

Firm Brochure

(Part 2A of Form ADV)

ESSENTIAL PLANNING, LLC
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This brochure provides information about the qualifications and business practices of ESSENTIAL PLANNING, LLC. If you have any questions about the contents of this brochure, please contact us at: 603-427-5164, or by andy@essential-planning.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about ESSENTIAL PLANNING, LLC is available on the SEC's website at www.adviserinfo.sec.gov

03/30/2020

Material Changes

Annual Update

The Material Changes section of this brochure will be updated at least annually and/or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

We have made 13 material changes since our last update. For quick reference we have used **bold print** imbedded in the document on all of these amendments.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by Telephone @ 603-427-5164 or by email: andy@essential-planning.com.

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Advisory Business

Firm Description

ESSENTIAL PLANNING, LLC, formerly ANDREW LORD & CO. and ANDREW C. LORD REGISTERED REP was founded in 1984.

ESSENTIAL PLANNING, LLC provides personalized confidential financial planning and investment management to individuals, trusts and estates. Advice is provided through consultation with the client and may **include** determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance planning, investment management, education funding, retirement planning, and estate planning.

Investment advice and financial planning are integral parts of ESSENTIAL PLANNING, LLC's offering.

Investment advice is provided, with the client making the final decision on investment selection. ESSENTIAL PLANNING, LLC does not act as a custodian of client assets. The client always maintains asset control. ESSENTIAL PLANNING, LLC sometimes places trades for clients who have granted the firm discretionary authority or under a limited power of attorney.

Evaluation of each client's initial situation is provided to the client, often in the form of a financial "to do" list. Periodic reviews are also conducted from time to time to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest are disclosed to the client wherever possible.

The initial meeting is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Andrew C. Lord is a 100 % stockholder.

Types of Advisory Services

ESSENTIAL PLANNING, LLC provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues reports about securities in writing or other devices which clients may use to evaluate securities.

On more than an occasional basis, ESSENTIAL PLANNING, LLC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning. **As of 12/31/2019 ESSENTIAL PLANNING, LLC manages approximately \$ 226,967,018.76 in assets for approximately 439 clients. \$170,350,046.10 is managed on a discretionary basis, and \$56,616,972.66 is managed on a non-discretionary basis.**

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policies reflect the clients stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written consent.

Types of Agreements

The following agreements define the typical client relationships:

Financial Planning Agreement

A financial plan is designed to help the client with aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation and methodology of implementation of the recommendation are directed by the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary. Follow-up implementation work **may be** billed separately.

Advisory Service Agreement

Most clients choose to have ESSENTIAL PLANNING, LLC manage their assets in order to obtain ongoing in-depth advice and consulting. Many aspects of the client's financial affairs are often reviewed, including those of their children. Realistic and measurable goals are set and strategies to reach those goals are discussed. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing upon the start of the relationship. An Advisory Service Agreement may **include** cash flow management; insurance review; investment management (not including performance reporting); education planning; retirement planning; estate planning; and tax planning, as well as the implementation of recommendations within each area.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Retainer Agreement

In some circumstances, a **flat retainer** is executed **as part** of an *Advisory Service Agreement* when it is more appropriate to work on a fixed-fee basis.

Asset Management

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. ESSENTIAL PLANNING, LLC does not receive compensation from custodians or fund companies other than in the form of research offerings (soft dollars).

Investments may also **include** equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities and interests in partnerships.

Initial public offerings (IPOs) are not available through ESSENTIAL PLANNING, LLC.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying ESSENTIAL PLANNING, LLC and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, ESSENTIAL PLANNING, LLC will refund any unearned portion of the advance payment.

ESSENTIAL PLANNING, LLC may terminate any of the aforementioned agreements at any time by notifying the client. **in writing**. If the client made an advance payment, ESSENTIAL PLANNING, LLC will refund any unearned portion of the advance payment.

Fees and Compensation

Description

ESSENTIAL PLANNING, LLC bases its fees on a percentage of assets under management or fixed fees.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

The annual Advisory Service Agreement fee is sometimes based on a percentage of the investable assets according to the following schedule:

Under \$100,000	1.75%
\$100,001 - \$250,000	1.50%
\$250,001 - \$1,000,000	1.25%
\$1,000,001 - \$2,000,000	.75%

Fee Billing

Investment management fees are billed quarterly, in ARREARS, meaning that we invoice you *AFTER* the three-month billing period has *ENDED*. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans (a.k.a. "Module Planning") are billed 50% in advance, with the balance due upon the completion of the financial plan.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. We believe that the selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

ESSENTIAL PLANNING, **LLC**, in its sole discretion, may waive its fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. *The formula is based on gross income, gross assets and, as above, many other financial considerations.*

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by clients to ESSENTIAL PLANNING, LLC.

Performance figures quoted by mutual fund companies in various publications are usually after their fees have been deducted.

Past Due Accounts and Termination of Agreement

ESSENTIAL PLANNING, LLC reserves the right to stop work on any account that is more than 30 days overdue. In addition, ESSENTIAL PLANNING, LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in ESSENTIAL PLANNING, LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Some advisors offer performance fees as an alternative. ESSENTIAL PLANNING, LLC does not.

Types of Clients

Description

ESSENTIAL PLANNING, LLC generally provides investment advice to individuals. Client relationships vary in scope and length of service.

Account Minimums

ESSENTIAL PLANNING, LLC has no account minimums.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis. The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that ESSENTIAL PLANNING, LLC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "**Schwab Link**" service, Advisor Intelligence, and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds we perceive greater opportunities to make a difference. Portfolios are often globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and more:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to

decline.

- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk may even be caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events and risk.
 - **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
 - **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
 - **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
 - **Business Risk:** These risks are often associated with a particular industry or a particular company within an industry. For example, oil drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They may carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity, often no matter what the economic environment is like.
 - **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are usually highly liquid, while real estate properties may not be.
 - **Financial Risk:** An example of financial risk is excessive borrowing. Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

- Andrew Lord has the following disciplinary history:
- Category: Regulatory Action Event Date: 02/27/2014

- Status: Final
- Status Date: 02/27/2014
- Initiated by: FINRA
- Employing Firm: FORTUNE FINANCIAL SERVICES, INC.
- Event Details: ARTICLE V, SECTION 2(C) OF THE FINRA BY-LAWS AND FINRA RULES 1122 AND 2010: LORD FAILED TO AMEND HIS UNIFORM APPLICATIONS FOR SECURITIES INDUSTRY

REGULATION (FORM U4) OR TRANSFER TO DISCLOSE MATERIAL INFORMATION, AN UNSATISFIED TAX LIEN. WITHOUT ADMITTING OR DENYING THE FINDINGS, LORD CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE HE WAS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 20 BUSINESS DAYS. THE SUSPENSION WAS IN EFFECT FROM MARCH 17, 2014 THROUGH APRIL 11, 2014.

- Sanctions: Suspension and Civil Fine
- Sanction Details: Suspension in any capacity for 20 business days 03/17/2014 - 04/11/2014 Monetary related sanction, civil and administrative fine totaling \$5,000. Rep paid in full on 03/28/2014 \

- Category: State undertaking.
- Status: Final
- Status Date: 5/30/2014
- Initiated: Commonwealth of Massachusetts Division of Securities
- Employing Firm: Investors Capital Corp.
ON OR ABOUT MAY 30, 2014 DEALER SUBMITTED TO THE CRD OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE IAR APPLICATION) SEEKING REGISTRATION OF LORD AS AN INVESTMENT ADVISOR REP OF DEALER IN MASSACHUSETTS. ON OR ABOUT JUNE 3, 2014 DEALER SUBMITTED TO THE CRD OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE BD REP APPLICATION) SEEKING REGISTRATION OF LORD AS A REP OF DEALER IN MASSACHUSETTS. ON OR ABOUT FEBRUARY 27, 2014 FINRA INITIATED A REGULATORY ACTION AGAINST LORD FOR FAILING TO FILE AN AMENDMENT TO HIS FORM U4 WITH THE CRD TO DISCLOSE AN OUTSTANDING IRS TAX LIEN THAT WAS FILED AGAINST LORD ON AUGUST 12, 2010. THE LIEN WAS NOT REPORTED TO THE CRD BY LORD UNTIL FEBRUARY 17, 2014. ON FEBRUARY 27, 2014 LORD ENTERED INTO AN ACCEPTANCE WAIVER & CONSENT WITH FINRA IN WHICH MR. LORD WAS SUSPENDED FOR 20 DAYS AND FINED \$5,000. THE ABOVE STATED DISCLOSURE INCIDENTS AGAINST MR. LORD HAVE MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS A REP OF DEALER.
Sanctions: CONDITIONS ON REGISTRATION
Sanction Details: 2 YRS. HEIGHTENED SUPERVISION

Other Financial Industry Activities and Affiliations

Financial Industry Activities

ESSENTIAL PLANNING, LLC is registered as a Registered Investment Advisory Firm.

Affiliations

ESSENTIAL PLANNING, LLC has arrangements that are material to its advisory of its clients with a related person who is an RIA: Lord & Sanborn, Inc.

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

Code of Ethics

The employees of ESSENTIAL PLANNING, LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

ESSENTIAL PLANNING, LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the ESSENTIAL PLANNING, LLC *Compliance Manual*.

Personal Trading

The Compliance Officer of ESSENTIAL PLANNING, LLC is Andrew C. Lord. He reviews all employee trades each quarter. The personal trading reviews are designed to ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Since most employee trades are small mutual fund trades or exchange traded funds the trades do not affect the securities markets much. The Compliance Officer has another administrative employee review his and his families' accounts as well.

Brokerage Practices

Selecting Brokerage Firms

ESSENTIAL PLANNING, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. ESSENTIAL PLANNING, LLC recommends custodians based on the proven integrity and financial responsibility of the firm and information available concerning best execution of orders at reasonable commission rates.

ESSENTIAL PLANNING, LLC recommends brokerage firms and trust companies (qualified custodians), such as **TD Ameritrade, Charles Schwab, and Fidelity**.

ESSENTIAL PLANNING, LLC *DOES NOT* receive fees or commissions from any of these arrangements but does receive "soft dollars" in the form of investment research.

Best Execution

ESSENTIAL PLANNING, LLC reviews the execution of trades at each custodian often. The procedure is documented in the ESSENTIAL PLANNING, LLC *Compliance Manual*. Trading fees charged by the custodians are also reviewed. ESSENTIAL PLANNING, LLC does not receive any portion of the trading fees.

Soft Dollars

ESSENTIAL PLANNING, LLC receives soft dollar compensation.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Planning Meetings

Account reviews are performed quarterly by advisors Andrew C. Lord and/or Paul R. Doran and/or **Hunter C.T. Lord**. Account reviews are performed more frequently when market conditions or client's plans dictate.

Planning Meeting Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's situation.

Regular Reports

Account reviewers are advisor reps the firm. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications from time to time. *Advisory Service Agreement* clients, *Investment Management* clients, and *Retainer Agreement* clients receive written updates. The updates may include a net worth statement, portfolio statement (from the custodian), a summary of objectives and progress towards meeting those objectives and/or "to do" lists.

Client Referrals and Other Compensation

Incoming Referrals

ESSENTIAL PLANNING, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

ESSENTIAL PLANNING, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

CUSTODY

Account Statements

All assets are held at client's custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly unless otherwise instructed by the client themselves.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians.

Net Worth Statements

Clients are sometimes provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

Often ESSENTIAL PLANNING, LLC. is granted discretionary authority from it's clients. This means that the firm may make certain transactions for certain clients without the clients advance approval.

Limited Power of Attorney

A limited power of attorney is, amongst other things, a trading authorization. Clients often sign a limited power of attorney so that we may execute the trades.

Voting Client Securities

Proxy Votes

ESSENTIAL PLANNING, LLC does not vote proxies on securities. Clients are encouraged to consider and to vote their own proxies.

When assistance on voting proxies is requested, ESSENTIAL PLANNING, LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

ESSENTIAL PLANNING, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because ESSENTIAL PLANNING, LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

ESSENTIAL PLANNING, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified as staff's homes to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

ESSENTIAL PLANNING, LLC has designed a Business Continuation Agreement with other financial advisory firms to support ESSENTIAL PLANNING, LLC in the

event of Andrew C. Lord's serious disability or death.

Information Security Program

Information Security

ESSENTIAL PLANNING, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

ESSENTIAL PLANNING, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone @ 603-427- 5164, email at Andy@essential-planning.com, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment. We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies and consultants. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ESSENTIAL PLANNING, LLC requires that advisors in its employ have a bachelor's degree or experience demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA, CPA or industry experience. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Andrew C. Lord

- Date of birth: 11/23/1962

Business Experience:

BA (1984) Bachelor of Arts University of New Hampshire with an emphasis in Economics at the Whittemore School of Business and Economics.

LUTCF (1986) Life Underwriter Training Council Fellow A professional services trade group designation awarded after completion of a curriculum including estate planning, financial planning and business related financial planning.

CLU (1988) Chartered Life Underwriter Designation achieved after completion of advanced courses in the estate planning field offered by The American College.

ChFC (1992) Chartered Financial Consultant Designation achieved after completion of courses dedicated to sophisticated tax and financial planning subjects through The American College.

Other Business Activities:

OBA: DANIEL PINKHAM HOUSE, LLC; NON-INVESTMENT RELATED; PROPERTY OWNER/OPERATOR; COMMERCIAL REAL ESTATE; 400 THE HILL UNIT II, PORTSMOUTH, NH 03801; INCOME \$36,000; START DATE 10/2012; 1HR/MONTH, NO KNOWN CONFLICTS.

OBA: JASON CHARLES, LLC; NON-INVESTMENT RELATED; COMMERCIAL REAL ESTATE; OWNER/PARTNER; 156 WEST RD, CANTERBURY, NH 03224; INCOME \$36,000; START DATE 10/2011; 1HR/MONTH; NO KNOWN CONFLICTS.

OBA: LORD & SANBORN, INC.; 154 WEST RD, CANTERBURY, NH 03224; INVESTMENT RELATED; REGISTERED INVESTMENT ADVISOR; OWNER/PARTNER/SHARE HOLDER; INCOME \$75,000; START DATE 07/2002; 1-2 HRS/MONTH; PRESENTS LIMITED POTENTIAL MATERIAL CONFLICTS.

OBA: PURSHE KAPLAN STERLING INVESTMENTS; 18 CORPORATE WOODS BLVD.; ALBANY, NY, 12211; REGISTERED REPRESENTATIVE; INCOME \$200,000 START DATE 08/2016. 15HRS/MONTH; 5 TRADING HRS/MONTH. **PRESENTS LIMITED POTENTIAL MATERIAL CONFLICTS.**

NO OBA/DBA (ACTING AS INDIVIDUAL LICENSEE, ANDREW C. LORD): INSURANCE SALES; 500 MARKET STREET; #1D PORTSMOUTH, NH 03801; INVESTMENT RELATED. START DATE 7/1994; 15 HRS PER MONTH INCOME \$50,000. **PRESENTS LIMITED POTENTIAL MATERIAL CONFLICTS.**

OBA: CHAMPERNOWNE REALTY, LLC; 500 MARKET ST, PORTSMOUTH, NH 03801; NON-INVESTMENT RELATED; COMMERCIAL REAL ESTATE; OWNER/OPERATOR; INCOME \$48,000; START DATE 11/2008; 1HR/MONTH; NO KNOWN CONFLICTS.

NO OBA/DBA: BOARD MEMBER; GRANITE STATE ADAPTIVE; MIRROR LAKE, NH; NON-INVESTMENT RELATED; CHARITABLE ORGANIZATION; INCOME: \$0; START DATE 9/2015; 3-5 HRS/MONTH; NO KNOWN CONFLICTS.

NO OBA/DBA: BOARD MEMBER; MILLION DOLLAR ROUND TABLE FOUNDATION; WEST TOWN, PARK RIDGE, IL; NON-INVESTMENT RELATED; CHARITABLE ORGANIZATION; INCOME = \$0; START DATE 9/1/2018. 3-5 HRS/MONTHLY; NO KNOWN CONFLICTS.

SUPERVISOR'S contact information:
603-427-5164 andy@essential-planning.com

Paul R. Doran

- Date of birth: 05/07/1970
- Bachelor of Science Degree in Business from the University of Maine at Orono.

Business Experience:

- Investors Capital Corp (2014 – 2015)
- Essential Planning, LLC (2006 – to present)
- Avery Insurance (2004 – 2011)
- Doran Independent Insurance (2011 – to present)
- Purshe, Kaplan, Sterling (2016 – to present)

Other Business Activities:

Paul R. Doran is the owner of Paul R. Doran Independent Insurance, LLC. Paul R. Doran Independent Insurance, LLC is a New Hampshire registered insurance business; start date 7/2010; not investment related; 130 hrs per month; \$48,000 annual revenue; **PRESENTS LIMITED POTENTIAL MATERIAL CONFLICTS.**

DBA: Paul R. Doran has commercial real estate interests. **PRESENTS NO KNOWN CONFLICT OF INTEREST.**

NO OBA/DBA ACTING (AS INDIVIDUAL LICENSEE) – Paul Doran; Insurance Sales; investment related; start date 7/1997; INVESTMENT RELATED. START DATE 7/1994; 25 HRS PER MONTH INCOME \$50,000. **PRESENTS LIMITED POTENTIAL MATERIAL CONFLICTS.**

OBA: PURSHE KAPLAN STERLING INVESTMENTS; 18 CORPORATE WOODS BLVD.; ALBANY, NY, 12211; REGISTERED REPRESENTATIVE; INCOME \$50,000 START DATE 12/2016. 15HRS/MONTH; 5 TRADING HRS/MONTH. **PRESENTS LIMITED POTENTIAL MATERIAL CONFLICTS.**

OBA/DBA: BOARD MEMBER; “THE NICK”; P.O. BOX 833, WOLFEBORO, NH; NON-INVESTMENT RELATED; CHARITABLE ORGANIZATION; INCOME = \$0; START DATE 9/1/2019. 3-5 HRS/MONTLY; NO KNOWN CONFLICTS.

Supervision:

Paul R. Doran is supervised by Andrew C. Lord. He reviews Paul Doran’s work through frequent office interactions as well as remote interactions. He also reviews Paul Doran’s activities through our client relationship management system.

SUPERVISOR’S contact information:

603-427-5164 ANDY@ESSENTIAL-PLANNING.COM

Hunter C.T. Lord

- Date of birth: 01/23/1995
- Bachelor of Science degree in Economics from Bates College

Business Experience:

- Rothgard Financial Partners (2018 – 2019)
- Essential Planning, LLC (2019 – to present)
- Purshe, Kaplan, Sterling (2019 – present)

OBA: PURSHE KAPLAN STERLING INVESTMENTS; 18 CORPORATE WOODS BLVD.; ALBANY, NY, 12211; REGISTERED REPRESENTATIVE; INCOME \$0 START DATE 05/2019; 15HRS/MONTH; 5TRADING HRS/MONTH. PRESENTS LIMITED POTENTIAL MATERIAL CONFLICTS.

Supervision:

Hunter C.T. Lord is supervised by Andrew C. Lord. He reviews Hunter's work through frequent office interactions as well as remote interactions. He also reviews Hunter's activities through our client relationship management system.

**SUPERVISOR'S contact information: 603-427-5164
ANDY@ESSENTIAL-PLANNING.COM**