

**Firm Brochure**  
(Part 2A of Form ADV)

**FEE-ONLY FINANCIAL PLANNING, LC**

**P.O. BOX 12386**

**ROANOKE, VIRGINIA 24025**

**WWW.FEEONLYROANOKE.COM**

This brochure provides information about the qualifications and business practices of FEE-ONLY FINANCIAL PLANNING, LC.

If you have any questions about the contents of this brochure, please contact us by telephone 540-342-7102, or by email [anne@feeonlyroanoke.com](mailto:anne@feeonlyroanoke.com)

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Additional information about the firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

MARCH 2021

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## Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated when material changes occur since the previous release of the Firm Brochure.

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### Material Changes since the Last Update March 2020

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**We are required to include all the topics detailed in this document. We have made the following material changes since last update:**

**Types of Advisory Services- Page 2** Updated current assets under management and active clients as of 12/31/2020

**Types of Advisory Services- Page 3** Updated hourly fee for associate advisor services to \$225 per hour as of 12/31/2020

## Advisory Business

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### Firm Description

Fee-Only Financial Planning, LC was founded in 1981.

We are a fee-only financial planning firm. We do not sell insurance, annuities, stocks, bonds, mutual funds, or any other products. The firm is not affiliated with anyone that sells financial products or securities. No commissions in any form are accepted. No finder's fees are accepted. We are compensated only by our clients.

Our clients are individuals, trusts and estates. We offer advice on cash flow, tax planning, insurance review, investment evaluation, retirement, and estate planning.

Investment advice is an integral part of financial planning. We do not act as a custodian of client assets. We may place trades for clients under a limited power of attorney when engaged to do so if assets are held at qualified custodians.

We do not provide legal or accounting services. Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client if needed.

We offer complimentary exploratory interviews. These determine the extent to which financial planning and investment management may be beneficial to the client and if the prospective client profile is suitable to the firm. Any advice perceived to be offered then is impersonal, generic in nature and is for explanatory purposes only. Initial meetings require completion of a Financial Planning Checklist from [www.feeonlyroanoke.com](http://www.feeonlyroanoke.com)

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### Principal Owners

Andrew M. Hudick II owns 51%, Anne Marie Hudick 44%, Margaret Eden Bowen 5%.

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### Types of Advisory Services

We offer advice to financial planning clients regarding cash flow, investments, tax planning, insurance evaluation, retirement, and estate planning.

We provide ongoing investment management services and give objective advice regarding securities already held by clients.

As of December 31, 2020, we managed approximately \$317,978,683 in assets on a discretionary basis for 137 clients. We gave advice on but did not actively manage additional outside assets totaling \$10,333,581.

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### Tailored Relationships

The goals and objectives for each client are evaluated when proposing the appropriate agreements which dictate how we deliver services. We provide these services within parameters agreed upon in writing. Clients may impose restrictions on security selection.

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### Types of Agreements

The following agreements define typical client relationships. We may offer specialized engagements that incorporate a portion of these services.

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## **Financial Planning Agreement – FIRST YEAR ENGAGEMENT**

Absent the discovery process that takes place within the context of a financial plan, critical factors may remain unknown which can jeopardize success. All financial planning agreements are offered in anticipation of renewal engagements.

The financial plan may include a: net worth statement; cash flow summary; review and repositioning recommendations of investments; strategic tax planning; review of insurance policies; one or more retirement scenarios; estate planning review and education planning. Implementation is at the discretion of the client. Financial plans consist of a letter or series of letters and supporting documents personalized to the client that summarize objectives and provide advice consistent with attainment. We do not utilize boilerplate planning software. Implementation coordinated with client's tax, insurance and legal professionals is included if desired.

Fees are computed from a base rate of one percent (1%) of the investable assets of the client plus 1.5% of gross income. A discretionary administrative fee of \$1,500-\$3,500 may be imposed with account establishment and asset transfers. Calculated fees may be adjusted for perceived degree of complexity. Minimum financial planning fee of \$10,000 is adjustable at our discretion.

Fees are predicated upon facts known at the start of the engagement. If the client's situation is substantially different than disclosed, a revised fee may be proposed. Clients must approve changes in advance when a fee increase is warranted. Fees for financial plans require a 25% retainer in advance with the balance due in three quarterly installments.

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## **Advisory Service Agreements- RENEWAL ENGAGEMENTS**

### **RETAINER AGREEMENT**

Provides semi-annual summarized review and analysis with personalized written recommendations. Minimum annual fee \$7,500 billed quarterly in advance, adjustable at our discretion. Financial planning services may be included if detailed in your contract.

### **INVESTMENT ADVISOR AGREEMENT**

Provides quarterly detailed review, performance reporting and analysis with personalized written recommendations. Cost basis reconciliation is provided where possible. Ongoing financial planning consultation is included. First year fee is one percent (1%) of assets under management (AUM) annually billed quarterly in advance at 0.25%. After the first full year, fees are reduced to 0.75% AUM annually billed quarterly in advance at 0.1875%. Quarterly billing calculations are based on AUM value as of last day of the month of prior quarterly billing period using reasonably obtained reputable third-party valuation sources. Varying minimums may be imposed beginning at \$10,000 annually. Reduced fees may be offered for engagements we perceive to be less complex.

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### **Hourly Planning Engagements**

We generally do not provide hourly planning services. Hourly fees may be assessed for work outside the scope of current engagements and is charged at \$225 per hour for associate advisor and \$500 per hour for senior advisor services.

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**Termination of Agreement**

Clients may terminate agreements by providing written notice to Fee-Only Financial Planning, LC, P.O. Box 12386, Roanoke, VA 24025. Clients remain financially responsible for services provided within the seven-day notice period of termination receipt. We will pro-rate and refund unearned fees or collect balance due.

Our obligations to you conclude at termination and it is your responsibility to retain prior communications and work product. Written requests for copies and supporting documents will be honored as soon as practical and must be accompanied by a minimum fee for time and expense of \$500. We retain records for five years.

Access to your Client Portal is revoked upon termination. Any account residing on our Institutional custodial platforms at termination will be transferred to Retail custodial divisions, which may result in higher fees and reduced access to services.

**Fees and Compensation**

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**Description**

Fees are calculated on a percentage of assets, income or fixed retainer fees and are agreed upon in advance in writing. We may impose minimums depending upon the scope of engagement. Hourly fees or expense reimbursement may be assessed for services agreed to be outside the scope of the engagement.

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**Fee Billing**

Financial Planning fees are billed 25% in advance, with quarterly installments of the balance. Fees may be deducted from a designated client account to facilitate billing.

Retainer and Investment Advisor Agreement fees are billed quarterly in advance. These fees are deducted from a designated client account to facilitate billing.

The client must consent in advance to direct debiting of their investment account.

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**Other Fees, Adjustments**

Custodians may charge transaction fees on purchases or sales of certain securities. These fees are not commissions and we are not paid. Where possible we have negotiated reduced or below market fees on behalf of our clients and consider fees when making investment recommendations.

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

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**Expense Ratios**

We place an emphasis on minimizing the cost of investing. We stringently examine the cost of acquiring and owning investments in making recommendations. Mutual funds generally charge internal management fees or expense ratios to cover their costs. An expense ratio of 0.50 means it will cost you 0.5% annually to own this investment. For



this reason, we heavily favor investments with modest expense ratios, like index funds and individual bonds. Expense ratios are paid to fund companies, not to us. They should be considered an investment cost in addition to the fees you pay us.

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**Past Due Accounts and Termination of Agreement**

We reserve the right to stop work on any account in arrears on fees and are not responsible for any action or inaction that results. Unresolved past due accounts may be transferred from our Institutional platforms and will lose affiliated benefits. Agreement may be terminated upon seven days written notice by either party. Fees are prorated to end of notice period. Unearned fees will be refunded, or outstanding invoices collected.

**Performance-Based Fees**

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**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities. We do not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

**Types of Clients**

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**Description**

We provide services to individuals, trusts, and estates. Client relationships vary in scope. We accept new clients with the expectation they will endure.

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**Account Minimums**

We do not impose account minimums. Factoring in the cost of investing is a critical aspect to success in our view. Retainer or Investment Advisor Agreements are offered after weighing the perceived benefit our services may have on your long-term success.

Due to variations in assets, tenure, complexity and factoring in minimum fees imposed, some clients may pay a higher percentage rate in annual fees than the fees paid by clients with greater or lesser assets under management.

**Methods of Analysis, Investment Strategies and Risk of Loss**

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**Methods of Analysis**

We utilize publicly provided information and consider the individual client when making investment selection.

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**Investment Strategies**

We heavily consider the cost of acquiring and owning investments. We favor individual bonds for fixed income, and we evaluate offerings for credit worthiness using industry recognized sources and ratings services. We believe in the benefits of lower cost and diversification and prefer indexed mutual funds and Exchange Traded Funds.

The primary investment strategy for client accounts is asset allocation. We work with each client to establish an investment model of diversified asset classes and suggest

rebalancing against the model at agreed upon intervals. Allocations are intended to complement client objectives and may be modified over time. Clients are encouraged to utilize this model as a framework for investment decisions. Our strategies generally favor long-term purchases over short-term purchases.

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**Risk of Loss**

All investments have certain risks that are borne by the investor. Our approach constantly balances the risk of loss against achievement of client objectives. All investors face the following investment risks:

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

## Disciplinary Information

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### Legal and Disciplinary

The firm and its principals have not been involved in legal or disciplinary events related to past or present investment clients.

## Other Financial Industry Activities and Affiliations

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### Financial Industry Activities

We are not active in any other related industry.

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### Affiliations

We have no material arrangements with any related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

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

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### Code of Ethics

We have committed to the Code of Ethics & Professional Responsibility from CFP® Board, <https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct>

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### Participation or Interest in Client Transactions

Fee-Only Financial Planning, LC and its principals may buy or sell securities that are also held by clients, which means we invest our own money the same way we advise you to. We do not trade our own securities ahead of clients. We maintain strict internal compliance policies.

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### Personal Trading

This firm consists of the three owners. Their personal trading is inconsequential, does not affect the markets, and does not receive preferential treatment.

## Brokerage Practices

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### Selecting Brokerage Firms

We have no affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. We recommend custodians based on the proven integrity and financial responsibility of the firm and our perception of the best execution of orders at reasonable commission rates.

We recommend discount brokerage firms and qualified custodians, such as TD Ameritrade, Charles Schwab Corp., Fidelity Investments, Vanguard Group, TIAA-CREF, American Funds and others.

We **DO NOT** receive fees or commissions from any of these arrangements.

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**Best Execution**

We regularly review the execution of trades. Trading fees charged by custodians are reviewed and negotiated periodically. We do not receive any portion of the trading fees.

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**Soft Dollars**

We do not receive soft dollars from vendors. We may avail ourselves of corporate discounts extended to us from our various custodial relationships on software and related purchases. These discounts do not influence our selection and our choice of custodians is not affected by nominal discounts.

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**Order Aggregation**

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

**Review of Accounts**

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**Periodic Reviews**

Account reviews are performed periodically based upon contracted services, and more frequently upon client request.

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**Review Triggers**

Conditions that may trigger reviews are changes in tax laws, new investment information, and changes in a client's own situation. Clients are responsible for alerting us to any changing circumstances which may warrant additional review and requesting reviews outside contracted intervals.

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**Regular Reports**

Account reviews are conducted by Andrew M. Hudick II, CFP and M. Eden Bowen, CFP. They consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications. Investment Advisor Agreement and Retainer Agreement clients receive regular written updates at agreed upon intervals. The written updates include a personalized letter and portfolio statement. Clients are generally responsible for approving recommendations prior to implementation.

**Client Referrals and Other Compensation**

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**Incoming Referrals**

Our new clients generally come from existing clients, some of whom have been with us from the beginning! We do not compensate any referring parties, but we value the confidence they place in us.

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**Referrals Out**

We do not accept referral fees of any kind from other professionals when a prospect or client is referred to them.

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**Other Compensation**

*None*

**Custody**

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**Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients.

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**Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by us. Our reports rely on data provided from outside sources.

**Investment Discretion**

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**Discretionary Authority for Trading**

Fee-Only Financial Planning, LC accepts discretionary authority to manage accounts held at TD Ameritrade Institutional and in some cases Fidelity Investments. This facilitates placing trades in your TD Ameritrade or select Fidelity Investments accounts to implement the investment recommendations we have agreed upon. We have the authority to determine, without obtaining specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. When practical we will generally consult with the client before placing trades.

The client approves the custodian to be used. We do not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trades or investment acquisitions. Independent client trading in any account maintained on our TD Ameritrade Institutional platform is strongly discouraged and will likely constitute basis for client termination.

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**Outside Assets**

When desired and if possible, we may incorporate outside accounts in client services. An outside account is one not held on our Institutional platforms with TD Ameritrade or Fidelity Investments. Clients who desire inclusion of outside accounts may do so by linking these accounts to data aggregator QUOVO. Clients are responsible for maintaining QUOVO access necessary for us to include these accounts in provided services and accept all liability for doing so. Absent updated QUOVO data, we will utilize last provided account valuations in our advice, reports, and billing. We do not make trades in outside accounts and clients are responsible for implementation of any recommendations made within these outside accounts. When permitted, we may provide some administrative support for outside accounts.

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**Limited Power of Attorney**

A limited power of attorney is an authorization for a specific account. Clients sign a limited power of attorney so that we may execute trades, bill designated accounts and provide the agreed upon services that they have approved.

## **Voting Client Securities**

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### **Proxy Votes**

We DO NOT vote proxies on securities.

## **Financial Information**

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### **Financial Condition**

We have no financial impairment that would preclude us from meeting contractual commitments to clients.

A balance sheet is not required to be provided because we do not custody client funds or securities, and do not require prepayment of fees of more than \$1,200 per client six months or more in advance.

## **Business Continuity Plan**

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### **General**

FOFP, LC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people. Our business model is remote operation which lends itself to minimal potential for disruptions. We maintain cellular devices which also function as hotspots in the event of loss of internet. We have a landline to provide communication in event of cell service disruption. We maintain up to date business continuation plans from our key vendors. The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, cellular outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up in real time across multiple systems and archived offsite. These include client statements, confirms and all communication.

### **Alternate Offices**

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

### **Loss of Key Personnel**

We have an informal Business Continuation Agreement with another fee-only financial advisory firm to support clients in the event of two of our three principal's serious disability or death. In the event of one principal's incapacity or death, the two remaining would continue operation of the business.

## **Information Security Program**

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### **Information Security**

We maintain an information security program to reduce the risk that your personal and confidential information may be breached.

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**Privacy Notice**

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

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

We maintain secure offices to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed. We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually.

**Brochure Supplement (Part 2B of Form ADV)**

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**Education and Business Standards**

We do not employ interns or outside advisors. All work product is prepared by three CFP®'s with a combined seventy-four years of experience in financial planning.

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**Professional Certifications**

We are Certified Financial Planners (CFP®)

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. Current CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

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**ANDREW M. HUDICK II, CFP®, MS, CERTIFICATIONS****Educational Background:**

- University of Virginia, BS Civil Engineering, 1980
- College for Financial Planning, CFP®, 1983
- College for Financial Planning, MS, 1990

**Business Experience:**

- Founder, Fee-Only Financial Planning LC, 1981- Present  
Managing Member and Chief Investment Officer

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

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**ANNE MARIE HUDICK, CFP®, CERTIFICATIONS****Educational Background:**

- College for Financial Planning, CFP®, 1992

**Business Experience:**

- Bowen Financial Group 1989- 1992
- Independent fee-only Financial Planner, 1992-2001
- Principal Fee-Only Financial Planning LC, 2001- Present  
Chief Financial and Compliance Officer

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

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**MARGARET EDEN BOWEN, CFP® CERTIFICATIONS****Educational Background:**

- Bridgewater College Magna Cum Laude Business, 2014
- College for Financial Planning, CFP®, 2019

**Business Experience:**

- SmartPak, Product Specialist, 2015-2016
- Fee-Only Financial Planning LC 2016- Present  
Financial Planner and Chief Operations Officer

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None