

Part 2A of Form ADV: Firm Brochure

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St. Louis Financial Planners, Inc. (STLFP). This brochure provides information about the qualifications and business practices of St. Louis Financial Planners, Inc.

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 STLFP 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 105511.

Item 2 Material Changes

This Firm Brochure, dated November 23, 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 Oct. 27, 2020.

- Assets under management and client count updated

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.

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Item 4 Advisory Business

St. Louis Financial Planners, Inc. (STLFP) provides discretionary, non-discretionary investment supervisory services and financial planning advice. Those services include the evaluation of each client's financial plan including: retirement planning, tax planning, estate planning, college planning, cash flow analysis, risk management including life insurance needs and disability income insurance and evaluation of all debt liabilities.

The specific investment advice will include many different investment recommendations ranging from mutual funds, variable annuities, individual stocks, limited partnerships.

Recommendations are given to the client in a detailed plan with step-by-step instructions in order to implement them. At times, these recommendations may include the use of sub-advisors who may or may not trade client accounts. Sub-advisor arrangements and fees are clearly indicated within the applicable sub-advisory client agreement.

For certain services, STLFP charges an hourly fee of \$200.00. Such fee arrangements are discussed and accepted by the client prior to incurring any hourly charge.

STLFP provides discretionary investment advice through investment strategies named in item 8.

Clients are free to terminate their relationship with STLFP at any time and any fees paid in advanced will be refunded on a pro-rata basis.

On occasion, STLFP will offer advice on limited partnerships interests investing in commodity pools and futures contracts. STLFP offers advice on real estate investment trusts that invest in commercial real estate consisting of high grade office and individual buildings leased to large corporate tenants.

As of Nov. 22, 2021, we were managing \$9,247,219 of client's assets on a discretionary basis.

St. Louis Financial Planners, Inc. has been in business since 1976.

The individuals providing investment advice will be required to hold a Series 63, 65 or 66 plus demonstrate a level of investment expertise that meets the standards set by a committee of STLFP officers.

Principal Owners and Executive Officers are:

Thomas Kieffer	President	33.33%
Timothy D. Hunt	Vice-President	33.33%
Casey D. Hunt	Treasurer/CCO	33.33%

Item 5 Fees and Compensation

Fee Schedules for Thomas A. Kieffer

TAKStd Fee		Annual Fee
\$0 to	\$249,000	1.35%
\$249,000.01 to	\$500,000	1.25%
\$500,000.01 to	\$2,000,000	1.00%
\$2,000,000.01 and greater		0.75%

TAK .75 Fee		Annual Fee
\$0 to	\$2,000,000	0.75%
\$2,000,000.01 and greater		0.65%

TAK 1.00 Fee		Annual Fee
\$0 to	\$2,000,000	1.00%
\$2,000,000.01 and greater		0.75%

TAK 1.20 Fee		Annual Fee
\$0 to	\$500,000	1.20%
\$500,000.01 to	\$1,000,000	1.00%
\$1,000,000.01 and greater		0.75%

TAK 1.25 Fee		Annual Fee
\$0 to	\$500,000	1.25%
\$500,000.01 to	\$1,000,000	1.00%
\$1,000,000.01 and greater		0.75%

TAK 1.35 Fee		Annual Fee
\$0 to	\$500,000	1.35%
\$500,000.01 to	\$1,000,000	1.25%
\$1,000,000.01 and greater		1.00%

TAKStd .65 Fee		Annual Fee
\$0 and greater		0.65%

TAKStd .97 Fee		Annual Fee
\$0 and greater		0.97%

Percentages are calculated on quarter ending market value and paid quarterly in advance. Thomas Kieffer currently provides advisory services for 28 clients.

Growth & Income Portfolio and Growth Asset Allocation

STLFP retains the right to negotiate fees at its own discretion. STLFP will deduct the fees from the clients' assets. STLFP's advisory client has the right to terminate the contract without penalty within (5) business days after entering into the contract. Upon termination fees will be pro-rated to the amount of days in which the client received STLFP service and a refund will be sent when applicable. Clients are under no obligation to act on the investment adviser recommendations. For accounts placed at Ceros Financial Services there is an \$8.50 charge for equity trades. Foreign equity trades are subject to higher charges. For equity trades that are 10,000 shares or more there will be a 1 ½ cents

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per share additional fee for each trade. Retirement accounts have an annual maintenance fee of \$40.00 and a liquidation fee of \$125.00 when a qualified account is closed and \$30.00 when a non-qualified account is closed. There is a fee of \$18.95 to buy/sell/exchange mutual funds. For wire distributions there is a \$15.00 wire charge.

Additional Compensation

All mutual funds, variable annuities, variable life insurance contracts, certain limited partnerships contain a variety of fees and charges. These include portfolio management fees, exchange fees, service fees, commissions, 12b-1 distribution fees, mortality charges and other fees. Clients should review all available prospectus and /or contract information. Thomas Kieffer may receive compensation derived from 12b-1 distribution fees. STLFP representatives Timothy Hunt, Casey Hunt, and Matt Jarrell receive a portion of fees collected from St. Louis Financial Planners Asset Management L.L.C. Advisor Casey Hunt receives compensation from Timothy Hunt and Matthew Jarrell as a sub-advisor.

Client statements for Thomas Kieffer are prepared by Ceros Financial Services. Ceros may also receive 12b-1 and/or shareholder services mutual fund fee revenue for some mutual fund and/or exchange traded funds (ETF).

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

Investment Advisors of STLFP do not charge performance-based fees.

Item 7 Types of Clients

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

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

Method of Analysis

St. Louis Financial Planners, Inc. utilizes both technical and fundamental analysis as its primary method of analysis. Technical Analysis is the study of the market action itself as measured by the market price and volume. Market charts are used to identify the dominant trends in the major market indices and asset classes. The investment vehicles used are no-load index mutual funds or exchange traded funds (ETFs).

Fundamental analysis is a method of security valuation that examines a company's financials including sales, earnings, growth potential, assets, debt, etc.

Utilized by Thomas Kieffer

Income Portfolio

The Income Portfolio uses both fundamental analysis and in-depth individual company research for its security selection. It is invested in company's common stock in various industries and exchange traded funds (ETFs). The company paying a dividend is a prerequisite for inclusion into the portfolio. We look for companies with a history of sustainable dividends and a preference for raising their dividends on a consistent basis. At times of market turmoil, the portfolio may hold a position in cash or bonds.

Growth & Income Portfolio

The Growth & Income Portfolio is designed to be invested in a combination of growth and income stocks. Income Portfolio will consist of the type of stocks we described in the Income Portfolio above. The Growth Portfolio will consist of company stock that we believe has the potential to grow earnings 10% or more per year. We tend to overweight the Income Portfolio. A normal portfolio would be 70% income stocks and 30% growth stocks. It can be invested at any percentage based on the client's individual goals and investment profile.

Risk of Loss

Because our strategies invest in equity securities, there naturally exists a risk of loss based on market conditions. Developments that can affect the value of the securities are unexpected earnings loss, reduced earnings projections, adverse changes to market conditions, and a whole myriad of other market factors that can cause downward pressure on the price of individual securities, which in turn can result in loss of value in a short period of time.

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

Item 10 Other Financial Industry Activities and Affiliations

Thomas Kieffer of STLFP is licensed as registered representative of Ceros Financial Services, a licensed broker/dealer with FINRA, SEC, and various regulatory agencies. As a result, varying conflicts of interest may arise.

The Principal Executive Officers (Except for Thomas Kieffer) of STLFP are also Principal Executive Officers of St. Louis Financial Planners Asset Management LLC, a registered investment adviser (STLFPAM). STLFP refers the management of client assets to STLFPAM. St. Louis Financial Planners, Inc. and STLFPAM share the same office space. Casey Hunt spends 75% of his time working on St. Louis Financial Planners Asset Management LLC clients and Timothy Hunt spends 50% of his time working on St. Louis Financial Planners Asset Management LLC. Their remaining time is spent working for St. Louis Financial Planners, Inc. To reflect the management between STLFP and STLFPAM, both companies have entered into a Revenue Service and Expense Sharing Agreement providing for the payment by STLFPAM to STLFP for a percentage of all revenue derived from referred clients as well as payment of allocated services.

Representatives of STLFP also sell life insurance and annuities through Brokerage Unlimited and The Blair Agency 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 STLFP 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 STLFP and its employees owe a fiduciary duty to their clients to conduct their affairs as to avoid (i) serving their own personal interests ahead of clients, including their personal securities transactions, (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 STLFP continue to be applied. The purpose of the Code is to preclude and/or disclose 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.

STLFP 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 STLFP has an affirmative duty of utmost good faith to act solely in the best interest of its clients.

STLFP 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.

In meeting its fiduciary responsibilities to its clients, STLFP 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. STLFP'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 STLFP's Code of Ethics is available upon request.

Item 12 Brokerage Practices

The client in its advisory agreement with STLFP grants to STLFP 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.

Thomas Kieffer has chosen Ceros Financial Services as his broker/dealer based upon its determination of capable execution, reasonable commissions. If any product, research or services are provided to STLFP, such are used to service and benefit all client accounts. Suggestion of a broker-dealer and/or mutual fund distribution company is undertaken by STLFP to attempt to obtain the best price and execution, but STLFP cannot guarantee that STLFP's suggestions will result in the best price and execution. STLFP believes that Ceros offers a full range and quality of broker services including execution capability, commission rates, and financial responsibility. To the extent that STLFP may benefit from clients implementing investment advice through Ceros, a potential conflict of interest may

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arise. STLFP does, however, reserve the right to recommend other broker-dealers and/or mutual fund distribution companies.

Item 13 Review of Accounts

Individual investments will be monitored continuously and reviewed quarterly or more frequently if necessary. 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 and market activity.

Individual funds, annuities, and fund groups selected by clients are reviewed periodically by principals of STLFP. If investment policies of any investment vehicle become inappropriate for the STLFP's management program, clients are advised.

In addition to regular audit procedures performed by administrative staff or outside services, reviews may be conducted by officers of STLFP and designated employees. Currently that includes Thomas Kieffer, Matthew Jarrell, Tim Hunt, and Casey Hunt.

Accounts will be reviewed for performance and client objectives. There are no assignment limits for any associate of STLFP.

Clients of STLFP will receive monthly and/or quarterly reports provided by the custodian of the account. Clients are urged to carefully examine the statements and contact STLFP if they have any questions. A market report discussing general market conditions and management viewpoint will be sent as advisers feel necessary.

Correspondence from STLFP will be sent to clients either by the U. S. Postal Service and/or email.

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.

To reflect the management between STLFP and STLFPAM, both companies have entered into a Revenue Service and Expense Sharing Agreement providing for the payment by STLFPAM to STLFP for a percentage of all revenue derived from referred clients as well as payment of allocated services.

STLFP has a written referral agreement with JCH Advisory Services, Ltd., a Missouri corporation, whereby JCH Advisory Services is compensated for specific client referrals. STLFP pays JCH Advisory Services, Ltd., a referral fee in the amount of .15% of the assets of such client under management of St. Louis Financial Planners Asset Management LLC (active risk management assets). This referral fee does not result in any additional charge or fee to the client from STLFP. The referral agreement is in compliance with federal regulations. As set out in 17CFR Section 275.206(4)-3, and in each state where state law requires, each client is given a copy of the referral agreement prior to or at the time of entering into any advisory contract.

Item 15 Custody

STLFP does not have custody of client's accounts. The custodian for client accounts is either National Financial Services, E*TRADE Advisor Services and/or various mutual funds and insurance companies.

Item 16 Investment Discretion

The client in its advisory agreement with STLFP, grants to STLFP 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

STLFP 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 STLFP regarding any solicitation they receive regarding their account.

Item 18 Financial Information

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