

Constant Advisor Planning Services LLC

Form ADV Part 2A – Disclosure Brochure

Effective: July 13, 2015

This Disclosure Brochure provides information about the qualifications and business practices of Constant Advisor Planning Services LLC (“Constant Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us via our website <http://constantadvisor.com>.

Constant Advisor is a Registered Investment Advisor located in the Commonwealth of Massachusetts. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through Constant Advisor to assist you in determining whether to retain the Advisor.

Additional information about Constant Advisor and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov.

Constant Advisor Planning Services LLC

CRD No: 277032

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Lowell, MA 01852

Phone: (978) 828-6184

<http://constantadvisor.com>

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Constant Advisor.

Constant Advisor believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. Constant Advisor encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Initial Filing

Constant Advisor is a new Registered Investment Advisor. This is the initial filing of the Disclosure Brochure.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Constant Advisor.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

To review the firm information for Constant Advisor:

- Click **Investment Advisor Search** in the left navigation menu.
- Select the option for **Firm** and enter **277032** (our firm's CRD number) in the field labeled "Firm Name or CRD# or SEC#" and click "Start Search".
- This will provide access to Form ADV Part 1 and Part 2.
- Item 11 of the Form ADV Part 1 lists legal and disciplinary questions regarding the Advisor.
- In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time, by contacting us via our website <http://constantadvisor.com>.

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Item 4 – Advisory Services

A. Firm Information

Constant Advisor Planning Services LLC (“Constant Advisor” or the “Advisor”) is a Registered Investment Advisor with the U.S. Securities and Exchange Commission (“SEC”) conducting business as an “Internet-only” advisor pursuant to Section 203A-2(e) of the Investment Advisers Act of 1940, as amended (the “Advisers Act”).

Constant Advisor is organized as a Limited Liability Company (LLC) under the laws of the Commonwealth of Massachusetts. Constant Advisor was founded in May 2015, and is owned by the holding company Constant Advisors, Inc and operated by Adam M. Hogue (Managing Partner, Chief Compliance Officer), Justin Anastos (Chief Technology Officer) and Zachary Brown (Chief Digital Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Constant Advisor.

B. Advisory Services Offered

Constant Advisor offers investment advisory services to individuals, high net worth individuals, and other types of clients through the Advisors interactive web site, <http://constantadvisor.com> (each referred to as a “Client”).

Investment Management Services

Constant Advisor provides investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and consulting services. Constant Advisor assists the Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio allocation through its interactive website and other tools. Once the Client has determined their investment goals and objectives as well as risk tolerance and financial situation, the Advisor will construct a portfolio consisting of diversified mutual funds and/or exchange-traded funds (“ETFs”).

Constant Advisor’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Constant Advisor will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Constant Advisor evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Constant Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Constant Advisor may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. Constant Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

Constant Advisor will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Constant Advisor accept or maintain custody of a Client’s funds or securities, except for authorized deduction of the Advisor’s fees. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client Investment Advisory Agreement.

Limited Access to Advisor

The Advisor serves as an "Internet-Only" investment advisor pursuant to Section 203A-2(e) of the Advisers Act. Under this registration the Advisor provides its investment advice solely through its interactive website. The Advisor is not available to Clients for telephone conversations or communications through other means such as U.S. mail, courier or email (other than operational emails). The Advisor does not meet with Client's at its offices. All advice, support and inquiries are delivered through the Advisor's website.

The Advisor may, for a limited number of Clients annually, provide customized services, subject to the limitations set forth in Section 203A-2(e) of the Advisers Act.

Selection of Other Advisors

Constant Advisor may periodically recommend and refer clients to unaffiliated money managers or investment advisors at Constant Advisor's discretion or Client's request. Through this arrangement, the Client will then enter into an advisory agreement with that sub-advisor to which that sub-advisor will assist and advise the Client in establishing investment objectives and develop an investment strategy to meet those objectives by identifying appropriate investments and monitoring such investments. In consideration for such sub-advisor services, the sub-advisor will receive an investment advisory fee, billed based on the fee schedule the Client establishes with the unaffiliated money manager[s] or investment advisor[s].

Constant Advisor will receive a portion of the investment advisory fee for the solicitation and referral of the Client to the sub-advisor, and may assist the Client in completing their Client questionnaire and account opening paperwork. Constant Advisor may also assist in the development of the initial policy recommendations and managing the ongoing Client relationship.

The Client, prior to entering into an agreement with unaffiliated money manager[s] or investment advisor[s], will be provided with the advisor's Form ADV 2 (or a brochure that makes the appropriate disclosures).

Financial Planning Services

Constant Advisor will provide a variety of financial planning services to Clients through its interactive website. The Advisor provides a variety of services in several areas of a Client's financial situation, depending on their goals, objectives and financial situation. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Constant Advisor may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to engage the Advisor for investment management services or to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

C. Client Account Management

Prior to engaging Constant Advisor to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Policy Statement – Constant Advisor, in connection with the Client, may develop a statement that summarizes the Client's investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives.
- Asset Allocation – Constant Advisor will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Constant Advisor will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Constant Advisor will provide investment management and ongoing oversight of the Client's portfolio and overall account.

D. Wrap Fee Programs

Constant Advisor does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Constant Advisor.

E. Assets Under Management

Constant Advisor is a newly established advisor. Assets under management shall be reported following the Advisor's December 31, 2015 fiscal year end. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of Constant Advisor and the Client.

A. Fees for Advisory Services

Subscription Fees for <http://constantadvisor.com>

Constant Advisor has two-levels of service for its users, the first being a Freemium Service, which allows basic access to their web-based services. The Advisor also has a Paid Subscription Service that offers the Client full access to the site <http://constantadvisor.com>.

Selection of Other Advisors

For Clients referred to the Advisor by an unaffiliated investment advisor, the Client's fee will be deducted from the Client's account[s] with the respective manager and a portion of the investment advisory fee will be provided to Constant Advisor. Please see Item 14 for additional details.

B. Fee Billing

Subscription Fees for <http://constantadvisor.com>

Constant Advisor has monthly fee of \$14.95 for Clients who utilize the full service they offer. The Advisor accepts all forms of payment other than check.

Selection of Other Advisors

Clients referred to unaffiliated money manager[s] will be billed in accordance to the agreement with the respective manager[s].

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Constant Advisor, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Investment Advisory Fee charged by Constant Advisor is separate and distinct from these custodian and execution fees.

In addition, all fees paid to Constant Advisor for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Constant Advisor, but would not receive the services provided by Constant Advisor which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Constant Advisor to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Subscription Fees for <http://constantadvisor.com>

The Client can cancel services from the site within 5 days of the start of the month, if cancelled after the fact then the cancellation will go through at the start of the next month.

Selection of Other Advisors

In the event that a Client should wish to terminate their relationship with an unaffiliated money manager, the terms for termination will be set forth in the agreement[s] between the Client and the unaffiliated money manager[s]. HWM will assist the Client with the termination and transition.

E. Compensation for Sales of Securities

Constant Advisor does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above.

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

Constant Advisor does not charge performance-based fees for its investment advisory services. The fees charged by Constant Advisor are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any Client.

Constant Advisor does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Constant Advisor provides investment advisory services to individual and high net worth and individual via the Advisors interactive web site, <http://constantadvisor.com>. The relative percentage of each type of Client is available on Constant Advisor's Form ADV Part 1. These percentages will change over time. Constant Advisor generally does not impose a minimum account size for establishing a relationship.

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

A. Methods of Analysis

Constant Advisor primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from Constant Advisor is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Constant Advisor generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Constant Advisor will typically hold all or a portion of a security for more than

a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Constant Advisor may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Past performance is not a guarantee of future returns. Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Constant Advisor will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Additional details regarding the risks associated with a Client's investment portfolio are also provided on the Advisor's website.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Constant Advisor or any of its employees. Constant Advisor and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

To review the firm information contained in Form ADV Part 1, select the option for "Investment Adviser Search", then selecting "Firm" and enter **277032** in the field labeled "Firm Name or CRD# or SEC#". This will provide access to Form ADV Parts 1 and 2. Item 11 of the Form ADV Part 1 lists legal and disciplinary disclosure questions.

You may also research the background of Adam M. Hogue by selecting the option for "Investment Adviser Search", then selecting "Individual" and entering Mr. Hogue's individual CRD number **6031010** in the field labeled "Individual Name or CRD#".

Item 10 – Other Financial Industry Activities and Affiliations

Insurance Agency Affiliations

Mr. Hogue, Managing Partner, Chief Compliance Officer of Constant Advisor, may serve as an insurance professional. This activity is done separate and apart from his role with Constant Advisor. As an insurance professional, Mr. Hogue may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Hogue or the Advisor.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Constant Advisor has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Constant Advisor. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Constant Advisor and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Constant Advisor associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us via Constant Advisors interactive web site, <http://constantadvisor.com>.

B. Personal Trading with Material Interest

Constant Advisor allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Constant Advisor does not act as principal in any transactions. In addition,

the Advisor does not act as the general partner of a fund, or advise an investment company. Constant Advisor does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Constant Advisor allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, employees of Constant Advisor may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Constant Advisor requiring reporting of personal securities trades by its employees for review by the employee's supervisor or the CCO. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

In addition the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

D. Personal Trading at Same Time as Client

While Constant Advisor allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards.

At no time will Constant Advisor, or any associated person of Constant Advisor, transact in any security to the detriment of any Client.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Constant Advisor does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "custodian") to safeguard Client assets and authorize Constant Advisor to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, Constant Advisor does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Constant Advisor does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by Constant Advisor.

Constant Advisor may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. Constant Advisor does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **Constant Advisor does not participate in soft dollar programs sponsored or offered by any broker-dealer.**

2. Brokerage Referrals - Constant Advisor does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

3. Directed Brokerage - All Clients are serviced on a “directed brokerage basis”, where Constant Advisor will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). In selecting the custodian, Constant Advisor will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Constant Advisor will execute its transactions through an unaffiliated broker-dealer selected by the Client. Constant Advisor may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Accounts are monitored on a regular and continuous basis by Mr. Hogue, Managing Partner, Chief Compliance Officer of Constant Advisor. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account. The Client is encouraged to notify Constant Advisor if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian’s website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client’s account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Constant Advisor

Constant Advisor is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. Constant Advisor does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Constant Advisor may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Constant Advisor may receive referrals of new Clients from a third-party.

Selection of Other Advisors

HWM may refer a Client to one or more unaffiliated money managers, as detailed in Item 4. In such arrangements, HWM has a potential conflict of interest in that HWM will receive a portion of the unaffiliated money manager's fee collected from the Client for the referral of the Client and the ongoing relationship management support provided by HWM. To mitigate this conflict of interest, HWM will not charge investment advisory fees on assets referred to an unaffiliated manager under such arrangements. The Advisor will receive its fee indirectly from the overall fee collected by the unaffiliated money manager[s].

B. Client Referrals from Solicitors

Constant Advisor does not engage paid solicitors for Client referrals.

Item 15 – Custody

Constant Advisor does not accept or maintain custody of any Client accounts, except for the authorized deduction of the advisor's fee. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct Constant Advisor to utilize that custodian for the Client's security transactions. Constant Advisor encourages Clients to review statements provided by the account custodian. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

Item 16 – Investment Discretion

Constant Advisor generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Constant Advisor. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Constant Advisor will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Constant Advisor does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Constant Advisor, nor its management, have any adverse financial situations that would reasonably impair the ability of Constant Advisor to meet all obligations to its Clients. Neither Constant Advisor, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Constant Advisor is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

Form ADV Part 2B – Brochure Supplement

for

Adam M. Hogue, CFP®
Managing Partner, Chief Compliance Officer

Effective: July 13, 2015

This Brochure Supplement provides information about the background and qualifications of Adam M. Hogue (CRD# **6031010**) in addition to the information contained in the Constant Advisor Planning Services LLC (“Constant Advisor” or the “Advisor”) (CRD # 277032) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Constant Advisor Disclosure Brochure or this Brochure Supplement, please contact us via our website **<http://constantadvisor.com>**.

Additional information about Mr. Hogue is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Adam M. Hogue, born in 1980, is dedicated to advising Clients of Constant Advisor in his role as the Managing Partner, Chief Compliance Officer of Constant Advisor. Mr. Hogue earned a Masters of Business Administration in Management from Fitchburg State University in 2010. Mr. Hogue earned a Masters of Arts in Education from University of Nebraska at Kearney in 2007. Mr. Hogue earned a Bachelor of Arts from University of Massachusetts at Lowell in 2003. Additional information regarding Mr. Hogue's employment history is included below.

Employment History:

Managing Partner, Chief Compliance Officer, Constant Advisor Planning Services LLC	06/2015 to Present
Financial Advisor, Coastal Capital Group, LLC	11/2012 to 05/2015
Financial Services Representative, Metlife Securities Inc	02/2012 to 11/2012
Logistics Officer, United States Army	03/2009 to 12/2011
Account Executive, First National Bank of Omaha	05/2007 to 03/2009
Lieutenant - Platoon Leader, Nebraska Army National Guard	12/2005 to 03/2009
Field Representative, Nebraska Republican Party	07/2004 to 11/2005

Certified Financial Planner™ ("CFP®")

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

There are no legal, civil or disciplinary events to disclose regarding Mr. Hogue. Mr. Hogue has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Hogue.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Hogue.***

However, we do encourage you to independently view the background of Mr. Hogue on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter **6031010** in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Mr. Hogue is dedicated to the investment advisory activities of Constant Advisor's Clients. Mr. Hogue does not have any other business activities.

Item 5 – Additional Compensation

Mr. Hogue is dedicated to the investment advisory activities of Constant Advisor's Clients. Mr. Hogue does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Hogue serves as the Managing Partner, Chief Compliance Officer and Chief Compliance Officer of Constant Advisor. Mr. Hogue can be reached at (978) 828-6184.

Constant Advisor has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Constant Advisor. Further, Constant Advisor is subject to regulatory oversight by various agencies. These agencies require registration by Constant Advisor and its employees. As a registered entity, Constant Advisor is subject to examinations by regulators, which may be announced or unannounced. Constant Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective Date: July 13, 2015

Our Commitment to You

Constant Advisor Planning Services LLC ("Constant Advisor" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Constant Advisor (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Constant Advisor does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes Constant Advisor does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Constant Advisor or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
Information About Former Clients Constant Advisor does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

State-specific Regulations

Massachusetts	In response to a Massachusetts law, clients must "opt-in" to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.
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Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us via our website <http://constantadvisor.com>.