



Marca Life Planning Brochure

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22 Inverness Center Parkway, Suite 140
Birmingham, AL 35242
www.MarcaLifePlanning.com
ellen@marcalifeplanning.com
(205)408-3000

This brochure provides information about the qualifications and business practices of Marca Life Planning. If you have any questions about the contents of this brochure, please contact us. 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 and registration as an investment adviser does not imply a certain level of skill or training.

Additional information about Marca Life Planning also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Summary of Material Changes

Our last annual update was filed on 03/31/2011. Since that time, the following changes have occurred to our practice:

- Jeff Cotney voluntarily resigned his position with Marca Life Planning, effective 11/04/2011.

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Item 4 - Advisory Business

A. Marca Life Planning

Marca is a SEC registered firm doing business as an advisory practice since 2004. Marca was incorporated as a legal entity in 1996. In 2010, Marca began doing business using the brand name, Marca Life Planning. Jeanne Carlson Smith, RLP, CFP®, RN is the principal owner and lead advisor.

The dedicated staff of Marca Life Planning provides quality advice on financial life planning, later life planning, and investment strategies to save for future life events or create income during retirement. During 2010, the professionals at Marca Life Planning managed 181 client relationships with over \$70,000,000 in investments and helped over 300 individuals and families create plans for every stage of life.

B. Description of Services

1-Kinder Life Planning

Service Description	<p>Kinder Life Planning is financial life planning based on the premise that advisors should first discover a client's most essential goals in life before formulating a financial plan. Through pointed exercises and focused thinking, the life planning team helps discover what's most important to you.</p> <p>Typically, there are 3-4 meetings over a 6 week period. The meetings allow our life planning team to consider the behavioral, spiritual, emotional, and financial strengths of the client as a whole.</p> <p>Your financial life plan includes an analysis of your current financial condition, exposure and analysis of financial risk, family matters, taxation, and when appropriate, an assessment of your retirement and college funding strategies.</p>
Use of Discretion	Not applicable
Service Fees	A flat fee ranging from \$1,200 to \$5,000 is based on the hours we expect to spend on your behalf. To become more familiar with your circumstances, Marca offers an initial consultation at no cost.
Fee Collection	Half of the fee is collected at the time you sign the contract with the remainder collected at delivery.
Other Fees	Plan implementation: Marca is not responsible for plan execution unless you engage us to do so under a separate contract for an additional fee.
Billing Frequency	Once – at the time you sign the contract
Fees Billed in Advance/Refund Provisions	You are entitled to a full refund if you notify us within 3 days of signing our contract. If you cancel after the 3 days, you will be charged our standard hourly rate for time spent up to the date we receive your written notice to cancel.

2-Later Life Planning

Service Description	<p>Later Life Planning is a financial plan driven by aging goals. The Later Life Plan considers longevity, the impact of aging with chronic conditions, life expectancy, and disease progression that could affect financial independence.</p> <p>Typically, there are 4-5 meetings over a 6 week period. The meetings are used to discuss your health, chronic conditions, support structure, life expectancy, and transitions you've made to accommodate late life challenges.</p> <p>Your Later Life Plan will also include a customized analysis of your current financial condition (pre and post mortem) and estimate the personal and financial costs of living to 100.</p>
Use of Discretion	Not applicable
Service Fees	A flat fee ranging from \$1,800 to \$5,000 is based on the hours we expect to spend on your behalf. To become more familiar with your circumstances, Marca offers an initial consultation at no cost.
Fee Collection	Half of the fee is collected at the time you sign the contract with the remainder collected at delivery.
Other Fees	Plan implementation: Marca is not responsible for plan execution unless you engage us to do so under a separate contract for an additional fee.
Billing Frequency	Once – at the time you sign the contract
Fees Billed in Advance/Refund Provisions	You are entitled to a full refund if you notify us within 3 days of signing our contract. If you cancel after the 3 days, you will be charged our standard hourly rate for time spent up to the date we receive your written notice to cancel.

3-Life Event

Service Description	<p><u>Retirement Income</u> is created through a collaborative process guided by your income requirements, risk tolerance, time frame, or life expectancy. In creating the portfolio, we consider the current investing environment and withdrawal rates that will help your money last as long as you need it.</p> <p>Approximately 80% of our advisory service is devoted to providing this type of investment advice. In order to determine a suitable course of action, we will review your overall financial condition and other factors unique to your particular circumstances. Below are some examples of our investment management services:</p> <ol style="list-style-type: none">Recommend 3rd party managed account programs offered and managed by professional advisors generally available only through institutions. These advisors are not affiliated with Marca.Utilize established 3rd party research services to assist in creating portfolios which typically include mutual funds or exchange-traded funds that represent a broad selection of asset classes such as stocks,
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	<p>bonds, government and municipal securities, currencies, commodities, futures and REITs.</p> <p>c. Portfolio design and asset allocation based on your goals, risk tolerance, withdrawal rate, time frame, or life expectancy.</p> <p>d. Investment strategies generally built around long term purchases; no use of market timing or derivatives unless these strategies are specifically incorporated by the 3rd party manager.</p> <p><u>College Funding</u> is a capital needs strategy used to save for college that maximizes gifting and taxes, scholarships, loans and grants. It may also be known as an accumulation plan. The average college funding client is between the ages of 35 and 55 with a household income of \$100,000 and a net worth of \$500,000.</p> <p><u>Financial Independence</u> is a capital needs strategy used to save for retirement. It may also be known as an accumulation plan. The average Financial Independence client is between the ages of 35 and 55 with a household income of \$100,000.</p> <p>Approximately 20% of our advisory service is devoted to providing this type of investment advice. This program applies age and risk tolerance guidelines in selection assets used in portfolio management.</p>								
Use of Discretion	No								
Service Fees	<p>Retirement Income and Financial Independence asset management fees are subject to negotiation and are separate from the overall fees charged by 3rd party advisors and custodians. Fees generally follow this schedule:</p> <table> <tr> <th>Account(s) Value</th><th>Annual Percentage</th></tr> <tr> <td>\$50,000-\$1,000,000</td><td>2.00% to 1.00%</td></tr> <tr> <td>Next \$2,000,000</td><td>0.80%</td></tr> <tr> <td>Next \$2,000,000</td><td>0.50%</td></tr> </table> <p>This schedule is used as a guideline only; all fees are subject to negotiation at the sole discretion of MARCA. The minimum annual fee is \$1,000.</p> <p>College Funding is a flat fee range of \$1,000 to \$2,000 is based on the hours we expect to spend on your behalf. To become more familiar with your circumstances, Marca offers an initial consultation at no cost.</p>	Account(s) Value	Annual Percentage	\$50,000-\$1,000,000	2.00% to 1.00%	Next \$2,000,000	0.80%	Next \$2,000,000	0.50%
Account(s) Value	Annual Percentage								
\$50,000-\$1,000,000	2.00% to 1.00%								
Next \$2,000,000	0.80%								
Next \$2,000,000	0.50%								
Fee Collection	Compensation may be collected on your behalf by the custodian and will be received by us according to normal and customary billing practices as outlined in the disclosure document of the custodian. These fees may be charged in advance or in arrears (monthly, quarterly, or annually).								
Other Fees	3 rd party professional advisors and custodians recommended or selected by us charge their own fees for managing client assets/accounts. These fees will generally be based on a percentage of the assets under management. Additional details related to fees charged by 3 rd party advisors or custodians will be explained in any such adviser's disclosure document. In certain cases, brokerage fees and other transaction costs may apply.								
Billing Frequency	Marca does not bill or invoice clients directly for its fees related to investment advice or selection of 3 rd party advisors.								

Fees Billed in Advance/Refund Provisions	In the event you close your account with us, you will be charged up to the date assets leave our management or a change of dealer request is accepted by the custodian. You will receive a pro rata refund of any pre-paid fees attributable to any period after the date of termination; the refund will be generated within 30 days of the date of discharge and sent to the last known address by check through the U.S. Postal Service.
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4-Financial Counseling and Coaching

Service Description	<p>Counseling helps individuals, couples, and families overcome emotional roadblocks related to money. Examples include overspending and guilt or shame about wealth. Our financial therapists are licensed professionals and adhere to privacy and HIPAA guidelines.</p> <p>Coaching is the framework used for executing Kinder Life Plans. Coaches are trained in appreciative inquiry and are certified as financial planners, public accountants, or life coaches.</p>
Use of Discretion	Not applicable
Service Fees	<p>Therapy: \$110 per 50 minute session</p> <p>Coaching: flat fee based on the hours we will need to execute the Life Plan</p>
Fee Collection	<p>Therapy fees are collected at the end of each session.</p> <p>Coaching fees are collected once, at the time you sign the contract.</p>
Other Fees	Cancellation fee: Financial therapists work as service providers. Therefore, our product is our time and our expertise. If you fail to appear for a scheduled appointment, we are not able to fill in that time to recover our costs. If you fail to provide 24 hour notice, regardless of the reason, you will be charged for the scheduled appointment.
Billing Frequency	<p>Therapy: An invoice is generated no later than the fifth business day of the calendar month following the month in which the service was performed. The invoice will show payments made and any balance due. Payments are due by the last business day of that calendar month.</p> <p>Coaching: Once, at the time you sign the contract</p>
Fees Billed in Advance/Refund Provisions	<p>Therapy: N/A</p> <p>Coaching: You are entitled to a full refund if you notify us within 3 days of signing our contract. If you cancel after 3 days, you will be charged our standard hourly rate for time spent up to the date we receive your written notice to cancel.</p>

C. Customized Service

We provide a holistic framework that enables you to define a successful life journey while we deliver services to support that journey. We will make every effort to provide services, including adding or restricting securities, which you request. When we cannot achieve the high standards set for ourselves and for you, we resolve to offer alternate solutions.

D. Wrap Programs

Marca does not offer wrap or bundled services.

E. Discretion

We practice a collaborative approach in managing your investment. We will create a portfolio and you will approve or make adjustments to the plan. You will approve all future purchases or sales for your investment.

Item 5 –Fees and Compensation

A. Compensation

Marca is compensated based on the service you select (reference Item 4-B for additional information.) We do not bundle services. A financial life plan will carry a separate fee from investment management.

1-Percentage: Fee based on assets managed

Marca's fees are subject to negotiation but generally follow the service fee schedule in Item Item 4B-3. Marca's fees are separate from the fees charged by 3rd party advisors and custodians.

You may also request our expertise managing assets that are not held by our custodian. These requests typically arise in employer retirement or annuity accounts.

If you request assistance, our custodian will withdraw the fee associated with management of those assets and include it with the fee associated with other accounts held by our custodian.

2-Flat: Fee on a project basis

Flat fees are available for the following programs: (1) Kinder Life Planning, (2) Later Life Planning, (3) Life Event: College, Financial Independence, Retirement Income, and (4) Coaching. Our flat fees are described in Item 4B. Marca does NOT offer Life Event: Retirement Income aka investment management services for a flat fee.

3-Hourly: Fee for consulting or counseling

Hourly fees are charged for consulting or counseling – see Item 4B (e.g. Consultation for mutual fund selection, asset allocation, benefit selection, or financial counseling.)

Marca's hourly fees are negotiable, generally ranging from \$150 to \$250 depending upon the level and scope of the services required.

More complex advisory services can warrant a higher skilled professional and thus a higher hourly fee amount. Less complex services generally result in a lower hourly fee amount.

Hourly fees are billed in arrears, as specific services are performed. Hourly fees are calculated by multiplying the number of hours of service performed by the designated hourly rate (i.e. # of hours times designated hourly rate). Marca will bill in increments of fifteen (15) minutes.

B. Paying Fees

Please refer to the services described in Item 4B.

C. Other Fees

3rd party professional advisors and custodians recommended or selected by Marca charge their own fees for managing client assets/accounts. These fees will generally be based on a percentage of the assets under management. Details related to the 3rd party advisor or custodian will be explained in their disclosure document.

D. Refunds and Payments in Advance

Please refer to the services described in Item 4B.

E. Service Fees

We do not receive compensation for servicing your account, sometimes known as 12B-1 fees. Other brokerage fees for the sale or purchase of securities, or custodial fees for account maintenance, may apply.

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

Performance based fees are based on a share of capital gains on, or capital appreciation of, the assets you own. Neither Marca nor any of its supervised persons accept performance based fees.

Item 7 -Types of Clients

As an advisory firm, Marca offers the services noted above to individuals. Generally, Marca imposes a minimum fee amount for its investment advisory services as explained in Item 4-B. Exceptions may be made under certain circumstances (e.g. for related accounts and for the accounts of Marca personnel and their family members).

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

A. Methods of Analysis and Investment Strategies

The foundation for your investment is provided through SEI Investment Management Company (SIMC). For over 40 years, SIMC has relied upon an investment philosophy that focuses on investors' goals and objectives. This philosophy is based upon six principles:

- | | | |
|---------------------------|---------------------|---------------------------------|
| 1. Asset allocation | 2. Portfolio design | 3. Investment manager selection |
| 4. Portfolio construction | 5. Tax management | 6. Risk management |

These principles work together to deliver a program that offers you personalization, diversification, coordination, and management. It's a strategy geared towards achieving both short- and long-term investment goals that make sense in any financial climate.

Based on your goals and time frame, we use portfolios created by SIMC and tactical allocations of mutual funds, exchange traded funds, or limited partnerships. Tactical allocations are used to gain exposure to an alternative asset or take advantage of market inefficiencies. You may also request that we include individual stocks, government securities, certificates of deposits, or corporate bonds.

Your goals and time before withdrawal are carefully considered. If you experience a significant life event or your goals change, contact us as soon as possible to discuss whether you should change your investment strategy.

Before we invest, we will review the portfolio, historical performance, risk of loss, and deliver prospectus information. Once you agree, we will purchase the securities through SIMC who will also report performance on a quarterly basis. (Disclaimer: Historical performance does not guarantee future performance; investing in securities involves risk of loss that clients should be prepared to bear.)

We review your portfolio based on the assets you have asked us to manage: greater than \$500,000, a semi-annual review, and less than \$500,000, an annual review. We will contact you when the time for your review is near.

B. Material Risk

Interest Rate	You could lose money if interest rates go up.
Credit	You could lose money if the issuer is unable or unwilling to meet its financial obligations.
High Yield	Bonds and unrated securities of similar credit quality commonly known as <i>junk bonds</i> are subject to greater levels of credit and liquidity risk. High yield securities are primarily considered speculative.
Market Risk	You could lose money if the values of the securities owned by the fund go up or down, sometimes rapidly or unpredictably due to factors affecting securities markets in general or particular industries.
Issuer	You may lose value in a security purchased by the fund for a reason directly related to the issuer such as management performance, financial leverage, and reduced demand for the issuer's goods or services.
Liquidity	It may be difficult to purchase or sell a particular investment that the fund holds, and the fund may be unable to sell illiquid securities at an advantageous time or price or achieve its desired level of exposure to a certain sector.
Derivatives	This is a financial instrument that has a value based on the expected future price movements of the asset to which it is linked. It is known as the underlying asset, such as a share or currency. The risks include liquidity, interest rate, market, credit and management risks, mispricing or improper valuation.
Mortgage and Asset-backed	Interest rate risk, extension risk and prepayment risk may cause you to lose value.
Foreign Investments	You may lose money investing in foreign securities due to smaller markets, differing reporting, accounting and auditing standards, and nationalization, expropriation or confiscatory taxation, currency blockage, or political changes or diplomatic developments.
Currency	Foreign currencies may decline in value relative to the US dollar and affect the fund's investment in foreign currencies.
Leveraging	Certain transactions in the fund, such as reverse repurchase agreements, loans of portfolio securities, and the use of when-issued delayed delivery or forward commitment transactions may result in a loss.
Management	Investment techniques and risk analyses applied may not produce desired results and legislative, regulatory, or tax developments may affect the investment techniques available to the Fund's management team. There is no guarantee the investment objective of the Fund selected will be achieved.

Short sale

You have the potential loss of more money than the actual cost of the investment and the risk that the 3rd party to the short sale may fail to honor its contract terms.

Item 9 – Disciplinary Information

A. Criminal or Civil Action

Neither Marca nor its management has been involved in a criminal or civil action in a domestic, foreign, or military court.

B. SEC Administrative Proceedings

Neither Marca nor its management has been involved in an administrative proceeding before the SEC or any other federal, state, or foreign regulatory agency.

C. Self-regulatory Proceedings

Neither Marca nor its management has been involved in any self-regulatory organization proceeding.

Item 10- Other Financial Industry Activities and Affiliations

A. Other Registrations

Jeanne C. Smith is a registered representative of Triad Advisors, Inc., a broker-dealer.

B. Other Entities

Neither Marca nor its management is registered as a futures commission merchant, commodity pool operator, or commodity trading advisor.

C. Related Party

We are not affiliated with any other entities in the financial industry.

D. Other Conflicts of Interest

We do not have a relationship with any other investment advisors.

Item 11 - Code of Ethics

A. Marca's Code of Ethics

Our code memorializes our vision of appropriate and professional conduct in providing investment advisory services. Our Code addresses issues such as the following:

- Standards of conduct and compliance with applicable laws, rules, and regulations
- Protection of material non-public information
- Conflicts of interest
- Employee disclosure and reporting of personal securities holdings and transactions
- The firm's IPO and private placement policy
- Reporting violations of the Code
- Educating employees about the Code
- Enforcement of the Code

Each of our representatives has been given a copy of our Code and has acknowledged their understanding and acceptance of its terms in writing. A copy of our Code of Ethics is available to all clients and prospective clients upon request.

B. Conflicts of Interest

Neither Marca, nor any person related to Marca, recommends to clients, or buys or sells for client accounts, securities in which Marca or the related person has a material financial interest.

Marca's personnel may invest for their own accounts in the same securities or other investments that we recommend for you. Such transactions are permitted if effected, pre-cleared and reported in compliance with Marca's policy on personal securities transactions.

Generally, personal securities transactions will not be pre-cleared when a buy or sell transaction for the same or a related security is pending for the account of a client.

Item 12 - Brokerage Practices

Marca is not a broker-dealer. Unless you direct otherwise, we will generally recommend that all of your accounts be maintained at, by, or through certain other firms that are unaffiliated with us. Although not all-inclusive, we may recommend the following broker-dealers:

Broker-Dealer
Triad Advisors, Inc.
SEI Investments Distribution Company

Although not all-inclusive, we may recommend the following custodians:

Custodian
SEI Private Trust Company

A. Factors to Consider

In recommending certain broker-dealers or custodians to you, Marca considers the entity's financial strength, reputation, execution, pricing, and service. Other factors to consider include:

1. Research and Other Soft Dollar Benefits: In return for effecting securities transactions through these broker-dealers/custodians, we may receive support services that assist us in our investment decision-making process for all of our clients.

In seeking best execution, the most important factor is not always the lowest possible cost. Other qualitative factors are considered such as execution capability, commission rates and responsiveness of the broker-dealer. Although we will seek competitive rates, we may not necessarily obtain the lowest possible commission rates for the client's account transactions.

2. Brokerage for Client Referrals: Marca does not receive client referrals from our broker-dealers.

3. Directed Brokerage: You may direct us to use a particular broker-dealer (subject to our right to decline and/or terminate the engagement) to execute some or all transactions for your account. In that case, you will negotiate terms and arrangements for the account with that broker-dealer, and we will not seek better execution services or prices from other broker-dealers. As a result, you may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

B. Aggregation of Orders

Our securities orders are typically mutual fund or exchange traded fund orders. These cannot be aggregated; however, if we have an occasion to aggregate for a lower cost we will make every attempt to do so.

Item 13 -Review of Accounts

A. Client Review

Our investment management team will review your account(s) semi-annually or annually for suitability as it relates to your goals and objectives as well as investment performance. The team will also assist you in identifying and managing financial risk.

Number of reviewers: 2	Designated Principal: Jeanne C. Smith
	Associate Advisor: Tyler McGuire

B. Other Triggers

Events that may trigger account reviews in addition to the annual review process may include, but would not be limited to:

- A notable increase in the volume of requests by the client if such transactions appear to be inconsistent with the previously stated investment objectives,
- Requests by the client to liquidate certain securities positions/contracts if such transactions appear to be inconsistent with the previously stated investment objectives, or
- Client complaints.

C. Regular Reports

Annually or semi-annually, we may offer a summary illustration of your investment assets subject to the advisory services offered. This summary illustration may also address assets that are not covered under our advisory agreement.

Item 14 – Client Referrals and Other Compensation

Marca does not accept compensation from other entities or people who are not our clients for the services we provide. Nor do we provide compensation to any other entity for client referrals.

Item 15 – Custody

Marca does not have control or access to client funds or securities. You will receive quarterly statements provided by the custodian (not by us) of the account identifying the account positions by cost basis, current price, and gains/losses for all securities transactions.

You should carefully review these statements and report any discrepancies to us within 30 days. Upon your request, monthly statements of your account can be provided in lieu of quarterly statements.

Item 16 – Investment Discretion

Marca does not exercise discretionary authority over client accounts; that is, we do not have the authority to effect transactions in your accounts without first obtaining your verbal or written consent.

Item 17 – Voting Client Securities

Marca does not accept authority to vote client securities. Clients will obtain proxies directly from the custodian but may direct questions regarding these solicitations to Marca via phone or e-mail.

Item 18 – Financial Information

Marca does not require prepayment of fees in excess of \$1200 per client, six months or more in advance. Since we do not have discretionary authority or custody of our clients' funds, our financial condition does not impact our ability to meet our contractual commitments to our clients. We are financially sound and have not ever been the subject of a bankruptcy petition.