

## ITEM 2 - SUMMARY OF MATERIAL CHANGES

For your convenience, we provide a summary of any major changes to the content of our ADV from year to year. This summary is designed to increase your awareness of information that has been updated and which you may find important. Please review the following changes to this brochure that were made in March of 2014:

- We have removed TD Ameritrade as a custodian and have added Fidelity and Vanguard as custodians for our clients.
- We have updated our Assets Under Management in ITEM 4E: ADVISORY BUSINESS.

For further details regarding the above changes or for a copy of our Form ADV, please contact our office at 303-290-0702, or visit our website at [www.financiallyspeakinginc.com/docs.htm](http://www.financiallyspeakinginc.com/docs.htm) and click on Form ADV Part II.

## ITEM 3 – TABLE OF CONTENTS

### **Part 2A of Form ADV**

ITEM	PAGE #
Item 1 - Cover Page	1
Item 2 - Material Changes	2
Item 3 - Table of Contents	3
Item 4 - Advisory Business	4-5
Item 5 - Fees and Compensation	6
Item 6 - Performance-Based Fees and Side-by-Side Management	7
Item 7 - Types of Clients	7
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss	7
Item 9 - Disciplinary Information	8
Item 10 - Other Financial Industry Activities and Affiliations	8
Item 11 - Code of Ethics, Participation or Interest in Client Transactions & Personal Trading	9
Item 12 - Brokerage Practices	10-12
Item 13 - Review of Accounts	13
Item 14 - Client Referrals and Other Compensation	13
Item 15 – Custody	13
Item 16 - Investment Discretion	14
Item 17 - Voting Client Securities	14
Item 18 - Financial Information	14

### **Part 2B of Form ADV**

Philip H. Luccock Brochure Supplement	15-19
Stacy Myers Shepard Brochure Supplement	20-22
Peter C. Johnson Brochure Supplement	23-25
 Addendum: Privacy Notice	 26

#### ITEM 4: ADVISORY BUSINESS

A. Started in 1984, Financially Speaking, Inc. employs a diversely talented team striving to ensure that you receive the personal service and professional recommendations needed to achieve your unique financial objectives. Philip H. Luccock leads the organization as the principal owner, basing the direction of the company on the knowledge that money is personal; we work hard to build a trusting relationship with you and to understand your inherent goals, needs and risk tolerance.

B. Financially Speaking, Inc. goes the extra mile to provide superior service to all of our clients and this commitment to excellence has allowed us to grow our business largely from referrals. The main advisory services we offer to our clients include:

**Retirement Planning** We help individuals and businesses select and establish the retirement plan that best fits their goals and needs. The options we typically explore include SEP, Simple, Traditional and Roth IRAs; and 401K, Profit Sharing, and Money Purchase plans. We employ a variety of analytical tools and techniques to help you monitor your progress toward achieving your retirement goals.

**Investment Management** Our unique approach to investment management involves daily monitoring of your portfolios and incorporates no-load/no-transaction fee mutual funds offered by Charles Schwab, Fidelity, and Vanguard. We take a dynamic asset allocation approach to investing, which enables our investment strategy to change with market conditions. We do not participate in wrap fee programs.

**Education Planning** We explore a variety of options to help you fund your children's education. This may include 529 Plans, custodial accounts, Coverdell education savings accounts, Education Savings Bonds, and other parental investing plans.

**Estate Planning** We assist you in identifying potential estate planning issues and establishing a plan for the most efficient management of your estate. Wills and trusts serve as valuable tools to reduce taxes and preserve wealth for family members. We work with knowledgeable attorneys to structure trusts, powers of attorney, wills and other legal documents so that they are congruent with financial and other life goals.

**Tax Planning** We work with you and your tax preparers to minimize tax burden. A little planning early in the year can often reduce taxes. We also simplify and reduce the administrative cost and difficulty of tax preparation by providing detailed realized gain and loss information.

**Insurance Evaluation** Though we do not sell insurance, we can review your coverage to determine if there are any insurance gaps or unnecessary coverage. We recommend long-term care insurance where needed. We also evaluate life, health and disability insurance, as well as property and casualty insurance.

**Succession/Transition Planning** Succession planning is an essential task for business owners. Working with attorneys and investment bankers, we facilitate business transitions and help establish succession plans for future transfer of ownership.

**Compensation Strategies** Business owners are often challenged by the task of acquiring and retaining valuable employees. We assess the needs and resources of businesses and recommend the best mix of compensation alternatives to acquire and retain key employees.

C. We work hard to build a trusting relationship with each client and to understand their inherent goals, needs and risk tolerance. Once a client's financial profile is established, we tailor a financial plan for each client's distinctive set of circumstances and then actively manage their portfolio over time to help ensure that their goals are met. Clients may impose restrictions on investing in certain types of securities if they so choose.

D. We do not participate in wrap fee programs.

E. We manage \$121,500,000 on a discretionary basis and \$3,000,000 (rounded to the nearest \$100,000) on a non-discretionary basis as of March 21, 2014.

## ITEM 5: FEES AND COMPENSATION

A. Financially Speaking, Inc. services are fee-only and we do not sell anything on a commission basis. This approach avoids any potential for biased advice or conflict of interest as we assist you in meeting your life goals. The initial consultation is free of charge.

Upon entering into a contractual relationship, you will be quoted a minimum annual fee, based on the following schedules:

### Financial Planning & Investment Advisory Services

1. **For financial plans only:** Minimum fee is \$3,000; final fee is based on portfolio complexity.
2. **For ongoing financial and investment advisory services:** a fee negotiated as a percentage of your assets under management, billed quarterly in advance, ranging from 0% to 1.85%. The fee is based on anticipated services required.
3. Client/Planner relationships lasting less than one year are discouraged. If we agree to occasional consultations, the hourly fee rate can be negotiated at that time.
4. Non-Standard Consulting: Fees for seminars and workshops will be negotiated based on the scope of work as well as individual client requests.
5. Third Party Consulting: Work deemed necessary by a client's CPA, attorney and/or other professional advisors will be pre-approved by the client and invoiced directly to the client by the third party advisor.

B. Payment of Fees: The management fee for assets held at Charles Schwab, Fidelity, and Vanguard is payable quarterly in advance, prorated for the previous quarter. If you have accounts at Charles Schwab, Fidelity, and Vanguard, then you may choose to either have fees deducted from your investment accounts or pay fees by check. The payment schedule is arranged for your convenience and actual accrued charges for services rendered will become immediately due and payable if the agreement is prematurely terminated.

C. Clients who invest in mutual funds pay their respective share of each mutual fund's management, administrative and transaction expenses. These expenses are internal to each mutual fund and not a separate charge to the client. We attempt to avoid most trading fees with no-load/no-transaction fee mutual funds. All fees received from money managers are offset against the annual investment advisor fee on a quarterly basis.

D. Since you pay advisory fees in advance, if you or Financially Speaking, Inc. chooses to terminate the advisory contract before the end of the billing period, then we will prorate your fees to the date of termination or to the end of the previous quarter at our discretion.

E. Financially Speaking, Inc. services are fee-only and we do not accept compensation in connection with the purchase or sale of securities or other investment products. This approach avoids any potential for biased advice or conflict of interest as we assist you in meeting your financial goals.

## ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

In order to avoid a conflict of interest, Financially Speaking and its employees do not accept performance-based fees (such as a share of capital gains or capital appreciation on a client's account). For our fee schedule, please see Item 5.

## ITEM 7 – TYPES OF CLIENTS

Financially Speaking, Inc. typically provides investment advice to individuals, trusts, estates, charitable organizations, corporations and business entities.

While there is no absolute minimum dollar value of assets or other condition for starting or maintaining an account, full client status is usually appropriate for individuals with annual incomes of \$125,000 or more and/or net worth of \$500,000 or more, and for families with annual income(s) of \$250,000 or more and/or net worth of \$1,000,000 or more.

## ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. Financially Speaking, Inc. employs an “active trading strategy.” Tax minimization strategies are usually secondary to wealth preservation and profit maximization. We do diversify, buy, and rebalance some accounts on an annual basis. The tools we use in our buy/sell discipline include but are not limited to macro-economics, fundamental analysis, and technical analysis. We seek to avoid significant losses by selling before a major market downturn. We also seek to gain profits by identifying market segments that are outperforming the overall U. S equity markets. There are no guarantees that we will be successful in avoiding all market declines or capturing market upturns. We will not hold a diversified portfolio through a market downturn with the expectation that you will get your investment returned within your lifetime; we believe in avoiding large losses if possible. We also may use inverse or short index mutual funds to reduce portfolio risk. Investing in securities involves the risk of loss that clients must be able to bear.

As a fiduciary, our client's best interest is a first priority. We may sell to avoid losses or buy to capture profits. We are not compensated for trading more frequently (See Item 5D). We are solely compensated from retainers paid by our clients (See Items 5A).

B. We employ several risk models to attempt to match the level of risk in your financial plan or investment plan with our best understanding of the current market risks. We attempt to mitigate market risk through these dynamic asset allocation models, which may change frequently along with our assessment of the markets and our buy/sell discipline. We attempt to avoid most trading fees with no-load/no-transaction fee mutual funds. As a secondary goal, we take into account tax consequences before we sell an investment. We may coordinate with you and/or your tax advisor before selling.

C. We are not limited to investing in any particular type of security.

## ITEM 9 – DISCIPLINARY INFORMATION

Financially Speaking, Inc. has not been involved in any legal or disciplinary events.

## ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. Financially Speaking, Inc. is an independent Registered Investment Advisor, is not a broker-dealer and has not applied to register as such. Also, none of our employees are representatives of broker-dealers, nor have they applied to register as such.

B. No Financially Speaking employees are registered, or have an application to register, as futures commission merchants, commodity pool operators, commodity trading advisors, or associated persons of such entities.

C. Financially Speaking and its employees do not have relationships that might create a conflict of interests with any of the following entities:

- a. broker-dealers, municipal securities dealers, or government securities dealers or brokers
- b. investment companies or other pooled investment vehicles (including mutual funds, closed-end investment companies, unit investment trusts, private investment companies or “hedge funds,” and offshore funds)
- c. other investment advisers or financial planners
- d. futures commission merchants, commodity pool operators, or commodity trading advisors
- e. banking or thrift institutions
- f. accountants or accounting firms
- g. lawyers or law firms
- h. insurance companies or agencies
- i. pension consultants
- j. real estate brokers or dealers
- k. sponsors or syndicators of limited partnerships.

D. Financially Speaking and its employees do not receive compensation from any of the advisors we may recommend. We do not have conflicts of interest in relation to advisors we may recommend.

## ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Financially Speaking and its employees and subcontractors operate within a strict code of ethics, adopted pursuant to SEC rule 204A-1. This code of ethics specifies that all employees and subcontractors must place your interests ahead of their own or the firm's investment interests, comply with federal securities laws, and avoid any actual or perceived conflict of interest in personal trading. Employees and subcontractors also must agree to keep all of your information confidential and only disclose it as necessary to serve your interests and as permitted by law. We can provide a copy of our code of ethics to you upon request.

We do not recommend, buy or sell securities in which Financially Speaking or any related person has a material financial interest, thereby avoiding a conflict of interest.

Financially Speaking and/or related persons do, on occasion, invest in the same securities recommended to clients, but such investments must be approved by the Chief Compliance Officer and investment statements are reviewed by the Chief Compliance Officer for potential conflicts of interest. If the CCO identifies a conflict of interest, then disciplinary action or termination may ensue.



## Item 12—Brokerage Practices

A. Financially Speaking, Inc. is independently owned and operated and not affiliated with any broker-dealer or custodian. We recommend opening accounts with certain custodians to minimize your transaction costs and for efficient execution of orders. We can, however, manage your accounts at any custodian you choose. Financially Speaking, Inc. does not maintain custody of your assets, except that under government regulations we are deemed to have custody of your assets if you authorize us to instruct your custodian to deduct our advisory fees directly from your account. Your assets must be maintained in an account at a “qualified custodian;” generally a broker-dealer or a bank. We recommend that you establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), Fidelity, or Vanguard to maintain custody of your assets and to effect trades for your accounts. All 3 custodians are registered broker-dealers and Members SIPC. Schwab, Fidelity, and Vanguard provide Financially Speaking, Inc. with access to institutional trading and custody services, which are typically not available to retail investors. Schwab, Fidelity, and Vanguard services include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. We are independently owned and operated and are not affiliated with Schwab, Fidelity, or Vanguard.

### **How We Select Broker-Dealers/Custodians**

Schwab, Fidelity, or Vanguard will hold your assets in a brokerage account and buy or sell securities when we or you instruct them to. We recommend custodians who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services
- Capability to execute, clear, and settle trades
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds)
- Quality of services
- Competitiveness of the price of those services (commission rates, margin rates, and other fees, etc) and willingness to negotiate prices
- Reputation, financial strength, and stability
- Prior service to us and our clients

### **Your Brokerage and Custody Costs**

Schwab generally does not charge you separately for custody services, but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account.

## **Products and Services Available to Us from Custodians**

Schwab, Fidelity, and Vanguard are businesses serving independent investment advisory firms like us. They provide us and our clients with access to institutional brokerage trading, custody, reporting, and related services—many of which are not typically available to retail customers. They also provide us support services. Some of those services help us manage or administer your accounts, while others help us manage and grow our business. Their support services generally are available on an unsolicited basis at no charge to us. Following is a more detailed description of Schwab, Fidelity, and Vanguard support services:

### **Services that Benefit You**

These custodians' brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

### **Services That May Not Directly Benefit You**

These custodians make available to us other products and services that benefit us but may not directly benefit you or your account(s). These products and services assist us in managing and administering your account(s). This includes investment research. We may use this research to service all or a substantial number of our clients' accounts, wherever they are held. Software and other technologies are made available that:

- Provide access to client account data
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our client's accounts
- Assist with back office function, recordkeeping, and client reporting

### **Services That Generally Benefit Only Us**

Other services that help us manage and further develop our business include: educational conferences and events; consulting on technology; compliance, legal and business needs; and publications and conferences on practice management and business succession. Some of these services are provided directly by the custodians or may be provided by third-party vendors. All or a portion of the fees may be paid by the custodians.

1. Research and Other Soft Dollar Benefits: We do not receive research or other soft dollar benefits in connection with purchases or sales of securities, thus eliminating the associated conflict of interest.
2. Brokerage for Client Referrals: We do not receive any client referrals from Broker-Dealers, Custodians or third-parties, and therefore do not take client referrals into account when selecting or recommending Broker-Dealers/Custodians.
3. Directed Brokerage:

We can manage your accounts at any custodian you choose.

- B. We do not pool or aggregate the purchase or sale of securities for client accounts.

## ITEM 13 – REVIEW OF ACCOUNTS

A. Initially, we review your accounts for asset allocation, industry and media diversification, risk levels, and suitability. Thereafter, we review your accounts at least monthly, and much more frequently if market conditions so warrant. Stop loss orders, covered option writing, and pre-established computer-monitored price targets may be employed, particularly during volatile market periods. All portfolio reviews are conducted by Philip H. Luccock, Principal and/or Peter C. Johnson, Investment Analyst.

B. We will review your financial plan upon your request and/or we will recommend an annual update meeting. In these reviews, we discuss your investments and account status, any changes in your financial situation, changes you would like to make to your investments or accounts, and any other topic you wish to broach. Stacy Myers Shepard, Principal, and/or Philip H. Luccock, Principal, conduct these reviews.

C. We strongly urge all investment advisory clients to utilize one or more central asset accounts offered by major brokerage houses for securities safekeeping and ease of investment transactions. In addition to comprehensive monthly statements from such accounts, you will receive other performance reports quarterly and during regularly scheduled client/planner conferences or on as-needed/as-requested basis from Financially Speaking. We generate these reports using our portfolio management software.

## ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

A. In connection with our consulting services, our only compensation is from our clients' retainer fees. Please see Item 12, and Item 5A and 5E for more information.

B. Neither Financially Speaking, Inc. nor any related persons directly or indirectly compensates any outside party for client referrals. Likewise, Financially Speaking, Inc. does not receive any compensation from outside parties for client referrals.

## ITEM 15 - CUSTODY

We do not have custody of client funds or securities. A qualified custodian provides periodic statements, which you should review carefully. We also send you periodic performance reports, and we urge you to compare these to statements from your custodian, reporting discrepancies to us immediately.

#### ITEM 16 – INVESTMENT DISCRETION

Financially Speaking, Inc, if you grant power of attorney, accepts discretionary authority to manage securities accounts on your behalf. You can place limitations on our authority. As an example, clients sometimes make requests such as: that a minimum cash balance be maintained, that certain holdings are not sold, or that certain funds not be purchased.

#### ITEM 17 – VOTING CLIENT SECURITIES

It is Financially Speaking, Inc's custom and practice not to vote client securities.

#### ITEM 18 – FINANCIAL INFORMATION

A. Please see Item 5, Fees and Compensation, for information on our billing procedures. We do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

B. We maintain a reserve of \$70,000.00, in addition to our working capital, which we replenish quarterly. This reserve allows us to meet any contractual commitments to clients, which might include reimbursement of fees paid in advance.

C. We have not been the subject of a bankruptcy petition at any time in the past ten years.

Philip H. Luccock  
Financially Speaking, Inc.  
5889 Greenwood Plaza Blvd, Ste 400  
Greenwood Village, CO 80111  
303-290-0702

This brochure supplement provides information about Philip H. Luccock that supplements the Financially Speaking, Inc. brochure. You should have received a copy of that brochure. Please contact us if you did not receive it or if you have any questions about the contents of this supplement.

Additional information about Philip H. Luccock is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – educational background and business experience

### **PRESIDENT**



**Philip H. Luccock, CFP®, CMA**, born in 1944, founded Financially Speaking in 1991 and directs the Investment Committee and all operations. He also plays a crucial role in initiating and maintaining client relationships and is a key contact for client referrals. Phil believes firmly in the value of ongoing, financial education for the benefit of his clients and shares his expertise by conducting seminars on financial topics. He has earned the professional CERTIFIED FINANCIAL PLANNER™ and Certified Management Accountant certifications and has published a financial article in Morningstar's *5 Star Investor*. Phil received his B.S. in mechanical engineering and an MBA in finance from the University of Oklahoma.

### **Business Background**

Financially Speaking, Inc. 5889 Greenwood Plaza Blvd, Ste 400 Greenwood Village, Colorado 80111	Financial Planner	Principal	1/91- Present
Financial Management & Consulting, Inc. 1240 S. Parker Road, Suite 110 Denver, Colorado 80231	Financial Planner	President	1/85- 12/93
Mutual Trust Life 1200 Jorie Boulevard Oak Brook, IL 60522	Broker- Dealer	Registered Representative	1/89- 1/92
Mutual Service Corporation 7108 Fairway Drive, Suite 300 Palm Beach Gardens, FL 33418	Broker- Dealer	Registered Representative	1/85- 12/91
Financial Network Investment Corp. 3858 Carson Street Torrance, CA 90509	Broker- Dealer	Registered Representative	1/84- 12/84
Hotline Energy Reports, Inc. P. O. Box 2934 Casper, Wyoming 82602	Energy	Senior Vice President	12/83- 4/84

Sun Company, Inc. P. O. Box 2880 Dallas, Texas 75221	Energy	Manager Business Planning & Admin	4/78- 12/83
Cities Service Company P. O. Box 37 Tulsa, Oklahoma 74102	Energy	Business Analyst	3/72- 4/78

### Examinations/Professional Designations

Institute for Certified Financial Planners (ICFP)

International Association for Financial Planning, Inc. (IAFP)

**THE REGISTRY OF FINANCIAL PLANNING PRACTITIONERS -- 9/87**

International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP)

**CERTIFIED FINANCIAL PLANNER™ (CFP®) -- 6/86**

The Institute of Management Accounting

**CERTIFIED MANAGEMENT ACCOUNTANT (CMA) -- 4/83**

College for Financial Planning:

Certificate for completion of Professionally Managed Assets -- 1/91

Certificate for completion of Investment Strategies and Portfolio Management -- 1/91

State of Colorado:

Resident Broker/Life, Accident & Health -- 01/91

Resident Agent/Variable Contracts -- 10/85

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:



- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### ITEM 3 – Disciplinary Information

Philip H. Luccock has had no legal or disciplinary events material to a client's or prospective client's evaluation of him.

### ITEM 4 – Other Business Activities

Philip H. Luccock is not engaged in any other investment-related business or occupation, nor does he engage in any other business or occupation that represent more than 10% of his time and income.

### ITEM 5 – Additional Compensation

Philip H. Luccock does not receive compensation for providing advisory services other than his regular salary from Financially Speaking, Inc.

### ITEM 6 – Supervision

Philip H. Luccock has no supervisors monitoring the advice he provides to clients.

### ITEM 7 – Requirements for State-registered Advisors

Philip H. Luccock has not been the subject of a bankruptcy petition, nor has he been involved in any of the following events:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - An investment or an *investment-related* business or activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property;
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.
- An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
  - an investment or an *investment-related* business or activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property;
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.

Stacy Myers Shepard  
Financially Speaking, Inc.  
5889 Greenwood Plaza Blvd, Ste 400  
Greenwood Village, CO 80111  
303-290-0702

This brochure supplement provides information about Stacy Myers Shepard that supplements the Financially Speaking, Inc. brochure. You should have received a copy of that brochure. Please contact us if you did not receive it or if you have any questions about the contents of this supplement.

Additional information about Stacy Myers Shepard is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – educational background and business experience

### Principal



**Stacy Myers Shepard, Principal, Financial Planner,** joined Financially Speaking in 1999. She works closely with clients to assist them in clarifying their goals and objectives in order to develop an individualized personal financial plan. Stacy values an education-oriented approach and encourages clients to actively participate in the financial planning process. Stacy plays an important role as a key contact for client referrals. She has served on the Financially Speaking, Inc. board of directors since 1999. Stacy has received her Financial Planning Certificate from the Metropolitan State College of Denver. She graduated with a B.A. in psychology from the University of Colorado.

## ITEM 3 – Disciplinary Information

Stacy Myers Shepard has had no legal or disciplinary events material to a client's or prospective client's evaluation of her.

## ITEM 4 – Other Business Activities

Stacy Myers Shepard is not engaged in any other investment-related business or occupation, nor does she engage in any other business or occupation that represent more than 10% of her time and income.

## ITEM 5 – Additional Compensation

Stacy Myers Shepard does not receive compensation for providing advisory services other than her regular salary from Financially Speaking, Inc.

## ITEM 6 – Supervision

The advice Stacy Myers Shepard provides to clients is supervised by Philip H. Luccock, President of Financially Speaking, Inc., 303-290-0702, who reviews all financial plans and all investment recommendations

## ITEM 7 – Requirements for State-Registered Advisors

Stacy Myers Shepard has not been the subject of a bankruptcy petition, nor has she been involved in any of the following events:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - An investment or an *investment-related* business or activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property;
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.
- An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
  - an investment or an *investment-related* business or activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property;
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.

Peter Johnson  
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This brochure supplement provides information about Peter Johnson that supplements the Financially Speaking, Inc. brochure. You should have received a copy of that brochure. Please contact us if you did not receive it or if you have any questions about the contents of this supplement.

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

## Item 2 – educational background and business experience

### Investments



**Peter Johnson, Investment Analyst and Trader**, joined Financially Speaking in early 2007 to execute and enhance the firm's investment strategies. Peter runs all of the trading, models, portfolio analysis, and investment analysis, in addition to jointly managing the portfolios with Phil. He currently holds the Series 65 license as an Investment Advisor Representative. Before working at Financially Speaking, he gained four years of experience in the finance and investment industry working as an investment analyst with Joseph Sturniolo and Associates. Peter graduated with honors and *magna cum laude* from Daniels College of Business at the University of Denver with a B.S. in Finance and a minor in Economics.

## ITEM 3 – Disciplinary Information

Peter Johnson has had no legal or disciplinary events material to a client's or prospective client's evaluation of him.

## ITEM 4 – Other Business Activities

Peter Johnson is not engaged in any other investment-related business or occupation, nor does he engage in any other business or occupation that represent more than 10% of his time and income.

## ITEM 5 – Additional Compensation

Peter Johnson does not receive compensation for providing advisory services other than his regular salary from Financially Speaking, Inc.

## ITEM 6 – Supervision

The advice Peter Johnson provides to clients is supervised by Philip H. Luccock, President of Financially Speaking, Inc., 303-290-0702, who reviews all financial plans and investment recommendations. Peter may offer investment advice to individual clients based on the goals in their financial/investment plan.

## ITEM 7 – Requirements for State-registered Advisors

Peter Johnson has not been the subject of a bankruptcy petition, nor has he been involved in any of the following events:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - An investment or an *investment-related* business or activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property;
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.
- An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
  - an investment or an *investment-related* business or activity;
  - fraud, false statement(s), or omissions;
  - theft, embezzlement, or other wrongful taking of property;
  - bribery, forgery, counterfeiting, or extortion; or
  - dishonest, unfair, or unethical practices.



## **PRIVACY NOTICE TO CLIENTS OF FINANCIALLY SPEAKING, INC.**

We, at Financially Speaking, Inc., want you to know that we pride ourselves in our efforts to maintain the privacy, safeguarding, and confidentiality of any personal financial information that you provide to us or that we obtain through providing our financial products and services to you. We believe it is essential that we safeguard your personal financial information, and have adopted these policies and procedures in an effort to satisfy you. These measures protect your personal financial information and prevent it from being disclosed to parties that are not part of our network which provides you with financial products and services.

In an effort to keep you informed of the steps we have taken toward protecting your personal information, we describe in this privacy notice the information we collect, our policies for keeping that information confidential, and our procedures for safeguarding your information. We consider these matters to be of utmost importance, and trust that the explanations below will help you to better understand how we protect your personal information.

### Information We Collect.

In providing our products and services to you, we collect nonpublic personal information about you from these sources:

1. Applications or other forms;
2. Transactions with us, our affiliates, or others; and
3. Consumer reporting agencies.

### Information We Disclose.

We do not disclose any nonpublic personal information about you to anyone, except to provide you with our financial products and services and to carry out your instructions, or as required by law.

### What is Nonpublic Personal Information?

When we refer to "nonpublic personal information," we are referring to personally identifiable financial information that we collect about you in the process of providing you with our products and services, which has not been lawfully made available to the general public. On the other hand, "publicly available information" (such as governmental real estate records, published telephone numbers, etc.) is lawfully available to the general public.

### Safeguards for Protecting Your Privacy.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

### Any Questions?

If you have any questions about our privacy policies, our procedures for protecting your personal financial information, or would like a copy of our professional resume, Form ADV, please do not hesitate to contact:

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