

Part 2A of Form ADV Asset Management: Firm Brochure

St. Louis Financial Planners Asset Management
1415 Elbridge Payne Rd. Ste. 140
Chesterfield, MO 63017

Telephone: 636-532-3900
Email: info@stlfp.com
Web Address: www.stlfp.com

January 10, 2021

St. Louis Financial Planners Asset Management LLC (STLFPAM). This brochure provides information about the qualifications and business practices of St. Louis Financial Planners Asset Management LLC.

If you have any questions about the contents of this brochure, please contact us at 636-532-3900. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about STLFPAM is available on the SEC's website at www.adviserinfo.sec.gov. You can access this information by a unique identifying number, known as a CRD number. Our firm's CRD number is 106999.

Item 2 Material Changes

This Brochure, dated January 10, 2021 (this “Brochure”), is our new disclosure document prepared according to the SEC's new requirements and rules. This Brochure is an update to the firm Brochure dated June 9, 2020

- Updated assets under management and client count

Consistent with the new rules, we may provide additional ongoing disclosure information about material changes to you, including a revised Brochure, as necessary based on changes or new information. We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business fiscal year.

Table of Contents

Item 2 Material Changes	2
Item 4 Advisory Business	4
Item 5 Fees and Compensation	5
Item 6 Performance-Based Fees and Side-By-Side Management	6
Item 7 Types of Clients	6
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss	6
Method of Analysis	6
Investment Strategies	6
Dynamic Asset Allocation.....	6
Dynamic Leveraged	7
Tactical Asset Allocation Models	6
Strategic and Global Asset Allocation Models	7
Risk of Loss	7
Item 9 Disciplinary Information	7
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
Item 12 Brokerage Practices	9
Item 13 Review of Accounts	9
Item 14 Client Referrals and Other Compensation.....	9
Item 15 Custody	10
Item 16 Investment Discretion	Error! Bookmark not defined.
Item 17 Voting Client Securities.....	Error! Bookmark not defined.
Item 18 Financial Information.....	Error! Bookmark not defined.0

Item 4 Advisory Business

St. Louis Financial Planners Asset Management LLC (STLFPAM) provides discretionary advisory services to individuals, high net worth individuals, pension and profit sharing plans, charitable organizations, and corporations or other businesses. STLFPAM was formed in the state of Missouri and has been a registered investment adviser since 1996. Adviser provides portfolio management, selection of other advisers, and active management services, and/or the selection of other third-party managers.

STLFPAM provides active management advice in mutual funds, exchange traded funds (ETFs), and variable annuities. As opposed to buy and hold strategies, active management is the process of constantly monitoring potential investments and making periodic changes to the portfolio. The management service is performed on a discretionary basis; however, STLFPAM does not have custody of the client's funds or securities. STLFPAM offers different models of investment strategies.

STLFPAM clientele consists of investment advisers that have arrangements to market the services of STLFPAM. Investment advisers meet with individual clients to determine the best adviser service for their needs. Investment advisers will determine investment objectives, risk tolerance, net worth, and suitability for the best services offered by STLFPAM to meet their individual client's needs. The portfolio selected for the client is customized to their individual risk/return need.

STLFPAM also provides active management services under the Full Discretion Advisory Agreement whereas the Client appoints STLFPAM to undertake such investment supervisory services as STLFPAM deems appropriate for the Client in one or more management programs or mutual funds /ETFs. Client appoints STLFPAM to select management program(s), program signals, appoint sub-advisors, and from time to time reallocate funds among such program(s) and/or third-party manger(s) according to clients predetermined risk.

As of Dec. 31, 2020, STLFPAM was actively managing \$129,954,155 of clients' assets on a discretionary basis.

Principal Owners and Executive Officers are:

Timothy D. Hunt	President	50%
Casey D. Hunt	Vice-President	50%

Item 5 Fees and Compensation

Fee Schedules for Casey D. Hunt

\$50,000 and less	2.50% of the Account
\$50,000.01 - \$100,000	2.25% of the Account
\$100,000.01 - \$500,000	2.00% of the Account
\$500,000.01 and greater	1.75% of the Account

Casey Hunt currently provide advisory services for 126 clients

Fee Schedule for Timothy D. Hunt and Matt Jarrell

\$100,000 and less	2.50% of the Account
\$100,000.01 - \$250,000	2.25% of the Account
\$250,000.01 - \$750,000	2.00% of the Account
\$750,000.01 and over	1.75% of the Account

Timothy Hunt currently provides advisory services for 202 clients.

Matthew Jarrell currently provides advisory services for 79 clients

The annual fee listed above shall be paid in arrears on a quarterly basis and calculated using the average daily account balance.

E*TRADE Advisor Services (EAS) has NO trading costs nor equity execution fees.

STLFPAM uses a platform of exchange traded funds (ETFs), individual equities and no-load index funds. STLFPAM retains the right to negotiate fees at its own discretion. Adviser retains the right to modify the fee schedule for future agreement years by notifying the client thirty days before the effective date of any modification. Fees are calculated and payable in arrears, they are deducted quarterly. STLFPAM will deduct the fees from the clients' assets. STLFPAM's advisory client has the right to terminate the contract without penalty at any time. Upon termination of the advisory agreement, fees will be prorated to the amount of days in which the client received STLFPAM service. Clients are under no obligation to act on the investment adviser recommendations. The client is under no obligation to effect the transaction through the company/custodian STLFPAM has recommended and has the option to purchase investment products through other brokers or agents that are not affiliated with STLFPAM.

E*TRADE Advisor Services has a \$75 fee when an account is closed or liquidated. There are no fees for an ACH or wire payments to client's bank account.

Client statements for Casey Hunt, Timothy Hunt and Matthew Jarrell are prepared by E*TRADE Advisor Services (EAS). EAS charges an account custody fee. This custody fee is paid for by STLFPAM. The fee covers statement generation, performance reporting, website account access, advanced trading technologies, and for no trading costs. EAS may also receive 12b-1 and/or shareholder services mutual fund fee revenue for some mutual fund share positions held in the client's accounts. Other mutual funds could have a \$19.99 cost to buy or sell but those funds are not utilized in any active strategy.

To reflect the management between STLFP and STLFPAM, both companies have entered into a Revenue, Services and Expense Sharing Agreement providing for the payment by STLFPAM to STLFP of approximately one-half (50%) of all revenue derived from referred clients as well as the payment of mutually agreed upon expenses and salaries of STLFP.

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

Investment Advisers of STLFPAM do not charge performance-based fees.

Item 7 Types of Clients

STLFPAM provides investment advice to individuals, trusts, 401k, pension and profit sharing plans, charitable organizations, corporations or business entities other than those listed above.

STLFPAM has no minimum account size.

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

Method of Analysis

St. Louis Financial Planners Asset Management, LLC utilizes primarily technical analysis as its method of research and investment model management. Technical Analysis is the study of the market action itself as measured by market price. Market charts are used to identify the dominate trends, support and resistance levels in the major market indices, ETFs, and individual securities. The investment vehicles used are exchange traded funds (ETFs), individual equities, and no-load index mutual funds.

Investment Strategies

Dynamic Asset Allocation

Dynamic Asset Allocation Models seek growth of capital with an emphasis on controlling risk through the use of proprietary technical systems that can seek the safety of money market or cash when the support, resistance, and trend following models dictate. Utilizes traditional equity indexed ETFs, mutual funds, and individual equities. DAA also controls risk through fixed income strategies and other methods. The Dynamic Asset Allocation Models will incorporate multiple asset classes and utilize strategies of long and intermediate term active portfolio management programs based upon large, mid, and small company indices, ETF's and individual equities.

Tactical Rotation, Sector Rotation, Momentum Models and Dividend Equity

Models objective is to seek growth of capital by owning the leading traditional indexed asset class, sector mutual funds/ETFs, and individual equities through the use of proprietary technical indicators and ranking methodology. These models can employ a Momentum and relative strength ranking system that actively rotates into and out of ETFs, mutual

Part 2A of Form ADV Asset Management: Firm Brochure

funds, and individual equities. Through the utilization of long and intermediate term strategies, we monitor the asset classes and sectors daily and rotate into the investment style exhibiting relative strength. Unlike the Dynamic Asset Allocation model these models will not exit into money market, but rather remain fully invested at all times.

Strategic and Global Asset Allocation Models

A fully diversified buy and hold strategy. In order to reduce the correlation of the client's holdings to the U.S. stock markets, these models may have exposure to international, emerging markets, fixed income, and commodity mutual funds/ETF's. The Client must recognize that the objectives of this model cannot be achieved without incurring a certain amount of principal volatility. In order to remain consistent with the asset allocation and portfolio holdings, each model will be reviewed and monitored on a quarterly basis. Deviations or tolerance bands will be utilized in order to keep the portfolio allocations within the objective guidelines. Rebalancing of the portfolio will typically occur on an annual basis or no more frequent than deemed necessary.

The client, after consultation with the STLFPAM representative, may participate in more than one model at a time all within the same account.

Dynamic Leveraged

Purchases leveraged equity indexed mutual funds and ETF's that seek to provide investment returns, before fees and expenses, up to 200% of the daily indexed benchmark's return. This strategy will exhibit higher levels of risk and volatility than seen in traditional portfolio construction. The Dynamic Leverage Models incorporate multiple strategies of long and intermediate term active portfolio management programs based upon large, mid and small company indices. The model employs proprietary tactical strategies that can seek the safety of money market when the support, resistance, and trend following models dictate. There is an increased risk of accelerated losses when the market declines.

Risk of Loss

Because our strategies invest in equity securities and fixed income and commodity ETFs, there naturally exists a risk of loss based on market conditions. In addition to potentially lowering that risk and volatility through the use of income producing fixed instruments, we also take a different approach to manage risk. Our Dynamic Asset Allocation strategies will also exit 100% to U.S. Treasury Money Market by selling its equity holdings when our discipline issues a sell signal. These defensive measures seek to minimize the risk and volatility of investing in the stock market.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Part 2A of Form ADV Asset Management: Firm Brochure

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

The Principal Executive Officers of STLFPAM are also Principal Executive Officers of St. Louis Financial Planners, Inc., a financial planning and registered investment adviser.

Matthew Jarrell is a registered investment adviser for St. Louis Financial Planners, Inc.

St. Louis Financial Planners, Inc. and STLFPAM share the same office space.

Representatives of STLFPAM also sell life insurance and annuities through Brokerage Unlimited for which they receive a commission.

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

This Code establishes rules of conduct for all employees of STLFPAM and is designed to protect, among other things, the confidentiality of client information and establish compliance procedures ensuring best practices. The Code is based upon the principal that STLFPAM and its employees owe a fiduciary duty to their clients to conduct their affairs as to avoid serving their own personal interests ahead of clients, including their personal securities transactions, in such a manner as to avoid serving their own personal interests ahead of clients, (ii) not taking inappropriate advantage of their position with the firm and (iii) any actual or potential conflicts of interest or any abuse of their position of trust and responsibility.

The Code is designed to ensure that the high ethical standards are maintained by STLFPAM continue to be applied. The purpose of the Code is to preclude activities which may lead to or give the appearance of conflicts of interest, insider trading and other forms of prohibited or unethical business conduct. The excellent name and reputation of our firm continues to be a direct reflection of the conduct of each employee.

STLFPAM and its employees are prohibited from engaging in fraudulent, deceptive or manipulative conduct. Compliance with this section involves more than acting with honesty and good faith alone. It means that STLFPAM has an affirmative duty of utmost good faith to act solely in the best interest of its clients.

STLFPAM and its employees are subject to the following specific fiduciary obligations when dealing with clients:

- The duty to have a reasonable, independent basis for the investment advice provided.
- The duty to obtain best execution for a client's transactions where the Firm is in a position to direct brokerage transactions for the client.
- The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs and circumstances.
- A duty to be loyal to clients.

Part 2A of Form ADV Asset Management: Firm Brochure

In meeting its fiduciary responsibilities to its clients, STLFPAM expects every employee to demonstrate the highest standards of ethical conduct for continued employment. Strict compliance with the provisions of the Code shall be considered a basic condition of employment. STLFPAM's reputation for fair and honest dealings with its clients has taken considerable time to build. This standing could be seriously damaged as the result of even a single securities transaction being considered questionable in light of the fiduciary duty owed to our clients.

A copy of STLFPAM's Code of Ethics is available upon request.

Item 12 Brokerage Practices

The client in its advisory agreement with STLFPAM grants to STLFPAM or designated sub-advisor discretionary authority over the account with regard to the securities to be bought or sold in the account and the amount of the securities to be bought or sold.

STLFPAM compensates representatives of St. Louis Financial Planners, Inc. for clients utilizing their service. This referral arrangement does not result in any additional charge or fee to the client from STLFPAM.

Item 13 Review of Accounts

All Dynamic and Tactical Rotation accounts will be reviewed on a daily basis. Dividend Equity and Momentum Models will be reviewed quarterly. Strategic and Global Asset Allocation are reviewed annually. Overall account positions will be reviewed on a quarterly basis to determine their ability to meet client goals and objectives. Actions that may trigger changes in accounts include, but are not limited to, relevant financial events, market activity or indicators from STLFPAM's proprietary technically derived signals.

If investment policies of any investment vehicle become inappropriate for the STLFPAM's management program, client accounts will be traded.

In addition to regular audit procedures performed by administrative staff or outside services, reviews may be conducted by officers of STLFPAM (Tim and Casey Hunt) and designated representatives (Matt Jarrell). Accounts will be reviewed for performance and client objectives. There are no assignment limits for any associate of STLFPAM.

In addition to the quarterly reports provided by the custodian of the account, clients will receive quarterly statements showing aggregate market value of the account and annual performance reports. A market report discussing general market conditions and management viewpoint will be sent as advisers feel necessary.

Item 14 Client Referrals and Other Compensation

St. Louis Financial Planners, Inc. refers clients to STLFPAM for discretionary advisory services. STLFPAM advisers will provide portfolio management, selection of other advisers, and active management service.

Item 15 Custody

STLFPAM does not have custody of client's accounts. The custodian for client accounts is E*TRADE Savings Bank.

Item 16 Investment Discretion

The client in its advisory agreement with STLFPAM, grants to STLFPAM or designated sub-advisor discretionary authority over the account to place trades in the account without contacting the client prior to each trade to obtain the clients permission. Our discretionary authority includes the ability to determine the security to buy or sell and to determine the amount of the security to buy or sell. Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

Item 17 Voting Client Securities

STLFPAM does not have the authority to vote client securities. Clients will receive their proxies or other solicitations directly from their custodian or fund. Clients may contact STLFPAM regarding any solicitation they receive regarding their account.

Item 18 Financial Information

STLFPAM does not require or solicit prepayment of fees.

STLFPAM has not been the subject of a bankruptcy petition at any time.