



## S.E.E.D. Planning Group, LLC

ADV Part 2A – Disclosure Brochure

Part 2B – Disclosure Supplements

Privacy Policy

[www.SEEDPG.com](http://www.SEEDPG.com)

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Offices Located in Binghamton, Syracuse, & Whitney Point, NY

S.E.E.D. Planning Group, LLC  
Form ADV Part 2A – Disclosure Brochure

Effective: January 29, 2020

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of S.E.E.D. Planning Group, LLC (“S.E.E.D.” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (607) 217-5091.

S.E.E.D. is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the 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 regarding S.E.E.D. to assist you in determining whether to retain our services.

Additional information about S.E.E.D. and our advisory persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our firm CRD # - 188521.

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## Item 2 – Material Changes

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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 S.E.E.D.'s business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of S.E.E.D.

S.E.E.D. believes that communication and transparency are the foundation of its relationship with clients and we will continually strive to provide our clients with complete and accurate information at all times. S.E.E.D. 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

The following changes have been made since March 4, 2019's annual filing:

**Throughout this disclosure, conflicts of interest have been updated to be clearly and easily identified.**

**Item 4:** Tax Planning Services: Added Bloom Tax Partners LLC (an affiliated firm)

**Item 4 & 8:** Added Charles Schwab Institutional Intelligent Portfolios Program

**Item 5:** Fees and Compensation: Investment Management Fee for accounts <\$25,000 in value replaced and a minimum annual fee per account of \$40 added.

**Item 5:** Fees and Compensation: Investment only clients who are not enrolled in S.E.E.D. Financial Planning Programs Fee Schedule for individual households and nonprofits added.

### 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 when a material change occurs in the business practices of S.E.E.D..

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](http://www.adviserinfo.sec.gov) by searching for our firm name or by our firm CRD # - 188521. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (607) 217-5091.

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## Item 4 – Advisory Services

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### A. Firm Information

S.E.E.D. Planning Group, LLC (“S.E.E.D.” or “we” or “us” or “our”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”), which is organized as a Limited Liability Company (“LLC”) under the laws of the State of New York. S.E.E.D. was founded in December 2012 and registered with the SEC in April 2015. S.E.E.D. is owned and operated by Travis E. Maus (Managing Partner, Wealth Manager, and Chief Compliance Officer), Ryan S. Berkeley (Chief Financial Officer, Partner, and Wealth Manager), Frederick Costantino (Chief Investment Officer, Partner, and Wealth Manager), Amy Michaels (Partner and Financial Planner), and Stephen Campbell (Partner and Director of Community Engagement). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by S.E.E.D.

### B. Advisory Services Offered

S.E.E.D. offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses and retirement plans (each referred to as a “client”).

#### Investment Management Services

S.E.E.D. provides customized investment advisory solutions for our clients. This is achieved through continuous personal client contact and interaction while providing discretionary investment management and consulting services. We work with each client to identify their investment goals and objectives as well as risk tolerance and financial situation to create a portfolio strategy and asset allocation. We then construct a traditional portfolio consisting of diversified mutual funds and/or exchange-traded funds (“ETFs”) or a customized portfolio utilizing individual securities and other investments, as appropriate, to meet their needs.

S.E.E.D.’s investment strategy is primarily long-term focused, but we may buy, sell or re-allocate positions that have been held less than one year to meet client objectives or due to market conditions. We will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by each 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 our acceptance.

S.E.E.D. evaluates and selects investments for inclusion in client portfolios only after applying its internal due diligence process. We will recommend, on occasion, redistributing investment allocations to diversify the portfolio. We do recommend specific positions to increase sector or asset class weightings and, in certain circumstances we do recommend employing cash positions as a possible hedge against market movement. We will 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 client risk tolerance, generating cash to meet client needs, or any risk deemed unacceptable for a specific client's risk tolerance.

S.E.E.D. will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will we accept or maintain custody of a client's funds or securities, except for authorized deduction of our fees. All client assets are managed within their designated brokerage account or pension account, pursuant to our Investment Advisory Agreement.

**SAGE Scholars Tuition Rewards® Program** S.E.E.D. provides access to the SAGE Scholars Tuition Rewards® Program, which allows clients to receive tuition rewards points based upon the assets managed by us. Participants can earn up to 1 full year's tuition at participating private colleges and universities through SAGE Scholars Rewards® Program. Each tuition reward point is equal to \$1.00 in discounts and represents the minimum scholarship that a sponsored student will receive if he or she attends a participating college. We will assist clients in the account registration and will manage the crediting of tuition rewards points accreditation with the SAGE account on a periodic basis. This service is offered at no additional cost to clients. Please see Item 10 for Additional information regarding our affiliation with the SAGE Scholars Rewards® Program.

**Charles Schwab Institutional Intelligent Portfolios Program** On a limited basis, we provide investment management services utilizing Charles Schwab's Institutional Intelligent Portfolios™ Program, an automated, online investment management platform for use by independent investment advisors and sponsored by Charles Schwab & Co., Inc. (Schwab). Through this program, we offer clients a range of investment strategies we have constructed and manage, each consisting of a traditional portfolio (as described above) made up of exchange traded funds ("ETFs") and a cash allocation. The client's portfolio is held in a brokerage account opened by the client at Schwab.

S.E.E.D., and not Schwab, is the client's investment advisor and primary point of contact with respect to the program. We are solely responsible, (not Schwab), for determining the appropriateness of the program for the client, choosing a suitable investment strategy and portfolio for the client's investment needs and goals, and managing that portfolio on an ongoing basis. Schwab's role is limited to providing Schwab's Program disclosure information to clients and administering the program so that it operates as described.

We have contracted with Schwab to provide us with the technology platform and related trading and account management services for the program. This platform enables us to make the Program available to clients online and includes a system that automates certain key parts of our investment process. The platform includes an online questionnaire that helps us determine the client's investment objectives and risk tolerance and select an

appropriate investment strategy and portfolio. Clients should note that we will recommend a portfolio via the platform in response to the client's answers to the online questionnaire. The client may then indicate an interest in a portfolio that is one level less or more conservative or aggressive than the recommended portfolio, but we then make the final decision and select a portfolio based on all the information we have about the client. The platform also includes an automated investment engine through which we manage the client's portfolio on an ongoing basis through automatic rebalancing and tax-loss harvesting (if the client is eligible and elects).

S.E.E.D. does not pay Schwab fees for its services in the Program so long as we maintain \$100 million in client assets in accounts at Schwab that are not enrolled in the Program. If we do not meet this condition, then we (S.E.E.D. – not the client) pay Schwab an annual fee of 0.10% (10 basis points) on the value of our clients' assets in the Program. This fee arrangement gives us an incentive to recommend or require that our clients with accounts not enrolled in the Program be maintained with Schwab.

#### Financial Planning Services

S.E.E.D. provides a variety of financial planning services to individuals, families, and business pursuant to a written financial planning or consulting agreement. Services are offered 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 a 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, estate planning, elder care planning, personal savings, education savings and other areas of a client's financial situation.

A financial plan developed for (or financial consultation rendered to) a 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 to start or revise an investment program, commence or alter retirement savings, establish education savings and/or charitable giving programs, etc. We may also refer clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, we will provide a written summary of a client's financial situation, observations, and recommendations. Initial financial plan development is typically completed within six months, assuming all meetings are completed on schedule and all information and documents requested are provided promptly.

Financial planning and consulting recommendations does pose a conflict of interest between our interests and the interests of our clients. For example, a recommendation to engage S.E.E.D. for investment management services or to increase the level of investment assets with us would pose a conflict of interest, as it would increase the advisory fees paid



to us. Clients are not obligated to implement any recommendations we make or to maintain an ongoing relationship with us. If a client elects to act on any of the recommendations we make, they are under no obligation to place the transaction through us.

#### S.E.E.D. Wealth Management Program

**S.E.E.D. Wealth Management** is a division of S.E.E.D. that provides comprehensive financial planning and investment services exclusively for clients with managed investment account sizes of \$1,000,000 or more. Clients managed by the S.E.E.D. Wealth Management division receive standard services of:

- 1) Retirement and general financial planning and advice
- 2) Survivorship planning
- 3) Investment management
- 4) Estate planning
- 5) Family and charitable gift planning
- 6) Elder care planning

Additional services are provided in a limited fashion including:

- 1) Tax planning and preparation services
- 2) Business planning services
- 3) Record keeping (including document shredding)
- 4) Family credits (to be used towards covering the financial planning fees of family members)
- 5) Legal credits (to be used towards legal fees associated with updating estate documents, etc)

S.E.E.D. Wealth Management provides a credit for these services up to an aggregated total of \$1000 after 6 months of engagement and up to an aggregated total of \$3000 after 12 months of engagement on a rolling three-year basis. Credits for these services will be made directly to the service provider and are not a reimbursement. These credits have no cash value and are forfeited if not used. Credits do not accrue when the client's aggregated investments managed within the program fall below \$1,000,000.

S.E.E.D. Wealth Management reserves the right to properly vet and approve or decline potential service providers. Each S.E.E.D. Wealth Management agreement is for a three-year period.

#### CORE Financial Planning Program

**CORE** is a financial planning program offered by the S.E.E.D. for individuals and couples who are preparing for, transitioning into, or who are already in retirement. Clients participating in the CORE program receive standard services of:

- 1) Budgeting, debt, and savings goals
- 2) Retirement, cash flow, and tax planning
- 3) Pension and Social Security Planning

- 4) College planning
- 5) Investment planning
- 6) Employee retirement plans and benefit selection
- 7) Insurance needs analysis
- 8) Estate and elder care planning

#### SPROUT Financial Planning Program

**SPROUT** is a division of S.E.E.D. that provides comprehensive financial planning and investment services for individuals and couples who are getting started with financial planning and investing. Clients managed by the SPROUT division receive standard services of:

- 1) Building a Budget
- 2) Setting Savings Goals
- 3) Managing Debt
- 4) Managing Student Loans
- 5) Investing
- 6) Employee Retirement Plan Support
- 7) Employee Benefit Selection
- 8) Life and Disability Insurance Planning
- 9) Estate Planning

#### SUITE(k) Retirement Plan Advisory Services

S.E.E.D. may provide the following retirement plan advisory services:

- 1) Vendor Analysis
- 2) Employee Enrollment and Education
- 3) Investment Policy Statement (IPS) Support
- 4) Investment Management
- 5) Performance Reports
- 6) Ongoing Investment Recommendation and Assistance
- 7) ERISA 404(c) Assistance
- 8) Benchmarking Services

S.E.E.D. provides investment advisory services on behalf of the Plan and Plan Sponsor, which is in either a 3(21) or 3(38) context depending on whether we are also providing discretionary investment management over the Plan assets. For 3(38) services we have the discretion to select the investments for the Plan and/or make investment decisions on behalf of Plan Participants.

#### Tax Planning Services

S.E.E.D. also provides tax planning and preparation services for clients. Clients are not obligated to utilize this service in order to engage us for advisory services. We engage Bloom Tax Partners LLC (an affiliated firm) as well as unaffiliated Certified Public Accountants ("CPA") and/or Enrolled Agent(s) ("EA") to perform these tax services.

S.E.E.D. Planning Group, LLC ADV 2B

Recommending that a client engage with Bloom Tax Partners is a conflict of interest since we are also the owner and thereby benefit from our client's business with them. However, we feel that it is in our client's best interest to have coordinated, accurate, and cost effective tax planning ingrained in their financial and investment planning.

#### Business Consulting Services

S.E.E.D. may provide consulting services to businesses, pursuant to a written agreement. Generally, consulting services involve rendering general assessments including, but not limited to, business plans and business structure including structuring and implementing an exit plan. Clients are not obligated to implement any recommendations we make or to maintain an ongoing relationship with us.

### **C. Client Account Management**

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

- Establishing an Investment Policy – S.E.E.D., in connection with the Client will establish the client's investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives.
- Asset Allocation – We 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 – We will develop a portfolio for each client that is intended to meet their stated goals and objectives.
- Investment Management and Supervision – We will provide investment management and ongoing oversight of the client's portfolio and overall account.

### **D. Wrap Fee Programs**

S.E.E.D. does not offer or participate with Wrap Fee Programs.

### **E. Assets Under Management**

As of January 29, 2020 S.E.E.D. manages approximately \$166,032,000 in assets, all of which are on a discretionary basis. S.E.E.D. does not consider 3(21) defined contribution plan assets as assets under management.

Clients may request more current information at any time by contacting us at 607-217-5091 or at info@seedpg.com.

## Item 5 – Fees and Compensation

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The following paragraphs detail the fee structure and compensation methodology for services provided by S.E.E.D.. Each client who engages us for investment management services signs an Investment Advisory Agreement that details the responsibilities of both us and the client.

### A. Fees for Advisory Services

#### Investment Management Services

S.E.E.D.'s fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses (collectively referred to as "other costs"), which may be incurred by the client. We do not receive any portion of these other costs.

Investment advisory fees are paid quarterly, in advance of each quarter, pursuant to the terms of the Investment Advisory Agreement. Investment advisory fees are based on the market value of assets under management at the end of the previous month. Investment advisory fees are based on the following:

For clients who are also **ENROLLED IN** one of S.E.E.D.'s **FINANCIAL PLANNING PROGRAMS**:

First \$500,000	1%
Next \$500,000	0.76%
Next \$1,000,000	0.48%
Next \$2,000,000	0.32%
Amount over \$4,000,000	0.20%

\*A minimum fee of \$10 per quarter applies.

\*Accounts with this fee schedule may qualify for aggregate household and family group pricing.

For **INVESTMENT ONLY** clients who are **NOT ENROLLED** in one of S.E.E.D.'s financial planning programs: Investment services are offered at a charge of 1% (of the account value) per annum paid in quarterly installments on a per diem basis with a minimum fee of \$10 per quarter. Non-profits may receive special discounts. In addition, investment only clients may be charged the following cost for meetings:

- A) Accounts under \$100,000 are charged \$100 per meeting (limited to 1 hour) for investment reviews. This fee is charged to the account unless prior arrangements are established.

- B) Accounts over \$100,000 (for a rolling period of 6-months or more) receive 1 meeting at no charge (limited to 1 hour) per annum for investment reviews. Additional meetings are charged \$100 per meeting (limited to 1 hour) for investment reviews. This fee is charged to the account unless prior arrangements are established.

#### **FOR NONPROFIT CLIENTS:**

- A) Accounts under \$100,000 are charged \$150 per meeting (limited to 1 hour) for investment reviews. Accounts under \$100,000 are not eligible for investment management alterations required to meet IPS or Investment Committee guidelines.
- B) Accounts over \$100,000 (for a rolling period of 6-months or more) are charged at 50% of the regular investment management fee and receive 1 meeting at no charge (limited to 1 hour) per annum for investment reviews. Additional meetings are charged \$150 per meeting (limited to 1 hour) for investment reviews. This fee is charged to the account unless prior arrangements are established.
- C) Accounts over \$100,000 that are subject to IPS and Investment Committee oversight and require alterations of S.E.E.D.'s investment management programs do not receive any discounts as outlined above.

#### **FOR S.E.E.D. WEALTH MANAGEMENT CLIENTS**

\$0-\$1000000	1.00%
\$1000000.01-\$1500000	0.75%
\$1500000.01-\$2000000	0.50%
\$2000000.01+	0.20%

#### **Financial Planning Services**

##### **CORE Financial Planning Program**

We believe that financial planning is a critical component of investment decision making and that a client's investments should be professionally managed by a fiduciary based on their personal financial needs and goals. As a fiduciary, S.E.E.D. offers a professional investment management program to financial planning clients for an additional charge. If a client has selected us as their investment manager or if a client does not have any eligible investments for us to manage on their behalf, then the initial financial planning charge is \$2300. Clients have the option to get started with an initial payment of \$500 and \$150 per month for 12 months. Investment management charges are extra. After the first year of service, clients who utilize our investment management program for eligible accounts will receive an additional yearly discount of between \$500 - \$1100 depending on their servicing needs.

For clients who prefer to manage their own investments or to have them managed elsewhere, financial planning charges are by the following schedule:

Add Together	Eligible Investments		
	Flat Charge	\$4,600	\$0-\$1,000,000
	Variable Charge	\$1,000	Per each additional \$500,000

*Eligible investments include those investments where the client has complete control to select their preferred investment manager.*

Clients who have decided not to utilize S.E.E.D.'s investment management services may request standard portfolio model recommendations that can be used with any investment firm or platform (Speculative, Aggressive, Moderate Aggressive, Moderate, Conservative Plus, Conservative, Principal Focused) or for Mutual Fund and/or ETF specific allocations for accounts held directly at Charles Schwab. Clients are not obligated to use our investment recommendations and are personally and solely responsible for all transactions when managing their own investments.

Financial planning fees can be paid for by credit card, check, ACH, or through a designated Charles Schwab investment account.

#### **SPROUT Financial Planning Program**

Charges for the SPROUT program are \$800 for individuals or \$1100 for couples in the first year and \$480 for individuals or \$600 for couples per year in subsequent years. The annual fee is \$200 due up front at the initial engagement and monthly installments of \$50 for individuals or \$75 for couples in the first year and \$40 for individuals or \$50 for couples per year in each subsequent year. The monthly installments may be paid by credit card or a designated Charles Schwab investment account.

#### **Financial Planning, Business Consulting and Tax Planning Services**

S.E.E.D. offers financial planning, business consulting and tax planning services at a negotiated hourly rate or on a fixed fee per engagement, which may be negotiable depending on the nature and complexity of each client's circumstances. An estimate for total hours and/or costs will be determined prior to engaging with us.

#### **SUITE(k) Retirement Plan Advisory Services**

Retirement plan advisory fees are negotiable and are paid monthly, quarterly, semiannually or annually pursuant to the terms of the retirement plan advisory agreement. Fees are fixed or hourly with a minimum fee based on plan size and type.

S.E.E.D. has a conflict of interest when recommending whether a Plan participant should rollover their Plan assets to an account managed by us outside of a Retirement Plan that we advise on. In most instances, we will receive higher compensation from an account

managed by us outside of the plan. Therefore, we require participants to engage in one of our financial planning programs for personalized advice to verify the prudence of any such recommendation. However, a participant may choose on their own volition to utilize our Investment Only Program.

## **B. Fee Billing**

### Investment Management Services

Investment advisory fees are calculated by S.E.E.D. and deducted from the client's account at the custodian. Some custodians calculate the fees on our behalf, in which case we periodically audit their calculations for accuracy. The amount due is calculated by applying the periodic rate (annual rate divided by 365 multiplied by the number of days in the quarter) to the total assets under management with us at the end of most recently completed quarter. Clients are provided with a statement, at least quarterly, from the custodian reflecting deduction of the investment advisory fee. It is the responsibility of the client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Clients provide written authorization permitting us to be paid directly from their accounts held by the custodian as part of the Investment Advisory Agreement and separate account forms provided by the custodian.

### Financial Planning, Business Consulting and Tax Planning Services

Financial planning is paid in advance or may, in some cases, be paid via a payment plan. Business planning is offered generally with a minimum fixed fee and then billed hourly no more often than monthly. Tax planning is either a) paid in advance if paid by check, or b) billed upon completion if paid by pre-authorized credit card or brokerage deduction.

### SUITE(k) Retirement Plan Advisory Services

Fees for retirement plan advisory services may be deducted from the accounts of the Plan Participants or paid by the Plan Sponsor Pursuant to the client's written authorization.

## **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than S.E.E.D., 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 that we charge is separate and distinct from these custody and execution fees.

In addition, all fees paid to S.E.E.D. 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 our services, but would not receive the services provided by us 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 us to fully understand the total fees to be paid.

#### **D. Advance Payment of Fees and Termination**

##### Investment Management Services

S.E.E.D. is compensated for its services in advance of the quarter in which investment advisory services are rendered. Either party may terminate the Investment Advisory Agreement by providing advance written notice to the other party. The client shall be responsible for investment advisory fees up to and including the effective date of termination. Upon termination, we will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the billing period. The client's Investment Advisory Agreement with us is non-transferable without the Client's written approval.

##### Financial Planning, Business Consulting and Tax Planning Services

S.E.E.D. may be compensated for its financial planning, business consulting or tax planning services in advance. Either party may terminate a planning agreement at any time by providing written notice to the other party. Upon termination, the client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate or as a percentage of completion for a fixed fee engagement. Upon termination, any unearned, prepaid fees will be promptly refunded to the client.

##### SUITE(k) Retirement Plan Advisory Services

Either Party may request to terminate their services with S.E.E.D. in whole or in part by providing advance written notice to the other party. The client shall be responsible for advisory fees up to and including the effective date of termination. The client's retirement plan services agreement with us is non-transferable without the client's written approval.

##### Financial Planning Programs Refund Policy

It is expected that S.E.E.D. may perform a significant amount of work and significant benefits could be received by clients early in a program's term. Clients who terminate the SPROUT and CORE financial planning programs early may not be entitled to a refund (subject to a five (5) day free-look period) and may still be responsible for the remaining outstanding balance due for the remainder of the contract term.

The SPROUT and CORE financial planning programs automatically renew every subsequent 12-month period. Programs may be cancelled by the client or S.E.E.D. with verbal or written notification no later than the renewal date.



## **E. Compensation for Sales of Securities**

S.E.E.D. 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.

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

S.E.E.D. does not charge performance-based fees for its investment advisory services. Our fees 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.

S.E.E.D. 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 specific investment product(s) to its clients.

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### **Item 7 – Types of Clients**

S.E.E.D. offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, and retirement plans. The relative percentage of each type of client is available on S.E.E.D.’s Form ADV Part 1. These percentages will change over time. The account minimum for our services is \$0.

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

#### **A. Methods of Analysis**

S.E.E.D. primarily employs fundamental analysis methods in developing investment strategies for our clients. Our research and analysis are 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, S.E.E.D. generally employs a long-term investment strategy for our clients, as consistent with their financial goals. We typically hold all or a portion of a security for more than a year but, may hold it for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of clients. At times, we 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**

Investing in securities involves certain investment risks. Securities fluctuate in value and can lose value. Clients should be prepared to bear the potential risk of loss. S.E.E.D. 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.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps S.E.E.D. in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis can lose value and can have negative investment performance. We monitor these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on our review process are included below in "Item 13 – Review of Accounts".

Each client engagement entails a review of the client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a client's account. S.E.E.D. relies on the financial and other information provided by the client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the client to inform us of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a specific strategy are provided to each client in advance of investing client accounts. S.E.E.D. works with each client to determine their tolerance for risk as part of the portfolio construction process. **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 us.**

#### Item 9 – Disciplinary Information

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There are no legal, regulatory or disciplinary events to disclose. S.E.E.D. and our 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](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD # 188521.

## Item 10 – Other Financial Industry Activities and Affiliations

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### Private College Saving Program Affiliation

S.E.E.D. participates in the SAGE Scholars Rewards® Program, which is an independently owned and operated organization that allows individuals to earn tuition rewards. Clients are not obligated to implement any recommendation provided by us. We do not receive compensation or benefits from SAGE Scholars Rewards® Program and we do not participate in the management or day to day business activities of the SAGE Scholars Rewards® Program.

### SEEDs of Hope Binghamton Inc D.B.A. SEEDs of Hope

The Board of Directors of SEEDs of Hope, a non-profit whose office is located at our Binghamton location, is comprised primarily of S.E.E.D. principals. Our employees may also be employed by, or volunteer with, SEEDs of Hope. We contribute a portion of our revenue to SEEDs of Hope. As a 501(c)3, SEEDs of Hope may accept charitable donations. It is a conflict of interest for us to recommend or solicit a client for donations.

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

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### **A. Code of Ethics**

S.E.E.D. has implemented a Code of Ethics that defines our fiduciary commitment to each client. This Code of Ethics applies to all persons associated with us (our “Supervised Persons”). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to our clients. We owe a duty of loyalty, fairness and good faith towards each client. It is our obligation 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.

In addition, the Code of Ethics governs Gifts and Entertainment given by and provided to S.E.E.D., 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.

To request a copy of our Code of Ethics, please contact us at (607) 217-5091 or [info@seedpg.com](mailto:info@seedpg.com).

### **B. Personal Trading with Material Interest**

S.E.E.D. allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of clients. We do not act as principal in any transactions. In addition, we do not act as the general partner of a fund or advise an investment company and we do not have a material interest in any securities traded in client accounts.

### C. Personal Trading in Same Securities as Clients

S.E.E.D. allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of clients. Owning the same securities that we recommend (purchase or sell) to clients presents a conflict of interest that, as fiduciaries, we must disclose to clients 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, our employees have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of our 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 us requiring reporting of personal securities trades by all Supervised Persons for review by a supervisor or our CCO. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

### D. Personal Trading at Same Time as Client

While S.E.E.D. allows our Supervised Persons 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 we, or any of our Supervised Persons, transact in any security to the detriment of any client.**

## Item 12 – Brokerage Practices

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### A. Recommendation of Custodian[s]

S.E.E.D. 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 to safeguard client assets and authorize us to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, we do not have the discretionary authority to negotiate commissions on behalf of our clients on a trade-by-trade basis.

Where S.E.E.D. does not exercise discretion over the selection of the custodian, we do recommend the custodian 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 us. We 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. We do not receive research services, other products, or compensation as a result of recommending a specific custodian that may result in the client paying higher commissions than those obtainable through other custodians.

S.E.E.D. will generally recommend that clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the client's "qualified custodian". We maintain an institutional relationship with Schwab, whereby we do receive economic benefits from Schwab (Please see Item 14 below.)

Following are additional details regarding S.E.E.D.'s brokerage practices:

**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. **S.E.E.D. does not participate in soft dollar programs sponsored or offered by any broker-dealer.**

**2. *Brokerage Referrals*** - S.E.E.D. 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 S.E.E.D. 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]. We do not engage in any principal transactions (i.e., trade of any security from or to our 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, we are not obligated to select competitive bids on securities transactions and we do not have an obligation to seek the lowest available transaction costs. These costs are determined by the 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. S.E.E.D. will execute its transactions through an unaffiliated broker-dealer selected by the client. When practicle, we do 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 purchased or sold by the close of each business day are allocated in a manner that is consistent with the initial pre-allocation or other written statement. This is done in a way that does not consistently advantage or disadvantage specific client accounts.

## Item 13 – Review of Accounts

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### A. Frequency of Reviews

Securities in client accounts are monitored on a regular and continuous basis by S.E.E.D.. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the client. Financial planning clients may engage with us for ongoing planning or for various check-up services.

### B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each client account is reviewed at least annually. Reviews may be conducted more 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 S.E.E.D. 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 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]. S.E.E.D. may also provide clients with periodic reports regarding their holdings, allocations, and performance.

## Item 14 - Client Referrals and Other Compensation

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### A. Compensation Received by S.E.E.D.

S.E.E.D. is a fee-only advisory firm, who, in all circumstances, is compensated solely by the client. We do not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. We do refer clients to various third parties to provide certain financial services necessary to meet the goals of our clients. Likewise, we do receive referrals of new clients from third parties.

#### Participation in Institutional Advisor Platform

S.E.E.D. has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like ours. As a registered investment advisor participating on the Schwab Advisor Services platform, we receive access to software and related support without cost because we render investment management services to clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit us and many, but not all services provided by Schwab will benefit clients. In fulfilling our duties to our clients, we always endeavor to put

the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence our recommendation of this custodian over one that does not furnish similar software, systems support, or services.

*Services that Benefit the Client* – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client’s funds and securities. Through Schwab, S.E.E.D. may be able to access certain investments and asset classes that the client would not be able to obtain directly or through other sources. In addition, we may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the client were to directly access the investments. Further, Schwab’s institutional brokerage services may include a reimbursement of account transfer fees for our clients.

*Services that May Indirectly Benefit the Client* – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, S.E.E.D. receives duplicate statements for client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist us in effectively managing accounts for our clients but may not directly benefit all clients.

*Services that May Only Benefit S.E.E.D.* – Schwab also offers other services and financial support to us that may not benefit the client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for us to recommend Schwab, which results in a conflict of interest. We believe, however, that the selection of Schwab as custodian is in the best interests of our clients.

## **B. Client Referrals from Solicitors**

S.E.E.D. does not offer or participate with a Solicitor Program.

### **Item 15 – Custody**

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S.E.E.D. does not accept or maintain custody of any client accounts, except for the authorized deduction of our fee(s). 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 us to utilize the custodian for the client’s security transactions. We encourage clients to review statements provided by the custodian. For more information about custodians and brokerage practices, see “Item 12 - Brokerage Practices”.

### **Item 16 – Investment Discretion**

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S.E.E.D. 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 are subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by us. Discretionary authority is only authorized upon full disclosure to the client. The granting of such authority is evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades that we make will be in accordance with each client's investment objectives and goals.

#### Item 17 – Voting Client Securities

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S.E.E.D. does not accept proxy-voting responsibility for any client. Clients will receive proxy statements directly from the custodian. We do assist in answering questions relating to proxies, however, the client retains the sole responsibility for proxy decisions and voting.

#### Item 18 – Financial Information

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Neither S.E.E.D., nor its management, have any adverse financial situations that would reasonably impair our ability to meet all obligations to our clients. Neither we, nor any of our advisory persons, has been subject to a bankruptcy or financial compromise. We are not required to deliver a balance sheet along with this Disclosure Brochure as we do 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

**Travis E. Maus, AIFA®**  
Managing Partner, Wealth Manager, Chief Compliance Officer

Effective: January 29, 2020

WealthManagement  
*A Division of S.E.E.D.*



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Travis E. Maus (CRD# **5394182**) in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 188521) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

S.E.E.D. Planning Group, LLC ADV 2B

## Item 2 – Educational Background and Business Experience

Travis E. Maus, born in 1981, is dedicated to advising clients of S.E.E.D. as a Wealth Manager, Managing Partner and Chief Compliance Officer. Travis attended the Rochester Institute of Technology from 2000-2001 and earned an Associates in Graphic Design from the Art Institute of Pittsburgh in 2003. Additional information regarding his employment history is included below.

### Employment History (previous 5-years):

Managing Partner, CCO, Wealth Manager, S.E.E.D. Planning Group, LLC	01/2013 to Present
Financial Planner, S.E.E.D. Financial Strategies, LLC/Cetera Advisors LLC	06/2013 to 08/2016

### Accredited Investment Fiduciary (“AIFA®”)

The AIFA® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence.

The AIFA® designees receive advanced training in both prudent investment processes and assessment principles with the primary purpose of performing assessments of an Investment Steward’s, Investment Advisor’s, or Investment Manager’s conformance to a Global Fiduciary Standard of Excellence using fi360’s ISO-like procedure of assessment.

## Item 3 – Disciplinary Information

Securities laws require S.E.E.D. to disclose any instances where we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Travis Maus.***

## Item 4 – Other Business Activities

### SEEDs of Hope Binghamton, INC

In a non-compensatory role, Travis is the President of the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. His duties include organization and strategic planning and governance. He spends less than 8 hours per month in his volunteer role.

Tioga Downs Regional Community Foundation

In a non-compensatory role, Travis is a member of the Board of Directors for Tioga Downs Regional Community Foundation, a private foundation located in Nichols, NY. His duties include reviewing and recommending grants. He spends less than 4 hours per month in his volunteer role.

**Item 5 – Additional Compensation**

Travis is dedicated to the investment advisory activities of S.E.E.D.'s Clients. He does not receive any additional forms of compensation.

**Item 6 – Supervision**

Travis serves as a Wealth Manager and the Chief Compliance Officer of S.E.E.D. He can be reached at (607) 217-5091.

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

Form ADV Part 2B – Brochure Supplement

Ryan S. Berkeley, AIF®, APMA®  
Chief Financial Officer, Partner, and Wealth Manager

Effective: January 29, 2020

WealthManagement  
*A Division of S.E.E.D.*



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Ryan S. Berkeley (CRD# **5950169**) in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 188521) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

S.E.E.D. Planning Group, LLC ADV 2B

## Item 2 – Educational Background and Business Experience

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Ryan S. Berkeley, born in 1985 is dedicated to advising the clients of S.E.E.D. as a Wealth Manager, Chief Financial Officer, and Partner. Ryan earned a Bachelor of Arts in Music and a Concentration in Music Management from Manhattanville College in 2008. Additional information regarding his employment history is included below.

### **Employment History (previous 5-years):**

Partner, CFO, and Wealth Manager, S.E.E.D. Planning Group, LLC	05/2015 to Present
Financial Advisor, S.E.E.D. Financial Strategies, LLC/Cetera Advisors LLC	06/2013 to 08/2016

### Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

### Accredited Portfolio Management Advisor ("APMA®")

APMA® designation is obtained through a completed course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. The program is designed for 80-100 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

## Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where the we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Ryan Berkeley.***

#### Item 4 – Other Business Activities

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##### SEEDs of Hope Binghamton, INC

Ryan, in a non-compensatory role, is the Treasurer of the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. His duties include financial governance and strategic planning. He spends less than 8 hours per month in his volunteer role.

##### Town of Colesville

Ryan, in a non-compensatory role, serves on the Planning Board with the town of Colesville.

##### Real Estate LLC

Ryan is a member of a JDRQ Rentals, LLC which owns rental property.

#### Item 5 – Additional Compensation

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Ryan is dedicated to the investment advisory activities of S.E.E.D.'s clients. He does not receive any additional forms of compensation for work with clients. Ryan may receive compensation derived from property rentals.

#### Item 6 – Supervision

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Ryan serves as a Wealth Manager with S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

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

Form ADV Part 2B – Brochure Supplement

Amy C. Michaels, CFP®, AIF®  
Partner, Director of Financial Planning, and Financial Planner

Effective: January 29, 2020



This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Amy C. Michaels in addition to the information contained in the S.E.E.D. Planning Group, LLC (“S.E.E.D.” or the “Advisor”) (CRD # 188521) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

S.E.E.D. Planning Group, LLC ADV 2B

## Item 2 – Educational Background and Business Experience

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Amy C. Michaels, born in 1993, is dedicated to advising clients of S.E.E.D. as a Financial Planner, Director of Financial Planning, and Partner. Amy earned a Bachelor of Science in Financial Economics from Binghamton University in 2015. Additional information regarding her employment history is included below.

### Employment History (previous 5-years):

Director of Financial Planning and Financial Planner, S.E.E.D. Planning Group, LLC	08/2014 to Present
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### 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.

#### Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

#### Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where we or our 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. *There are no legal, civil or disciplinary events to disclose regarding Amy Michaels.*

#### Item 4 – Other Business Activities

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##### SEEDs of Hope Binghamton, INC

Amy, in a non-compensatory role, is the Secretary of the Board of Directors for SEEDs of Hope Binghamton, INC, a non-profit located in Binghamton, NY. Her duties include record keeping, strategic planning and governance. She spends less than 8 hours per month in this volunteer role.

#### Item 5 – Additional Compensation

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Amy is dedicated to the investment advisory activities of S.E.E.D.'s clients. She does not receive any additional forms of compensation.

#### Item 6 – Supervision

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Amy serves as a Financial Planner of S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

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

Form ADV Part 2B – Brochure Supplement

Frederick G. Costantino, CFP®, CRPC®, CPM®, AIF®  
Chief Investment Officer, Partner, and Wealth Manager

Effective: January 29, 2020



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Frederick G. Costantino (CRD# **3129677**) in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 188521) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

S.E.E.D. Planning Group, LLC ADV 2B

## Item 2 – Educational Background and Business Experience

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Frederick G. Costantino, born in 1975, is dedicated to advising clients of S.E.E.D. as a Wealth Manager, Chief Investment Officer, and Partner. Fred earned a B.A. in Economics from Binghamton University (S.U.N.Y.) in 1999. Additional information regarding his employment history is included below.

### Employment History (previous 5-years):

Chief Investment Officer and Wealth Manager, S.E.E.D. Planning Group, LLC	06/2016 to Present
Financial Advisor, Morgan Stanley	09/2013 to 06/2016

### 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.

#### Chartered Retirement Planning Counselor CRPC®

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to [Standards of Professional Conduct](#) and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

#### Certified Portfolio Manager CPM®

The Certified Portfolio Manager (CPM®) designation is a collaboration of the Academy of Certified Portfolio Managers (ACPM) and Columbia University. The academic component is designed for financial services industry professionals in order to provide a deeper understanding of security analysis, asset allocation, and portfolio management concepts.

Once accepted to the program candidates must complete an online self-study course (150-200 hours), attend a five-day residential program at Columbia University and pass a final exam.

ACPM certification maintenance standards require that all certificate holders (CPM®) accumulate 20 continuing education unit hours (CE hours) of professional development every year, abide by the ACPM Code of Ethics and maintain affiliation by paying annual dues and being an active member of ACPM.

#### Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

#### Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Frederick G. Constantino.***

#### Item 4 – Other Business Activities

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##### Broome County Habitat for Humanity

Fred, in a non-compensatory role, is the President of the Board of Directors for Broome County Habitat of Humanity, a non-profit located in Endicott, NY. His duties include organization and strategic planning and governance. He spends less than 4 hours per month in his volunteer role.

#### Item 5 – Additional Compensation

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Fred is dedicated to the investment advisory activities of S.E.E.D.'s clients. He does not receive any additional forms of compensation.

#### Item 6 – Supervision

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Fred serves as a Wealth Manager of S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

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

Form ADV Part 2B – Brochure Supplement

Stephen J. Campbell  
Partner and Director of Community Engagement

Effective: January 29, 2020



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Stephen J. Campbell in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 6066061) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 – Educational Background and Business Experience

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Stephen J. Campbell, born in 1986, is dedicated to advising clients of S.E.E.D. as the Director of Community Engagement and Partner. Steve earned a Masters of Education in Social Studies from Binghamton University in 2010 and Bachelors of Arts in History from Rutgers University in 2009. Additional information regarding his employment history is included below.

### Employment History (previous 5-years):

Director of Community Engagement, S.E.E.D. Planning Group, LLC	05/2017 to Present
Financial Advisor, Morgan Stanley	05/2012 to 05/2017

## Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Stephen Campbell.***

## Item 4 – Other Business Activities

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### Greater Binghamton Chamber of Commerce

Steve, in a non-compensatory role, is on the Greater Binghamton Chamber of Commerce Government Affairs Committee. He spends less than 2 hours per month on this activity.

### Calvary's Love Church, Assemblies of God

Steve, in a non-compensatory role, is a Trustee at Calvary's Love Church, Assemblies of God located at Johnson City, NY. He spends less than 4 hours per month on this activity.

## Item 5 – Additional Compensation

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Steve is dedicated to the investment advisory activities of S.E.E.D.'s clients. Mr. Campbell does not receive any additional forms of compensation.

## Item 6 – Supervision

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Steve serves as the Director of Community Engagement at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

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

Form ADV Part 2B – Brochure Supplement

Andrea Noel Vaioli, AIF®, BFA™  
Wealth Manager

Effective: January 29, 2020



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Andrea Noel Vaioli in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 5318774) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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Andrea Noel Vaioli, born in 1980, is dedicated to advising clients of S.E.E.D. as a Wealth Manager. Andrea attended Ithaca College from 1998-1999 but has not received any higher education degrees after high school. Additional information regarding her employment history is included below.

### Employment History (previous 5-years):

Wealth Manager, S.E.E.D. Planning Group, LLC	07/2018 to Present
Wealth Management Advisor, TIAA-CREF Individual & Institutional Services, LLC	12/2014 to 07/2018

### Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

### Behavioral Finance Advisor (BFA™)

The BFA™ designation is awarded by the Kaplan University School of Professional and Continuing Education in conjunction with Think2Perform®.

The BFA™ combines psychology and neuroscience with traditional financial practices. The BFA curriculum is designed to equip advisors with tools and training to further help their clients make sound financial decisions, maintain emotional competency and achieve their financial goals.

BFA™ professionals are required to complete 20 hours of continuing education annually.

### Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Andrea Vaioli.***

### Item 4 – Other Business Activities

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#### STAP, INC

Andrea, in a non-compensatory role, is the President of the Board of Directors of the Southern Tier AIDS Program, INC (STAP), a non-profit in Binghamton, NY. Her duties include organization governance and strategic planning. She spends less than 4 hours per month on this activity.

### Item 5 – Additional Compensation

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Andrea Vaioli is dedicated to the investment advisory activities of S.E.E.D.'s clients. She does not receive any additional forms of compensation.

### Item 6 – Supervision

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Andrea serves as a Wealth Manager at S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

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

Form ADV Part 2B – Brochure Supplement

Kerstin Driscoll  
Retirement Plan Navigator and Director of SUITE(k)

Effective: January 29, 2020



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Kerstin Driscoll in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 5318774) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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Kerstin Marie Driscoll, born in 1965, is dedicated to advising clients of S.E.E.D. as a Retirement Plan Navigator and the Director of SUITE(k). Kerstin has received Bachelor of Arts from Penn State University. Additional information regarding her employment history is included below.

### Employment History (previous 5-years):

Director of SUITE(k), S.E.E.D. Planning Group, LLC	01/2019 to Present
Managing Director, Fidelity Brokerage Services LLC	04/2016-1/2019
Director of Retirement Plan Services, Northwestern Mutual Investment Services LLC	03/2011-03/2016
Director of Retirement Plan Services, Stephen Feehan	01/2001-03/2016
Patient Advocate, BIORX	02/2008-03/2016

## Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Kerstin Driscoll.***

## Item 4 – Other Business Activities

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### The Community Foundation for South Central New York

Kerstin, in a non-compensatory role, is a member of the Board of Directors of The Community Foundation for South Central New York, a non-profit located in Johnson City, NY. Her duties include being a committee member for the Tina Fund and being the Chairperson of the Development Committee. She spends less than 3 hours per month on this activity.

### The Greene Community Scholarship Fund

Kerstin, in a non-compensatory role, is the Vice President of the Board of Directors of The Greene Community Scholarship Fund, a non-profit located in Greene, NY. Her duties include organizational governance and strategic planning in addition to serving as the Chairperson of the Scholarship Selection Committee. She spends less than 3 hours per month on this activity.

#### Item 5 – Additional Compensation

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Kerstin is dedicated to the investment advisory activities of S.E.E.D.'s clients. She does not receive any additional forms of compensation.

#### Item 6 – Supervision

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Kerstin serves as a Retirement Plan Navigator of S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

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



Form ADV Part 2B – Brochure Supplement

Ryan Seymour  
Financial Planner

Effective: January 29, 2020



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Ryan Seymour in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 5318774) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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Ryan Seymour, born in 1992, is dedicated to advising clients of S.E.E.D. as a Financial Planner. Ryan has received Bachelors of Economics from the University of Albany. Additional information regarding his employment history is included below.

### Employment History (previous 5-years):

Financial Planner, S.E.E.D. Planning Group, LLC	10/2019 to Present
Client Analyst, Ayco	11/2018-10/2019
Personal Banker, Keybank	1/2017-11/2018
Insurance Advisor, Mutual of Omaha	3/2015-02/2017

## Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Ryan Seymour.***

## Item 4 – Other Business Activities

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Ryan is dedicated to the investment advisory activities of S.E.E.D.'s clients. He does not participate with any other business activities.

## Item 5 – Additional Compensation

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Ryan is dedicated to the investment advisory activities of S.E.E.D.'s clients. He does not receive any additional forms of compensation.

## Item 6 – Supervision

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Ryan serves as a Financial Planner of S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

S.E.E.D. has implemented a Code of Ethics and internal compliance that guide each employee in meeting our fiduciary obligations to our clients. Further, S.E.E.D. is subject to regulatory oversight by various agencies. These agencies require S.E.E.D. and our employees to register. As a registered entity, S.E.E.D. is subject to examinations by regulators, which may be

announced or unannounced. S.E.E.D. is required to periodically update the information provided to these agencies and to provide various reports regarding our business activities and assets.

Form ADV Part 2B – Brochure Supplement

Michael Graves, CFP®  
Wealth Manager (Syracuse Office)

Effective: January 29, 2020



This Form ADV2B ("Brochure Supplement") provides information about the background and qualifications of Michael Graves in addition to the information contained in the S.E.E.D. Planning Group, LLC ("S.E.E.D." or the "Advisor") (CRD # 5318774) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the S.E.E.D. Disclosure Brochure or this Brochure Supplement, please contact us at (607) 217-5091.

Additional information is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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Michael Graves, born in 1972, is dedicated to advising clients of S.E.E.D. as a Wealth Manager. Mike earned his B.A. in Management with a minor in Accounting from Hartwick College. Additional information regarding Michael's employment history is included below.

### Employment History (previous 5-years):

Wealth Manager, S.E.E.D. Planning Group, LLC	1/2020 to Present
Unemployed	04/2019-1/2020
Wealth Management Advisor, TIAA-CREF Individual & Institutional Services, LLC	9/2007-04/2019

## Item 3 – Disciplinary Information

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Securities laws require S.E.E.D. to disclose any instances where we or our 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. ***There are no legal, civil or disciplinary events to disclose regarding Michael Graves.***

## Item 4 – Other Business Activities

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Mike is dedicated to the investment advisory activities of S.E.E.D.'s clients. He does not participate with any other business activities.

## Item 5 – Additional Compensation

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Mike is dedicated to the investment advisory activities of S.E.E.D.'s clients. He does not receive any additional forms of compensation.

## Item 6 – Supervision

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Mike serves as a Financial Planner of S.E.E.D. and is supervised by Travis Maus, the Chief Compliance Officer. Travis can be reached at (607) 217-5091.

S.E.E.D. has implemented a Code of Ethics and internal compliance that guide each employee in meeting our fiduciary obligations to our clients. Further, S.E.E.D. is subject to regulatory oversight by various agencies. These agencies require S.E.E.D. and our employees to register. As a registered entity, S.E.E.D. is subject to examinations by regulators, which may be announced or unannounced. S.E.E.D. is required to periodically update the information

provided to these agencies and to provide various reports regarding our business activities and assets.