLAND PARK, KS 66202

913-677-1090

JUNE 5, 2012

This Supplement provides information about Jo Ellen Fritz that supplements the Balanced Financial Planning, Inc. ADV Part 2. You should have received a copy of that ADV Part 2. Please contact either Rosemary O. Danielson, President and/or Jo Ellen Fritz, Vice-President of Balanced Financial Planning, Inc. if you did not receive a copy of Balanced Financial Planning, Inc.'s ADV Part 2 or if you have any questions about the contents of this supplement.

Item 2- Educational Background and Business Experience

Jo Ellen Fritz, CFP®

- Year of Birth: 1968
- Education:
 - 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. Has been the Vice-President and a principal owner of Balanced Financial Planning, Inc. since November 1, 2004.
- Professional Designations:
 - Certified Financial Planner (CFP®)
 - To attain the CFP® certification, an individual must have a bachelors degree, must complete a comprehensive financial planning curriculum approved by CFP Board, pass the rigorous 10-hour CFP® Certification

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Exam, have two to three years of relevant work experience; and pass the Fitness Standards for Candidates and Registrants and a background check. After individuals earn the CFP® certification, they are subject to continuing education requirements and enforcement actions for violation of CFB Board's Standards of Professional Conduct.

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 Activity

- None

Item 5- Additional Compensation

- None outside of the compensation received from client fees as an employee and principal owner of Balanced Financial Planning, Inc.

Item 6 - Supervisor

- Jo Ellen Fritz is a 50% principal owner of Balanced Financial Planning, Inc.
- Balanced Financial Planning, Inc. is a two person firm with no employees other than the two principal owners: Rosemary O. Danielson, 50% owner and Jo Ellen Fritz, 50% owner. Rosemary is named as the Chief Compliance Officer of Balanced Financial Planning, Inc., but all client work is completed and reviewed jointly by both Jo Ellen Fritz and Rosemary O. Danielson.

Item 7- Requirements for State-Registered Advisers

- In addition to the events, if any, listed in Item 3 of Part 2B, if the *supervised person* has been *involved* in one of the events listed below, all material facts regarding the event must be disclosed.
 1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
 - (a) an investment or an *investment-related* business or activity;

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- (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.
 - 2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
 - (a) an investment or an *investment-related* business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.
 - 3. If the *supervised person* has been the subject of a bankruptcy petition, the date the petition was first brought, and the current status must be disclosed.
- No information is applicable to this Item.