

Savvy Duo Financial Planning, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: March 2, 2017

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Savvy Duo Financial Planning, Inc. (“Savvy Duo” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (310) 385-0814 or by email at ann@thesavvyduo.com.

Savvy Duo is a registered investment advisor located in the State of Colorado. 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 Savvy Duo to assist you in determining whether to retain the Advisor.

Additional information about Savvy Duo and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 168150.

Savvy Duo Financial Planning, Inc.
2121 N Frontage Rd W. PMB 194 , Vail, CO 81657
Phone: (310) 385-0814 * Fax: (310) 734-7521
www.thesavvyduo.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 Savvy Duo.

Savvy Duo believes that communication and transparency are the foundation of its relationship with Clients and continually strive to provide its Clients with complete and accurate information at all times. Savvy Duo 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.

Material Changes

There have been no material changes to this Disclosure Brochure since the last distribution to Clients.

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 Savvy Duo.

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 by searching with our firm name or our CRD# 168150. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (310) 385-0814 or by email at ann@thesavvyduo.com.

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Item 4 – Advisory Services

Firm Information

Savvy Duo Financial Planning, Inc. (“Savvy Duo” or the “Advisor”) is a registered investment advisor located in the State of Colorado, which is now organized as a Corporation under the laws of Colorado, effective February 27, 2015. Previously, Savvy Duo was a Corporation under the laws of the State of California since June 2013, and is owned and operated by Ann M. Arceo (President and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Savvy Duo.

Advisory Services Offered

Savvy Duo provides financial planning and consulting services to individuals and couples (each couple is collectively referred to as a “Client”). In addition, Savvy Duo provides outsourced financial planning and consulting services for other registered investment advisors (“RIAs”) to support the RIA in delivering planning and consulting to its clients. An RIA is considered a “Client” of Savvy Duo. The RIA’s client is solely a client of that RIA and not Savvy Duo. Services are offered in several areas of a Client’s or RIA’s client’s financial situation, depending on their goals, objectives and financial situation.

Savvy Duo customizes its services and provides the following planning programs.

Budget Review & Financial Checkup (Money Coaching Package)

The Budget Review planning option is designed for individuals and couples that want to take control of their finances, pay down debt, and start saving for the future.

Once you sign up, we will work together to:

- Build an easy to follow budget
- Create an action plan to tackle debt
- Build a rainy day fund
- Set SMART financial goals for their future

This package includes:

- A one hour consultation with a financial planner
- A Budget Tracker designed around your unique budget
- A Financial Action Plan with specific recommendations based on your unique goals
- Unlimited email support and follow up questions for 3 months

Savvy Duo will help you clarify your financial goals and design a budget around those goals that will allow you to manage your money effortlessly.

Comprehensive Financial Planning

The Comprehensive Financial Planning option is designed for individuals and couples that have some savings in place and are ready to take their finances to the next level. Savvy Duo will help you understand how to coordinate all elements of your financial life and tackle important questions such as:

- how to invest;
- how much to save for retirement;
- how to plan for major purchases; and
- how to save for a child’s education.

Savvy Duo will work with you to establish clear financial goals and then create a comprehensive financial plan, which will act as a roadmap to help guide you towards your goals.

The Savvy Duo planning option includes:

- Introductory Meeting (Free 30 Minute Consultation)
- Data Gathering Meeting
- Strategy and Implementation Meeting

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- Email and Phone Support for the remainder of the six-month relationship

Ad-hoc or Hourly Financial Planning

The Hourly Financial Planning Option is for Clients that have one or two specific questions regarding their finances such as paying off debt, buying a first home or a specific financial area of need. These services are provided on an hourly basis (See Item 5 – Fees and Expenses).

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. Savvy Duo may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. Savvy Duo does not share revenue with any outside professional relating to these referrals. 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.

Outsourced Financial Planning

Savvy Duo also provides outsourced financial planning support services to other registered investment advisors ("RIAs") as an independent contractor. Savvy Duo will customize the financial planning and consulting services to the needs of the RIA for its clients.

Services may include the development of a comprehensive financial plan or targeted services, at the request of the RIA. All financial plans and deliverables are reviewed and approved by the RIA, who then presents the plan or deliverable to its client. Although Savvy Duo, may have contact with the RIA's clients, communications generally relate to data gathering and communications at the request of the RIA. Investment advice is not provided directly to the RIA's clients.

Services do not include investment management or supervision services. The RIA may re-engage the Advisor at any time for additional advice and guidance.

Client Account Management

Savvy Duo provides financial planning and consulting services, but does not provide investment management services. In connection with planning services, the Advisor may recommend investment management options that include self-directed investing or referrals to unaffiliated investment advisors. Savvy Duo does not receive compensation for these recommendations. Prior to referring a Client to an unaffiliated investment advisor, Savvy Duo will validate that the unaffiliated investment advisor is registered in California or the applicable jurisdiction(s).

Item 5 – Fees and Compensation

The following paragraphs detail the fee structures and compensation methodologies for financial planning services. Each Client shall sign an advisory agreement that details the responsibilities of Savvy Duo and the Client.

Fees for Advisory Services

Savvy Duo charges for its financial planning and consulting services based on the planning package selected and/or the scope and duration of the services as described below:

Budget Review & Financial Checkup (Money Coaching Package)

Savvy Duo offers its Budgeting Newbies level of service at a fixed fee of \$199 and includes a one hour phone consultation in addition to the free Introductory Meeting. Clients may also opt for to purchase comprehensive planning services following the completion of these services.

Comprehensive Financial Planning

Savvy Duo offers its Semi-Savvy Duo level of service at a fixed fee of up to \$1,500, which is payable in 2 payments as described in the **Fee Billing** section below. Engagements are typically completed in less than three (3) months (the "Initial Period").

Ad-hoc or Hourly Financial Planning

For Clients who have one or two specific questions, Savvy Duo offers its financial planning and consulting services at an hourly rate of \$150 per hour. The Advisor may require pre-payment of the expected costs of its planning and consulting services. Engagements are typically completed in less than three (3) months.

Outsourced Financial Planning

Outsourced financial planning services for RIAs are generally charged at an hourly rate of up to \$150 per hour. The RIA may also enter into a fixed fee per engagement or a monthly/quarterly retainer. The fees paid by the RIA's client (the "end investor") are determined solely by the RIA and not Savvy Duo.

Financial planning and consulting fees may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total hours and total costs will be provided to the Client prior to establishing an advisory relationship.

The Advisor's fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Fee Billing

Budget Review & Financial Checkup

Fees are billed upon acceptance of the terms of the financial planning agreement. Fees are invoiced to the Client and may be paid via check or credit card payment by the Client.

Comprehensive Financial Planning

Fees are billed 50% upon acceptance of the terms of the financial planning agreement and 50% prior to the last Implementation Meeting. Fees are invoiced to the Client and may be paid via check or credit card payment.

Ad-hoc or Hourly Financial Planning (Hourly Services)

Hourly financial planning services are typically billed in advance for the expected hours to complete the engagement with any remaining fees due upon completion of the scope of work. The Advisor will provide the Client with the estimated amount of time to complete the engagement prior to entering into an agreement. Fees are invoiced to the Client and may be paid via check or credit card payment.

Outsourced Financial Planning

Outsourced financial planning services are billed to the RIA monthly in arrears.

Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Savvy Duo, 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 fees charged by Savvy Duo are separate and distinct from these custodian and execution fees.

In addition, all fees paid to Savvy Duo 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.

Advance Payment of Fees and Termination

Savvy Duo often charges a portion of its financial planning fees to Clients in advance of providing services. For other RIAs, services are typically billed in arrears. In the event that a Client should wish to cancel the services provided under a financial planning agreement, the Client shall be billed for actual hours logged on the planning

project times the Advisor's hourly rate. In the case of a fixed fee arrangement, the Advisor will pro-rate its fee based on the percentage of the engagement scope that was completed. For ongoing planning services, the pro-rata portion of the currently monthly period will be refunded. Upon termination, any unearned, prepaid fees collected by the Advisor will be returned to the Client within five (5) business days following the termination date.

Either party may terminate a planning or consulting agreement at any time by providing written notice to the other party. In addition, the Client may terminate the agreement within five (5) business days of signing the Advisor's financial planning or consulting agreement at no cost or penalty to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Refunds will be given on a pro-rata basis as noted above.

Compensation for Sales of Securities

Savvy Duo 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

Savvy Duo does not provide investment management services and therefore does not charge performance-based fees. The fees charged by Savvy Duo 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. Savvy Duo 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

Savvy Duo offers investment advisory services to individuals and couples (each referred to as a "Client"). In addition, Savvy Duo provides outsourced financial planning and consulting services for other registered investment advisors ("RIAs") to support the RIA in delivering planning and consulting to its clients (herein "Advisor Clients"). An RIA is considered a "Client" of Savvy Duo. The Advisor Client is solely a client of the RIA. The relative percentage of each type of Client is available on Savvy Duo's Form ADV Part 1. These percentages will change over time. Savvy Duo generally does not impose a minimum account size for establishing a relationship.

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

Methods of Analysis

Savvy Duo does not provide investment management services for Clients.

Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Savvy Duo may assist Clients in determining an appropriate investment 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. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Savvy Duo or any of its employees. Savvy Duo 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 in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 168150.

Item 10 – Other Financial Industry Activities and Affiliations

The primary business of Savvy Duo is to provide investment advisory services to its Clients. Savvy Duo does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's accounts.

Investor Education Services

In addition to providing Client-specific advisory services, Savvy Duo provides individuals with financial education delivered through classroom training, electronic media, investment seminars and personalized coaching sessions. Investor education services are designed to assist individuals with financial literacy and investment basics. The Advisor may offer investment advisory services to education Clients and in turn may offer education and training to current and prospective financial planning Clients of the Advisor.

Outsourced Financial Planning

As noted in Item 4, Savvy Duo also provides outsourced financial planning services to other registered investment advisors (RIAs). Savvy Duo, may, at times, also provide these outsourced services through Financially Wise Women, an unaffiliated registered investment advisor.

Freelance Financial Writing Services

Ann M. Arceo (President and Chief Compliance Officer) also provides freelance financial writing services for other financial websites and financial blogs. The services include writing articles and marketing materials related to financial topics. These writing services are also offered through two third-party websites: Upwork and ClearVoice.

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

Code of Ethics

Savvy Duo has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics would apply solely to Ms. Arceo, as Savvy Duo is a single member S-Corp. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client as well as the Advisor Clients of an RIA. Savvy Duo owes a duty of loyalty, fairness and good faith towards each Client and Advisor Client. It is the obligation of Savvy Duo 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 may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. Savvy Duo has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (310) 385-0814 or via email at ann@thesavvyduo.com.

Personal Trading with Material Interest

Savvy Duo allows the purchase or sale of the same securities that may be recommended to Clients or Advisor Clients. Savvy Duo 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. Savvy Duo does not have a material interest in any securities traded in Client or Advisor Client accounts.

Personal Trading in Same Securities as Clients

Savvy Duo allows the purchase or sale of the same securities that may be recommended to Clients and Advisor Client. Owning the same securities we recommend 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 a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. 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.

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Personal Trading at Same Time as Client

While Savvy Duo allows the purchase or sale of the same securities that may be recommended to Clients and Advisor Clients, at no time will Savvy Duo or any associated person of Savvy Duo transact in any security to the detriment of any Client or Advisor Client.

Item 12 – Brokerage Practices

Savvy Duo provides financial planning and consulting services and does not provide investment management services for Clients.

Item 13 – Review of Accounts

Frequency of Reviews

Financial plans are prepared by Ms. Arceo, President of the Advisor. Clients may engage the Advisor for quarterly and annual reviews of their financial plan, including a formal annual plan and quarterly accountability calls with Ms. Arceo. Additional information is contained in Item 4 – Advisory Services.

Causes for Reviews

Reviews are based on Client need and determined at the time of the Agreement with the Advisor. The Client may engage the Advisor for additional reviews at any time, but may require an additional fee.

Review Reports

Clients that engage the Advisor for ongoing financial planning services will receive updates to the written financial plan at least annually. Interim consultations may result in additional reports to be provided by the Advisor.

Item 14 - Client Referrals and Other Compensation

Compensation Received by Savvy Duo

Savvy Duo is a fee-only advisory firm, which, in all circumstances, is compensated solely by the Client. Savvy Duo does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Savvy Duo may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Savvy Duo may receive referrals of new Clients from a third-party. Savvy Duo does not receive compensation for these referrals, nor does Savvy Duo compensate any third party for referrals.

Client Referrals from Solicitors

Savvy Duo does not engage paid solicitors for Client referrals.

Item 15 – Custody

Savvy Duo does not accept or maintain custody of any Client accounts. Savvy Duo provides financial planning and consulting services and does not provide investment management services for Clients.

Item 16 – Investment Discretion

Savvy Duo provides financial planning and consulting services and does not assume investment discretion over Client accounts.

Item 17 – Voting Client Securities

Savvy Duo does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian, if applicable. 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 Savvy Duo, nor its management has any adverse financial situations that would reasonably impair the ability of Savvy Duo to meet all obligations to its Clients. Neither Savvy Duo, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Savvy Duo is not required to deliver a balance sheet along with this Disclosure Brochure, as the Advisor does not collect advance fees of \$500 or more for services to be performed six months or more in advance.

Item 19 – Requirements for State Registered Advisors

Educational Background and Business Experience of Principal Officer

The President of Savvy Duo is Ann M. Arceo. Information regarding the formal education and background of Ms. Arceo is included in Item 2 of Part 2B below.

Other Business Activities of Principal Officer

Freelance Financial Writing Services

Ann M. Arceo (President and Chief Compliance Officer) also provides freelance financial writing services for other financial websites and financial blogs. The services include writing articles and marketing materials related to financial topics. These writing services are also offered through two third-party websites: Upwork and ClearVoice.

Performance Fee Calculations

Savvy Duo does not charge performance-based fees for its investment advisory services. The fees charged by Savvy Duo 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.

Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Savvy Duo or Ms. Arceo. Neither Savvy Duo, nor Ms. Arceo, has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Savvy Duo or Ms. Arceo.

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 Savvy Duo or Ms. Arceo.***

Material Relationships with Issuers of Securities

Neither Savvy Duo nor Ms. Arceo has any relationships or arrangements with issuers of securities.

Form ADV Part 2B – Brochure Supplement

for

**Ann M. Arceo, AAMS®
President and Chief Compliance Officer**

Effective: March 2, 2017

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Ann M. Arceo (CRD# **5869801**) in addition to the information contained in the Savvy Duo Financial Planning, Inc. (“Savvy Duo” or the “Advisor” - CRD #168150) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Savvy Duo Disclosure Brochure or this Brochure Supplement, please contact us at (310) 385-0814 or by email at ann@thesavvyduo.com.

Additional information about Ms. Arceo is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 5869801.

Item 2 – Educational Background and Business Experience

The President and Chief Compliance Officer of Savvy Duo is Ms. Ann M. Arceo. Ms. Arceo, born in 1985, is dedicated to serving Clients of Savvy Duo. Ms. Arceo earned a Bachelor of Arts in Business Administration from University of Houston Victoria in 2010. She also earned the Accredited Asset Management SpecialistSM designation from the College for Financial Planning. Additional information regarding Ms. Arceo's employment history is included below.

Employment History:

Principal and Chief Compliance Officer, Savvy Duo Financial Planning, Inc. - California RIA – 06/2013 to 04/2015 - Colorado RIA – 04/2015 to Present	06/2013 to Present
Registered Representative, LPL Financial	01/2013 to 08/2013
Administrative Associate, National Planning Corporation	11/2012 to 12/2012
Administrative Associate, LPL Financial	12/2010 to 11/2012
Administrative Associate, PartnersInWealth	12/2007 to 12/2010
Administrative Associate, Hilder & Associates	12/2004 to 12/2007
Administrative Associate, Law Office of Guy Gebbia	05/2003 to 12/2004

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Arceo. Ms. Arceo has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Arceo. 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 Ms. Arceo.*** However, we do encourage you to independently view the background of Ms. Arceo on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 5869801.

Item 4 – Other Business Activities

Outsourced Financial Planning

Savvy Duo and Ms. Arceo, may, at times, also provide outsourced financial planning and consulting services through Financially Wise Women, an unaffiliated registered investment advisor.

Freelance Financial Writing Services

Ms. Arceo also provides freelance financial writing services for other financial websites and financial blogs. The services include writing articles and marketing materials related to financial topics. These writing services are also offered through two third-party websites: Upwork and ClearVoice.

Item 5 – Additional Compensation

Ms. Arceo receives additional compensation as described in Item 4 above.

Item 6 – Supervision

Ms. Arceo serves as the President and Chief Compliance Officer of Savvy Duo. Ms. Arceo can be reached at (310) 385-0814. Savvy Duo has implemented a Code of Ethics and internal compliance requirements that guide each employee in meeting their fiduciary obligations to Clients of Savvy Duo. Further, Savvy Duo is subject to regulatory oversight by various agencies. These agencies require registration by Savvy Duo and its employees.

As a registered entity, Savvy Duo is subject to examinations by regulators, which may be announced or unannounced. Savvy Duo 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.

Item 7 – Requirements for State Registered Advisors

Ms. Arceo does not have any additional information to disclose.

Privacy Policy

Effective: March 2, 2017

Our Commitment to You

Savvy Duo Financial Planning, Inc. ("Savvy Duo" or the "Advisor") is committed to safeguarding the use of your personal information of our Clients (also referred to as "you" and "your") that we have as your Investment Advisor. Savvy Duo (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. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

Savvy Duo does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and proper 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 Privacy Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information. 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 sources do we collect information from in addition to you?

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 we share your information?

RIAs do need to share personal information regarding its clients to effectively implement the RIA's services. In the section below, we list some reasons we may share your personal information.

Basis for sharing	Sharing	Limitations
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Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed services to you consistent with applicable law, including but not limited to: <ul style="list-style-type: none"> • Processing transactions; • General account maintenance; • Responding to regulators or legal investigations; and • Credit reporting, etc. 	Savvy Duo may share this information.	Clients cannot limit the Advisor's ability to share.
Administrators We may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.	Savvy Duo may share this information.	Clients cannot limit the Advisor's ability to share.
Marketing Purposes Savvy Duo 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 Savvy Duo 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.	Savvy Duo does not share personal information.	Clients cannot limit the Advisor's ability to share.
Authorized Users In addition, your non-public personal information may also be disclosed to you and persons we believe to be your authorized agent or representative.	Savvy Duo does share personal information.	Clients can limit the Advisor's ability to share.
Information About Former Clients Savvy Duo 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.	Savvy Duo does not share personal information regarding former clients	Clients can limit the Advisor's ability to share.

How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, encrypted file storage and a secure office environment.

Our employees are advised about Savvy Duo's need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.

We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third party agreements.

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 our Privacy 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.

Questions: You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (310) 385-0814 or via email at ann@thesavvyduo.com.